

THE 2026-27 EDITION

MANATEE & SARASOTA COUNTIES

LAKEWOOD RANCH

*The real estate, lifestyle & moving guide to
Florida's master-planned hometown.*

INSIDE

Town centers, trails & golf · Where to live in the Ranch · Today's
market numbers · New-construction buying checklist · HOA,
CDD, insurance & tax essentials · Schools & healthcare · Your
step-by-step moving timeline

PREPARED BY

Christian Van Cleave

REALTOR® · FINE PROPERTIES

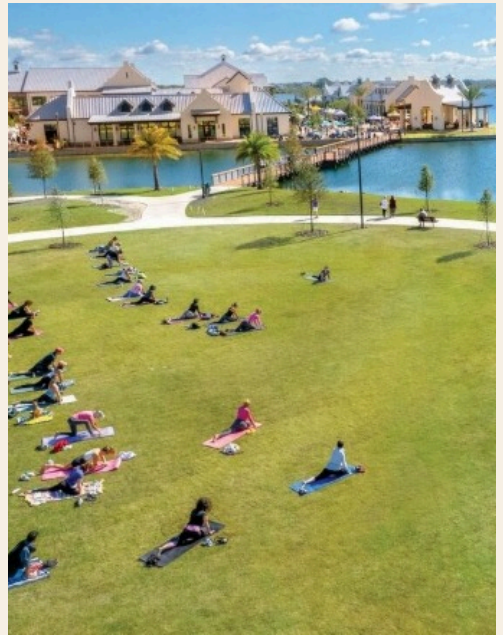
WELCOME

A hometown, designed for living well.

Lakewood Ranch pairs 150 miles of trails, walkable town centers and resort-style villages with an easy drive to Gulf beaches.

Spread across more than 35,000 acres in Manatee and Sarasota counties, Lakewood Ranch is home to more than 74,000 residents in over 30 villages. It has been named the country's top-selling multigenerational master-planned community eight years in a row, and it is easy to see why: nearly half the land is set aside for open space and recreation, and daily life revolves around town centers, golf, sports and a calendar of more than 300 events a year.

This guide is for people seriously considering a move, or a second home, who want the honest picture: where to live, where the market stands, what ownership really costs, and how to move without the scramble.



Lakewood Ranch: lakes, trails and town centers.

LAKEWOOD RANCH AT A GLANCE

35,000+

Acres across Manatee and Sarasota counties, with about 46% set aside for open space and recreation

74,000+

Residents living in more than 30 villages

150+ mi

Multi-surface trails connecting parks, neighborhoods and town centers

No. 1

Best-selling multigenerational master-planned community, eight years running (2018–2025)

\$685,500

Median sale price in ZIP 34211 (Lakewood Ranch), per Momentum Realty data, Oct 2026

\$0

Florida state income tax on wages, pensions, Social Security or retirement withdrawals

IN THIS GUIDE

LIFESTYLE

Why Lakewood Ranch 3
The Gulf Nearby 4
Town Centers & Events 5
Active Life 6

REAL ESTATE

Where to Live 7–8
Market Snapshot 9
New Construction 10
Cost of Owning 11

LIVING HERE

Storms & Flood 12
Schools & Health 13
Moving Timeline 14
Resources & Your Agent 15



LIFESTYLE

Why Lakewood Ranch?

A planned community of more than 74,000 neighbors that is organized around how people actually want to live.

Lakewood Ranch began in 1994 as a carefully planned development and has grown into one of the most active home-building markets in the country. The appeal is the package: new homes at a wide range of price points (townhomes and villas start in the \$300s), amenities built into the neighborhood, shopping and dining at the town centers, and Siesta Key and Anna Maria Island about 40 minutes west.

Planning is the secret. Roughly 46% of the land is reserved for open space and recreation. The community has 10 community parks, three county parks, more than 20 tennis courts, more than 20 pickleball courts and 10 golf courses, plus more than 360 shops, eateries and services. More than 2,600 businesses employ over 22,000 people, so many residents work close to home.

Practical advantages stack on top: no state income tax, access to two A- and B-rated school districts, a hospital on a 30-acre campus, and a location 12 miles east of Sarasota and about 15 miles from Bradenton.

“Trails, town centers and a front-porch pace.”

