

2026 EDITION

Lakewood Ranch

The A-to-Z relocation guide

Districts, schools, costs, and what's coming next

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START HERE

Why this guide exists

Lakewood Ranch is the largest multi-generational master-planned community that exists, and that is exactly what makes it hard to research. You get on the internet thinking you have unlimited options, and you stay there.

The video this guide accompanies is a full brain dump — everything I'd want to know if I were moving here. This document is the version you can skim, mark up, and come back to six months from now when you're actually pulling the trigger.

My goal isn't to sell you on The Ranch. It's to get you from *fifty neighborhoods* down to *two or three* as fast as possible, and to make sure you know which questions break the tie. Something always breaks it — the price, the drive, the school zone, the builder, the HOA and CDD math. Better to find out now than after three trips.

33,000	2	50+	7–21	~14,000
ACRES, ROUGHLY 55 SQUARE MILES	COUNTIES MANATEE & SARASOTA	NEIGHBORHOODS AND VILLAGES	MILES NORTHEAST OF SARASOTA	HOMES STILL LEFT TO BE BUILT

How to use it

- **Read Section 1 and 2 first.** Geography and the four districts explain 80% of everything else — price, schools, drive times, and why two similar houses can be $200,000 apart.
- **Skip to what applies to you.** Kids in school? Section 5 is the one that will decide your neighborhood. Cost-sensitive? Section 4 is where the surprises live.
- **Use the shortlist worksheet on page 16** before you get on a plane. Two or three neighborhoods, not twenty.

> ONE HONEST DISCLAIMER
>
> Pricing, inventory, HOA and CDD figures, school boundaries, and build timelines in a community this active change constantly. Everything here reflects the market as I see it in 2026. Treat the numbers as orientation, not as quotes — and verify anything you're about to make a decision on.

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A NOTE ON NAMES

Lakewood Ranch neighborhoods, villages, and builder communities get used interchangeably online and it creates real confusion. In this guide, a **district** is one of the four geographic quadrants. A **village** or **neighborhood** is a gated or named community inside one of them. A **builder community** is a specific product line inside a village — which is why one neighborhood name can span three price points.

SECTION 01

Geography, and why it still matters

Lakewood Ranch is a full-on self-contained city. That's the first thing to understand — and the second thing is that it still matters enormously where that city sits.

It has everything but the beach

Two counties. More than fifty neighborhoods. Roughly 33,000 acres. Multiple downtowns, shopping on nearly every corner, schools inside it, healthcare inside it, employment inside it. You can genuinely work, live, and play without leaving the footprint. If you dropped this exact development anywhere in Florida, the macro geography would matter far less than it does for a normal suburb, because you're not dependent on what's outside the gates.

But nobody moves to the abyss for a floor plan

No one relocates their family somewhere just because they liked a house, a neighborhood, or even a big stack of neighborhoods near each other. Eventually you want the place to mean something in the context of the state you moved to. That's where Lakewood Ranch quietly wins: it starts about seven miles from Sarasota and stretches out to about twenty-one, northeast of arguably the best mid-size city in Florida.

Sarasota gives you Lido Key, Siesta Key, Longboat Key, quartz-white sand, a walkable downtown, and the highest concentration of arts and cultural institutions in the state. Lakewood Ranch gives you new construction, schools, amenities, and space. Neither one alone is unusual in Florida. The *pairing* is what's close to irreplaceable.

> THE MAGICAL TRIANGLE
>
> Sarasota's value is simple and narrow: downtown sits about three and a half miles from the beach, separated by the bay. Get into that pocket and you have it all — at that pocket's prices, and with that pocket's housing stock.
>
> Now go eighteen to forty minutes the other direction and you have all of Lakewood Ranch. Full Pleasantville. Two totally different lives, close enough that you can have both in the same week. That triangle is the actual product you're buying.

Why the old stigma still shows up in prices

If you grew up here, even the middle of Lakewood Ranch was the boonies — farmland with nothing in between it and town. That stigma has little practical relevance today, but it is still priced in, and it's still why the market treats mileage so seriously.

Which brings us to the most useful rule in this guide: **if one neighborhood is seven miles from town and another is twenty-one, you should not value them the same.** They aren't the same. And when they cost the same, something else is going on that you need to find.

SECTION 02

The four districts

Almost sixty neighborhoods sounds impossible to sort. It isn't, if you stop sorting by name and start sorting by when each part was built.

Lakewood Ranch went up in four distinct waves. Each wave produced a different house, a different amenity philosophy, a different distance from Sarasota, and a different buyer. Learn the four and you can place any neighborhood name someone throws at you.