THE LAKEWOOD RANCH
RHYTHM

The trade-offs, honestly

Lakewood Ranch is inland, so beaches are a drive away, and it is car-dependent. HOA and CDD fees add to monthly costs, peak-season traffic (December to April) can be heavy, and summers bring heat and daily storms. Hurricane season runs June 1 to November 30 (see page 12).

THE COMMUNITY

More than 30 villages, three town centers, and a mix of full-time and seasonal residents.

THE LIFESTYLE

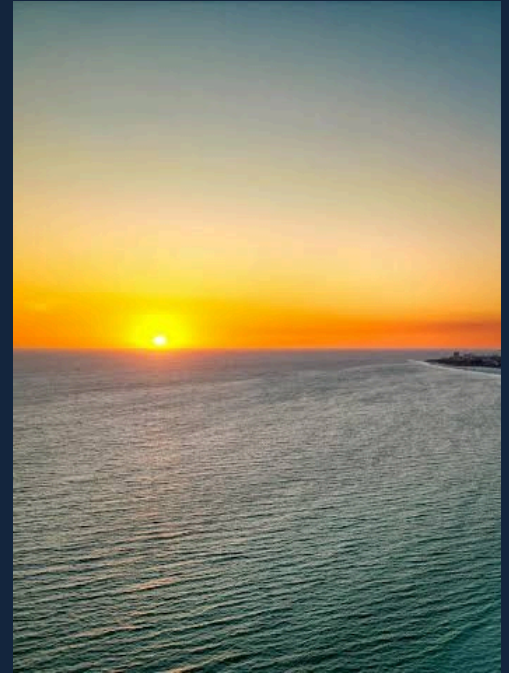
Golf, tennis, pickleball, a 140-acre sports campus, farmers' markets and more than 300 events a year.

THE LOCATION

East of I-75, with Gulf beaches, Sarasota's arts scene and two airports within reach.

THE GULF NEARBY

Your beach is within easy reach.



Lakewood Ranch sits about 11 to 15 miles inland, and Siesta Key is typically about 40 minutes away by car.

Siesta Beach was named the No. 1 beach in the United States in U.S. News & World Report's 2026 Best Vacations rankings, and it ranked No. 28 on The World's 50 Best Beaches list for 2026, the only U.S. beach on the list. Locals point to the sand itself, which is exceptionally fine, bright white and cool underfoot, and to a Gulf that is usually calm with an easy sandy entry.

Many Lakewood Ranch residents treat the beach as a weekday habit: a sunset walk, a sunrise run or a Sunday evening at the Siesta Beach drum circle. Others head north to Anna Maria Island, about 45 minutes away. Plan on more traffic during peak season, and expect parking rules to change after storms.

Siesta Key

The lively Village, a free island trolley, and quieter Crescent Beach on the north end.

Lido Key & St. Armands Circle

Beach, shopping and dining in one trip, closer to downtown Sarasota and quieter than Siesta.

Longboat Key

A resort-style barrier island with a calm, residential pace.

Anna Maria Island

A laid-back island north of Longboat Key, reachable in about 45 minutes.

Rankings: U.S. News & World Report 2026 Best Vacations; The World's 50 Best Beaches 2026 (as reported by Sarasota Magazine). Drive times are approximate and vary with traffic. Beach conditions, parking rules and amenities change after storms.

TOWN CENTERS & EVENTS

Always something on.

More than 300 community events a year, built around the town centers.



Lakewood Ranch is designed so that errands, dinners and weekends happen close to home. The three town centers anchor everyday life, and a year-round events program fills the calendar. For opera, ballet, orchestra and the museums of The Ringling, downtown Sarasota is about 12 miles west.

TOWN CENTER

Main Street

Boutiques, restaurants, art studios and an ice cream shop, with live music, workshops and seasonal celebrations such as BooFest.

FIRST FRIDAYS

Music on Main

Held the first Friday of each month on Main Street, with live music, children's games, shopping, dining and dancing that supports charitable causes.

WEEKLY

Sunday Farmers' Market

A year-round weekly market at a town center, with fresh vegetables, local purveyors and artisan goods.

SEASONAL

Ranch Nite Wednesdays

Wednesday evenings from October through May with live music, food trucks, cornhole and drinks at a town center.

SPORTS

Premier Sports Campus

More than 20 fields across 140 acres host local, state and national team competitions, including large youth tournaments.

SEASONAL

Polo, theater & festivals

Polo matches on Sundays in season, Theatre in the Field, Celtic Fest, Eggstravaganza and the Tribute to Heroes Parade.

ARTS

Sights + Sounds

A monthly showcase of regional visual, musical and performing arts, including theater, orchestra and a cappella performances.

EVERYDAY

Shops, dining & services

More than 360 shops, eateries and services across 20 business districts, including three town centers, five business parks and 12 plazas.

ACTIVE LIFE

Trails, golf & open space.



Parks, trails & sports

About 46% of the community's land is set aside for open space and recreation, and you can feel it.

- **150+ miles of trails:** multi-surface paths for walking, running and biking between neighborhoods, parks and town centers.
- **10 community parks and 3 county parks:** playgrounds, sports fields and green space close to home.
- **Premier Sports Campus:** more than 20 fields on 140 acres, hosting tournaments and everyday league play.
- **Town-center parks:** splash pads, volleyball courts, walking paths and exercise areas beside the shops.

Golf, courts & clubs

Resort-style recreation is part of daily life for many residents.

- **10 golf courses:** six within villages, plus private clubs for members.
- **20+ tennis courts and 20+ pickleball courts** across the community's neighborhoods and parks.
- **Neighborhood amenities:** many villages offer clubhouses, pools and fitness centers, so ask which amenities come with each home.
- **Polo and spectator sports:** Sunday polo matches in season and tournament weekends at the sports campus.

GETTING AROUND

By car

Lakewood Ranch is east of I-75, between State Road 64 and University Parkway. Most residents drive daily, and transit is limited.

By air

Sarasota Bradenton International Airport (SRQ) has 60+ nonstop destinations. Tampa International is about 50 miles north.

Peak season

Traffic is heaviest from December through April, so build extra time into trips to the beach and downtown.

WHERE TO LIVE · PART I

Find your corner of the Ranch.

With more than 30 villages, the real question is what kind of daily life you want.

THREE WAYS TO LIVE

Walkable, golf or lakeside.

Each has its own pace, price point and monthly costs.

WALKABLE

Town-center neighborhoods

Newer neighborhoods built around the town centers, with shops, restaurants and community events a short walk or golf-cart ride away. A good fit if you want dinner, coffee and live music without a long drive.

Homes: Single-family homes, villas and townhomes, with apartments nearby.

Great for: Buyers who love walkability and a social calendar.

GOLF LIFESTYLE

Golf & country-club villages

Ten golf courses serve the community, six of them within villages and others at private clubs. These neighborhoods typically offer clubhouses, dining and social programs, and often a quieter, resort-style feel.

Homes: Single-family homes, estate homes and villas.

Great for: Buyers who want golf, clubs and social programs.

AMENITY-RICH

Resort-style amenity villages

Many villages are built around pools, fitness centers, tennis and pickleball, and walking trails. The amenity package varies widely by village, so compare what is included with the monthly fees.

Homes: Single-family homes, villas and townhomes.

Great for: Buyers who want amenities close to home.

WATER & GREEN VIEWS

Lakefront & preserve-view neighborhoods

With about 46% of the land set aside for open space, many neighborhoods back onto lakes, preserves or greenbelts. Views and privacy are the draw, and lot-level details such as drainage and exposure matter.

Homes: Single-family homes and estate homes on water or preserve lots.

Great for: Buyers who want quiet, scenery and room.

LOW MAINTENANCE

Townhomes & villas

Lower-maintenance options with prices starting in the \$300,000s and reaching into the \$600,000s. Exterior upkeep is often handled by the association, which suits owners who want less upkeep.

Homes: Townhomes, villas and attached homes.

Great for: Buyers who want lower maintenance and a lock-and-leave option.

NEAR PARKS & SCHOOLS

Park- & school-adjacent neighborhoods

Neighborhoods near parks, trails, the sports campus and highly rated schools are a draw for many buyers. In 2024–25, 12 of 17 east Manatee County schools earned an A grade.

Homes: Single-family homes with larger floor plans and yards.

Great for: Buyers who want parks, sports facilities and schools nearby.

Which county is the home in?

Lakewood Ranch spans both Manatee and Sarasota counties. The county affects your property-tax bill, school district, utilities and local permits. Always confirm it for the exact address before you fall in love with a floor plan.

WHERE TO LIVE · PART II

New villages & growth areas.

Newer homes, luxury estates and neighboring cities, all within a short drive.