DISTRICT	BUILT	WHAT DEFINES IT	TO SARASOTA
1. The mature core University Pkwy → SR 70	1995–2007	Oldest homes in Lakewood Ranch, mature landscaping, old-Florida feel, lots of pool homes and walkable parks. Balanced between everything north and south.	~7–12 miles
2. The first family district SR 70 → SR 64, west of Lorraine	2005–2015	Was the belle of the ball. Walk-to-school layout around Lakewood Ranch High, Gullett Elementary, and Dr. Mona Jain Middle. Homes about a decade newer, first real inner-neighborhood amenities.	~12–16 miles
3. The northeast district East of Lorraine toward Bourneside	2015–now	The same idea on steroids. Newer product, bigger amenities, three deeded-golf neighborhoods, 55+ options, and a deep bench of value builders. Fastest-selling part of The Ranch.	~16–21 miles
4. Waterside South of University Pkwy, Sarasota County	2018–now	They broke the master-plan rulebook and built *closer* to town. A proper walkable downtown, luxury neighborhoods, Sarasota County address. The reason a lot of anti-suburb buyers moved to the suburbs.	~7–9 miles

THE ONE NUMBER THAT REFRAMES EVERYTHING

At the time of writing, the median across the newest northeast neighborhoods sits around **$545,000**. In the older, mature core — smaller, older homes with objectively less going for them on paper — the median runs roughly **$200,000 higher** in the same market cycle. Down in Waterside, the median is closer to **$850,000**.

You are not paying for the house. You're paying for the mileage. Decide consciously which side of that trade you want to be on, because the market has already decided how it prices it.

Medians move. Use these as a shape, not a quote — and ask for current numbers at the neighborhood *and* the floor-plan level, because they are not the same thing.

Districts one and two

DISTRICT 01 · 1995–2007

The mature core

They started in the middle: University Parkway up to State Road 70. This is where the oldest home in Lakewood Ranch sits, built in 1995, and where the trees have actually grown in.

- **The feel:** old-Florida, established, quiet. Mature landscaping instead of new sod. Lots of pool homes and genuinely walkable parks.
- **The trade:** older construction, older layouts, smaller amenity packages than anything built after 2015.
- **Why it commands a premium anyway:** position. Sitting in the middle of everything, it's a great balance — an easy run south to Sarasota, University Town Center, and the water, and an easy run north to the newer districts.
- **Who it fits:** buyers who want the address and the trees more than the newest kitchen, and who'd rather renovate than commute.

DISTRICT 02 · 2005–2015

The first family district

Off the back of the core's success they went northwest — above State Road 70, west of Lorraine Road, up to State Road 64 — and built the first true new-construction family district. For years this was the belle of the ball.

- **The anchor:** Lakewood Ranch High School, B.D. Gullett Elementary, and Dr. Mona Jain Middle. From the right neighborhood you can effectively golf-cart to all of it.
- **The product:** homes about ten years newer than the core, meaningfully more innovative, with the first real inner-neighborhood amenity centers.
- **The builders:** the names you'd expect — DiVosta, Lennar, Neal Communities, and others cutting their teeth here before scaling east.
- **Who it fits:** families who want the walk-to-school life, an established community, and a house that isn't thirty years old.

WHY THIS MATTERS FOR RESALE

Districts one and two are the closest thing Lakewood Ranch has to proven, non-speculative inventory. There is no construction next door, no phase four, no "the amenity center opens in 2028." What you tour is what you get. That certainty is a real part of the premium you pay — and a real part of what you get back when you sell.

Districts three and four

DISTRICT 03 · 2015–PRESENT

The northeast district

They mirrored district two directly to the east — same square, east of Lorraine heading toward Bourneside — and put it on steroids.

- **Newer everything:** newer homes, bigger and better amenity packages, and not one deeded-golf neighborhood but three.
- **Real range:** 55+ active adult options sit alongside multiple Lennar and D.R. Horton communities, which is where most of the accessible pricing in The Ranch now lives.
- **Momentum:** this district contains the fastest-selling single neighborhood in all of Lakewood Ranch — the fastest seller inside the fastest-growing master plan in the country.
- **The trade:** distance. You are meaningfully further from Sarasota, which is precisely why the median here runs well below the mature core.

DISTRICT 04 · 2018–PRESENT

Waterside

While district three was going up, they did something master-planned communities almost never do: they built *closer* to town. Waterside is the first and only district below University Parkway, which puts it in Sarasota County rather than Manatee.

- **The problem it solved:** the standard knock on the suburbs is the drive. If the rest of The Ranch is 12–21 miles out, why force yourself into a three-mile-from-the-water house and sacrifice everything else? At seven to eight miles you're adding ten minutes, not forty.
- **Waterside Place:** a genuine downtown, not a shopping center. It's what put this district on the map.
- **The range:** what began as three neighborhoods is now fourteen-plus, spanning townhomes to multi-million-dollar custom estates.
- **The catch:** a Sarasota County address means Sarasota County schools, and that is a genuinely different conversation. See Section 5.

> **IF YOU ONLY REMEMBER ONE THING**
>
> Waterside opened Lakewood Ranch up to people who would never have considered a suburb. Districts two and three are where the schools, the space, and the value are. The mature core is where the trees and the easy balance in both directions are. Every serious decision here is a trade between those three things.

SECTION 03

The southeast expansion

This is the biggest change since I last covered Lakewood Ranch in depth, and it's the one most likely to affect your decision: Waterside is getting substantially larger.

What's actually happening

Roughly 4,500 additional homes are planned for the southeastern expansion — likely a third to a half of the approximately 14,000 homes left to build across all of Lakewood Ranch.

If you've stared at the map and wondered about the odd gap — that swath running from The Isles down toward its sister neighborhood Monterey that looks like it's still out in the country — that gap is the expansion. It isn't country. It's the next four thousand homes.

Why it matters more than it sounds

Waterside's original problem was thin selection — for a long time it was essentially Homes by Towne and a pricier Pulte than most of the country is used to. The build-out that followed added variety, but it added *abundance*, not the specific thing people liked about the northeastern districts. That's what changes here: northeast-style, family-oriented, amenity-driven product at a Sarasota County address seven to twelve miles from town instead of eighteen to twenty-one.

WHAT'S COMING	BUILDER	THE SHORT VERSION
EverCreek	Pulte	Roughly 1,000 homes — about 850 single-family plus 150 townhomes — on nearly 500 acres off Bourneside Boulevard, north of Fruitville Road. Nature-forward, spanning roughly 1,500 to 4,000 square feet.
Esplanade at Cammaray	Taylor Morrison	Around 850 homes. Not a golf Esplanade, but the full Esplanade lifestyle package people actually move for. Expect the familiar floor plans, twelve miles from town instead of eighteen.
Monterey & The Isles	Toll Brothers	The existing bookends of the gap, and the reason this reads as infill rather than a new outpost.
Neal & custom builders	Neal, others	Another true Neal neighborhood, plus the custom bench that follows rooftops. Between Neal, Pulte, and Taylor Morrison you get paired villas and 52- and 62-foot plans — genuine mass-appeal product, not just luxury.

Commercial districts are planned alongside it, and availability runs from late this year across roughly the next four to eight years — which means you can position yourself now rather than react later.

The eastern push

North and east, the strategy is the one they've always used: go where the space is. It's less glamorous than the Waterside expansion and it's where most of the accessible pricing is going to come from.

NORTHEAST DISTRICT

Star Farms and Saddlestone

- **Star Farms** is the fastest-growing neighborhood in Lakewood Ranch — primarily D.R. Horton, with custom builders layered on top, and eight amenity centers, most of which are available to most residents.
- **Saddlestone** is its second act: more than 570 acres and roughly 1,300 additional homesites, bringing Star Farms to about 2,800 lots across nearly 1,300 acres. That makes it the largest village in the master plan. Single-family, paired villas, and townhomes.
- **The role it plays:** this is the most straightforward, most affordable way into Lakewood Ranch. For a lot of buyers it's the right first move — get in, live here a year, then decide what you actually want next.

THE INFRASTRUCTURE CATCHING UP

Schools and services follow the rooftops

- **Lake Manatee K–8** is open and serves the fastest-growing part of the district, adding grades as enrollment arrives. It sits well north, toward State Road 64.
- **Rangeland High School** is scheduled to open in August 2027 at Rangeland Parkway and Post Boulevard, on 85 acres beside Premier Sports Campus. It follows the Parrish Community High prototype — roughly 1,070 students at opening, with an expansion wing planned to take it toward 2,500.
- **The location is the point:** it sits near the sports complex, the aquatic center, and the library. That cluster is what makes the northeast district genuinely self-contained rather than merely large.

HOW TO READ ALL OF THIS AS A BUYER

The northeast gives you the lowest entry price and the newest infrastructure, at the cost of distance. The southeast expansion gives you a Sarasota County address and a shorter drive, at the cost of buying into something that isn't finished. Both are real answers. Neither is the answer.

SECTION 04

What it actually costs to own here

The mortgage is the part everyone models. The part that surprises people — especially out-of-state buyers — is everything stacked on top of the principal that you can't opt out of.