NEW CONSTRUCTION

Southeast growth area

The community's growth frontier, with newer villages planned and under way. Expect modern floor plans, current building codes and amenity-focused neighborhoods built around the town-center model.

Homes: New single-family homes, villas and townhomes.
Great for: Buyers who want the newest construction.

ESTATE LIVING

Luxury & estate neighborhoods

Gated neighborhoods with larger lots, golf-course and lake views, and custom or semi-custom homes. Prices commonly run from about \$1.5 million to well over \$3 million.

Homes: Estate homes and large single-family residences.
Great for: Buyers seeking space, privacy and premium finishes.

CONVENIENT

North corridor: SR 70 & Lorraine Road

A busy growth corridor near the sports campus and the library. A new Manatee County high school off State Road 70 is scheduled to open for the 2027–28 school year.

Homes: A mix of single-family neighborhoods, villas and townhomes.
Great for: Buyers who want daily conveniences close by.

NEARBY ALTERNATIVES

Neighboring Sarasota & Bradenton

Sarasota is about 12 miles west and Bradenton about 15 miles northwest. Many Lakewood Ranch residents head into town for arts, beaches and specialty dining, and some buyers compare the Ranch with Sarasota directly.

Homes: Everything from downtown condos to island homes.
Great for: Buyers who want the city or the beach.

Why new construction is the Lakewood Ranch story

About 66% of the community's 35,000 acres had been sold or leased as of March 31, 2025, with more than 50,000 homes sold or under lease and room for roughly 48,800 in total. In the first half of 2026 it ranked No. 2 nationally with 1,064 new-home contracts, down 10.2% from a year earlier. Builders are active across many price points, so compare options carefully (see page 10).

\$300s

A SMALLER BUDGET? YOU CAN STILL BUY HERE.

Townhomes and villas start in the \$300,000s, with low-maintenance living and the same trails, town centers, schools and community events as the rest of the Ranch. Tell me your range and I will show you what fits.

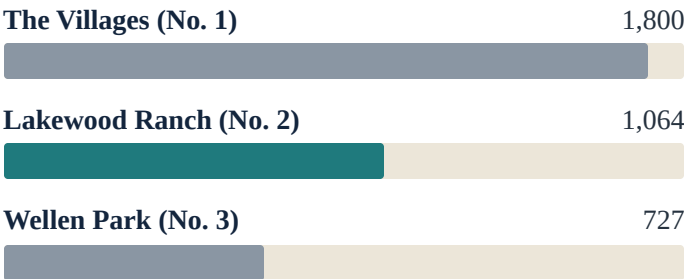
MARKET SNAPSHOT · FALL 2026

A balanced market with a big new-home engine.

Lakewood Ranch’s new-home sales lead the region, and a ZIP-level median can shift quickly with the mix of homes that sell.

New-home contracts, first half of 2026

Top master-planned communities · source: RCLCO, as reported by Sarasota Magazine



Lakewood Ranch year over year



ZIP 34211 snapshot

MEASURE (AS OF OCT 5, 2026)	VALUE
Median sale price	\$685,500 −14.6% vs. a year ago
Days to contract	41
Sale-to-list ratio	97.2%
Price per sq. ft.	\$274
Manatee listings with price cuts	27%
Manatee for-sale listings (Zillow)	3,960
Price range across the Ranch	\$300s to \$2M+

Townhomes and villas start in the \$300s. Sources: Momentum Realty ZIP report (166 sales, 6 communities); Zillow; Lakewood Ranch By the Numbers fact sheet (July 2025).

What this means for buyers

New-home contracts are down from last year, about a quarter of listings in Manatee County have taken price cuts, and the typical home is selling for roughly 97% of list price. That points to room to negotiate, especially with builders offering incentives. Well-priced, move-in-ready homes can still move quickly.

Why the numbers vary

A ZIP-level median covers a limited number of sales, and large or small homes can swing it. Another local broker’s guide puts the average Lakewood Ranch price near \$604,000. Different geographies, dates and home types produce different answers. For one village or price point, ask me for a custom report.

LOAN LIMIT

The 2026 conforming loan limit for a one-unit Manatee County home is \$832,750. Above that, you are in jumbo-loan territory.

RATES

National mortgage rates reached about 6.7% in late July 2026, which is why many builders offer rate buydowns and closing-cost incentives.

GET A CUSTOM REPORT

Tell me your village, price range and home type and I will send current numbers for that exact segment.

BUYING NEW

Buying new: the checklist.

New construction is the Lakewood Ranch story. These eight steps keep it smart.

1. **Bring your agent to the first visit**
Many builders require the buyer's agent to be present, or registered, at your first visit to the sales office. Doing this up front helps you keep professional representation in the transaction.
2. **Compare the true all-in price**
Base price is only the start. Add lot premiums, structural options, upgrades, closing-cost contributions, HOA and CDD fees and insurance, then compare homes on monthly cost, not sticker price.
3. **Ask about incentives and rate buydowns**
Builders often offer incentives or financing programs, usually tied to using their preferred lender. Compare them to a competing lender quote so you know the real value.
4. **Understand HOA and CDD fees**
Local broker guides cite HOA dues of roughly \$200 to \$600+ a month and CDD assessments of roughly \$1,000 to \$2,000+ a year, but yours will vary. In Manatee County, CDD assessments typically appear on the property-tax bill. Ask for the current budget and the length of the bonds.
5. **Confirm the county, flood zone and lot**
Verify whether the home is in Manatee or Sarasota County, its FEMA flood zone and the lot's drainage, including nearby ponds and preserves. Get a flood insurance quote before you sign.
6. **Request the wind-mitigation details**
New homes are built to current Florida Building Code standards, and documented wind-mitigation features can reduce your homeowners premium. Get quotes from several carriers.
7. **Hire your own inspector**
New does not mean perfect. An independent inspection at key stages and before closing catches issues while the builder can still fix them.
8. **Read the contract and warranty**
Review the completion timeline, deposit schedule, upgrade pricing, what is excluded, and the structural and workmanship warranty terms. Have an attorney look it over if anything is unclear.

8

*things to settle
before you sign a
new-home contract.*

Your agent. Your inspector.
Your insurance quote. Every
one of them belongs in place
before the signature, not after.

Why buyers choose new

Current building codes, modern layouts, energy-efficient systems, builder warranties and neighborhood amenities such as pools, fitness centers and trails.

What to watch

Construction timelines, fee structures and builder-preferred lender terms vary, so compare carefully and keep copies of everything you sign.

THE REAL NUMBERS

What homeownership costs.

Florida has no state income tax, but a master-planned community adds fees of its own. Budget for them before you fall in love with a home.

Taxes & exemptions

- **No state income tax.** Florida levies none on wages, pensions, retirement withdrawals or investment income.
- **Homestead exemption.** Owners who make Florida their permanent primary residence can exempt up to \$50,000 of assessed value. File with the property appraiser of the county where the home sits, by March 1.
- **Save Our Homes cap.** Once homesteaded, annual increases in assessed value are capped at 3% (or inflation, if lower). The cap does not help in year one.
- **Portability.** Moving within Florida? You can transfer up to \$500,000 of accumulated Save Our Homes savings to a new homestead.
- **CDD assessments.** In Manatee County, CDD charges typically appear as non-ad valorem line items on the tax bill, and may be included in your mortgage escrow.

General information for the 2026 tax year, not tax advice. Second homes and rentals do not qualify for homestead.

Insurance & fees

**\$3,000–
\$5,000+**

Typical annual homeowners premium cited by a local broker guide

\$200–\$600+

Monthly HOA dues cited by the same guide; CDD is often \$1,000–\$2,000+ a year

- **Inland and mainland homes** generally cost less to insure than barrier-island homes.
- **Flood is separate.** Standard homeowners policies do not cover flooding. Nearly 1 in 4 flood claims are paid on policies in low-to-moderate-risk areas.
- **Wind and hurricane deductibles** are usually a percentage of the home's value, so read your policy's terms.
- **Get quotes before you write an offer.** Roof age, construction year and wind-mitigation features can swing premiums.

Sources: Palm Paradise Realty and SERHANT guides to Lakewood Ranch; Your actual costs will vary.

The monthly budget beyond the mortgage

COST	WHAT TO KNOW	ASK YOUR AGENT
Property taxes	Based on assessed value, reset after purchase; varies by county and taxing districts.	Estimate on the actual price, not the seller's bill.
HOA dues & CDD	Cover amenities, maintenance and community infrastructure; CDD appears on the tax bill.	Current budgets, bond length, special assessments.
Homeowners & flood insurance	Often among the largest swing factors in a budget.	Quotes with roof age and flood zone.
Utilities & cooling	Air conditioning runs most of the year; local guides cite roughly \$200 to \$400 a month.	Average bills for similar homes.

Inland, not immune.

Being 11 to 15 miles from the coast changes the risk profile, but it does not remove it. Informed buyers do well here.

What happened. When Hurricane Helene passed offshore on September 26, 2024, coastal Manatee County saw storm surge of roughly 5.5 to 7 feet and significant flooding. Eastern Manatee County, including Lakewood Ranch, saw only minor cleanup, mostly debris and isolated downed trees.

What that means. Inland communities largely avoid storm surge, but they still face hurricane-force wind, heavy rainfall and localized flooding. Lots near lakes, ponds and low ground deserve a closer look, and power outages and tree debris are part of the territory.

Risk varies lot by lot. Evaluate each property individually, and check your evacuation zone with Manatee or Sarasota County Emergency Management.

Flood zones in plain English

- **Zone X:** moderate-to-low risk. Flood insurance is recommended but usually not required.
- **Zones A / AE:** high-risk. A federally backed mortgage requires flood insurance. AE zones have an established base flood elevation, and they can occur inland near creeks, rivers and low-lying areas.

Flood insurance is available to owners in participating communities no matter the zone, and it typically takes effect after a 30-day waiting period.

Insurance tip

Nearly 1 in 4 flood insurance claims are paid on policies in low-to-moderate-risk areas, so many owners buy coverage even when it is not required. Get quotes early, and before closing.

BEFORE YOU MAKE AN OFFER: ASK THE SELLER FOR

The flood zone & elevation details

Check the address on the FEMA flood map and the property appraiser's site, and ask for any elevation certificate.

Roof age & wind mitigation report

A newer roof and documented mitigation features can meaningfully lower wind premiums.

Insurance, claims & drainage history

Ask about past claims, water intrusion, standing water after heavy rain and nearby ponds.

Sources: Your Observer (Helene in eastern Manatee, Sept. 27, 2024); City of Sarasota flood information; 1-800-INSURANCE. Always verify a specific property's zone with the official FEMA map.

EVERYDAY ESSENTIALS

Schools, health & getting around.

Schools

“B” · 2026

Manatee County district grade, with the most A-rated schools since 2008 and a 90% graduation rate

“A” × 23

Consecutive years of an A grade for Sarasota County Schools

- **Two districts:** Lakewood Ranch spans Manatee and Sarasota counties, so a home's school zone depends on its address.
- **Strong local results:** 12 of 17 east Manatee County schools earned an A in 2024–25, and Lakewood Ranch High School has held an A since 2012.
- **New high school:** a new Manatee County high school off State Road 70, across from the sports campus and library, is scheduled to open for 2027–28.
- **Private options** in the area include Out-of-Door Academy and Classical Academy of Sarasota.

School assignment is based on a home's address and zones can change. Always verify a home's current zone with the district before you buy.

School search tips

Confirm the zoned school by address with the correct district, and ask about choice, magnet and charter options. Visit in person; a letter grade is one measure among many.

Healthcare

- **Lakewood Ranch Medical Center** has served the community since 2004, with 180 licensed beds on a 30-acre campus, a freestanding emergency department and more than 750 physicians and allied health professionals.
- Services include emergency care, surgery, maternity, cardiology, orthopedics and stroke care, and a new patient tower was scheduled to open in April 2026.
- **Sarasota Memorial Hospital**, rated five stars by CMS for ten consecutive years, is in nearby Sarasota.

Airports & travel

- **SRQ** offers 60+ nonstop destinations across 10 airlines.
- **Tampa International** is about 50 miles north for a larger menu of international and long-haul flights.
- **By road:** I-75 is the main artery, and daily life is car-dependent.

Healthcare tip

Confirm your health plan's network before choosing a home, and note where the nearest emergency room and urgent care sit relative to the neighborhood.

90%

Manatee County graduation rate, a district record

180

Licensed beds at Lakewood Ranch Medical Center

60+

Nonstop destinations from SRQ

~50 mi

To Tampa International Airport

THE MOVING GUIDE

Your move, step by step.

A practical timeline for relocating to Lakewood Ranch, including the Florida-specific deadlines that surprise newcomers.

8–12 weeks out

- Tour villages, get lender pre-approval and request homeowners and flood quotes.
- Choose your home, confirm its county, make an offer and schedule inspections.
- Research movers and get at least three written estimates.

4–6 weeks out

- Book your mover and schedule utility start dates for your county and village.
- Confirm the flood zone and bind your insurance policies well before closing.
- Ask the HOA about move-in rules, gate access and architectural approvals.

Moving week

- Do a final walk-through before closing.
- Transfer or start electric, water, trash, internet and security service.
- Pack a first-night box and keep important documents with you.

First 10 days

- **Register your vehicles in Florida within 10 days** of establishing residency. You need Florida auto insurance first.

First 30 days

- **Get your Florida driver license within 30 days** of establishing residency.
- Register to vote and update your address with the IRS, USPS, banks and insurers.
- Enroll children in school and transfer medical records.



Do not miss: homestead

To qualify for the homestead exemption, you must own the home and make it your permanent residence as of January 1, and file with the property appraiser of the county where it sits (Manatee or Sarasota) by March 1. If you close in the second half of the year, calendar the following January and February now.

Hurricane-ready from day one

Atlantic hurricane season runs June 1 to November 30. In your first month, learn your evacuation zone, assemble a basic kit, photograph your belongings for insurance, and keep key documents in a waterproof bag.

LOCAL SETUP CHECKLIST

Utilities

Electricity, water, sewer and trash; providers depend on your county and village, so confirm for your address.

Internet

Check provider availability before you close, especially in newer villages.

Doctors & pets

Find a primary-care doctor and a vet, and update pet licensing.

Community

Get gate codes, HOA and CDD portals, and parking and golf-cart rules.

RESOURCES & NEXT STEPS

Your Lakewood Ranch toolkit.

Helpful links

- **Lakewood Ranch** · lakewoodranch.com · community news, villages and events.
- **Manatee County Government** · mymanatee.org · utilities, permits and emergency management.
- **Manatee County Schools** · manateeschools.net · enrollment and zoning.
- **Sarasota County Schools** · sarasotacountyschools.net · enrollment and zoning.
- **Florida DHSMV** · fhsmv.gov · new-resident license and registration rules.
- **Manatee and Sarasota County Property Appraisers** · homestead filing and property records.

Common questions

Is Lakewood Ranch in Manatee or Sarasota County?

Both. Confirm the county for any address, since it affects taxes, schools and utilities.

What is a CDD? A Community Development District finances and maintains community infrastructure, and its charges usually appear on your property-tax bill.

Do I need flood insurance? If you have a federally backed mortgage in a high-risk zone, yes. Many owners elsewhere buy it anyway, because standard policies exclude flood.

Do I need an agent for new construction? It is often wise. Representation at the first visit helps you keep an advocate in the transaction.

YOUR NEXT STEPS

1 · Share your goals

Budget, timeline, must-haves, golf or walkability or space. A 20-minute call is all it takes to start.

2 · Tour & shortlist

See villages and new-home communities in person, with current numbers on each.

3 · Offer to keys

Negotiate, inspect, insure and close, then follow the moving timeline on page 14.

Christian Van Cleave is a licensed Florida real estate sales associate and REALTOR® with Fine Properties. Equal Housing Opportunity: we are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. Christian Van Cleave and Fine Properties are independent of, and not affiliated with, Schroeder-Manatee Ranch, Inc., the developer of Lakewood Ranch. This guide is for general information only and is not an offer, a solicitation of any listing, or legal, tax, insurance or financial advice; if you are already represented by a real estate broker, it is not intended to solicit you. Market data, rankings, school grades, drive times and costs come from the sources named, reflect information available in October 2026, and change often. HOA, CDD, insurance and utility figures are estimates from local broker guides and vary by property. Information is deemed reliable but is not guaranteed and should be independently verified. Photographs are for illustration and may not depict a specific property or community. All trademarks and logos belong to their owners.

YOUR LAKEWOOD RANCH GUIDE

Christian Van Cleave

REALTOR® · Fine Properties

Born and raised in the Sarasota-Manatee area, Christian has lived here his whole life. In three years as a Realtor® he has sold more than 100 homes, with a focus on new-construction communities in Lakewood Ranch and Sarasota. He pairs true local knowledge with a clear, no-pressure process from first tour to closing day.

100+ HOMES SOLD **3 yrs** EXPERIENCE **Local** BORN & RAISED HERE

(941) 225-1894 · christian@lwrsearch.com