Property taxes: don't over-index on the county line

I wouldn't tell a friend there's some grand tax advantage to being in Sarasota County versus Manatee. Crossing that line is not going to make or break you on millage. Where you'll feel a real difference is in home positioning and timing — what you bought, when you bought it, and what it's assessed at — not in county prestige. Take the "Sarasota County is cheaper/better" arguments with a grain of salt and run your own numbers on the specific property.

HOA and CDD: assume both

Most neighborhoods here carry some component of both, and if you're coming from out of state, the second one may be unfamiliar.

ITEM	WHAT IT IS	WHAT TO ASK
HOA	The association governing what happens inside the neighborhood — amenities, standards, maintenance, and in many cases lawn care, irrigation, and exterior upkeep.	What's included, what's assessed separately, and what the reserve study looks like.
CDD	A Community Development District. This whole area was farmland; someone had to turn it into streets, drainage, and utilities. That infrastructure is financed on a bond, typically over about 30 years, and it appears on your tax bill.	How much of the bond remains, whether it can be paid off, and what the annual operating portion is on top of the debt portion.

> **WHY YOU CAN'T JUST LOOK THIS UP**
>
> These figures don't vary only at the neighborhood level. They vary by the size of the home on the size of the lot, inside the same neighborhood. Even where numbers are published, they aren't published in real time, and the version floating around online is frequently a year or two stale. The reliable way to get this is to ask someone with live access about the specific model, in the specific neighborhood, in the specific month you're buying.

The mental model

Assume a meaningful percentage on top of your principal that you cannot get rid of even if you wanted to. Build that into your comfortable payment *before* you fall in love with a floor plan — not after. It's the single most common reason a buyer's shortlist collapses late in the process.

SECTION 05

Schools, quadrant by quadrant

If you have kids between kindergarten and twelfth grade, this section will probably decide your neighborhood. It certainly decided mine. When we moved, figuring this out was effectively my wife's full-time job.

Lakewood Ranch schools are a story with caveats, and nearly all of the caveats are about **timing** — because the map that's true when you tour is not necessarily the map that's true when your kindergartner reaches high school.

The Manatee County side

WHERE YOU ARE	WHERE YOU'RE LIKELY GOING
District 2 — the first family district	The most mature and most condensed option. **Lakewood Ranch High School** — currently the only non-charter public high school serving the Manatee County side of The Ranch — plus **B.D. Gullett Elementary** and **Dr. Mona Jain Middle**, which effectively share a campus. From the right neighborhood you can walk or golf-cart to nearly all of it.
Down and to the right	Two additional elementaries and a middle school that already existed: **Robert E. Willis Elementary** to the southeast, **Gilbert W. McNeal Elementary**, and **R. Dan Nolan Middle**. Which of the two elementaries you land in comes down to how far north or south you sit.
District 3 — the northeast	**Lake Manatee K–8**, built to serve the fastest-growing part of The Ranch, sits well north toward State Road 64 and is adding grades as enrollment grows. **Rangeland High School** opens August 2027 and becomes the second public high school on the Manatee side.

MY HONEST READ ON THE RATINGS

The public schools across Lakewood Ranch generally rate well, and I'd argue the rating understates it. Think about how you end up in one of these schools: you moved here in the last twenty years, on some wave of new construction, largely from out of state, for broadly the same reasons as your neighbors. It produces an unusually consistent environment for a public school system. That's a real advantage, and it doesn't show up in a number.

VERIFY BEFORE YOU WRITE AN OFFER

Boundaries here are actively redrawn as new schools open — Manatee County has rezoning taking effect for elementary and middle in 2026 and for high school in 2027. Confirm current zoning with the district for the exact address, not the neighborhood, and ask what's scheduled to change.

The Sarasota County question

This is the most important thing in the guide for families considering Waterside, and it's the thing that catches almost everyone by surprise.

The schools inside Waterside don't exist yet

Sarasota County is, at any given moment, among the top-rated public school districts in the entire state. That reputation is real — and it's also the reason people assume the Waterside part of Lakewood Ranch comes with it. But the schools inside that district haven't been built. If you go public, in Sarasota County, with young kids, you're going to schools that were already there before Waterside was.

At present that means **Tatum Ridge Elementary**, **McIntosh Middle**, and **Booker High School**. From Waterside Place, that's roughly six miles, 7.6 miles, and 11.8 miles respectively. The county has purchased land inside Waterside for a future elementary, but timelines remain under review.

I'm not making a judgment about any of those schools. I'm telling you it's awkward — at minimum logistically — and that a middle or high schooler being bused eleven-plus miles in the opposite direction of everything else in your life is a real cost you should price in now. Research the ratings yourself and decide.

The other routes

- **Public charters: Lakewood Ranch Preparatory Academy** runs roughly K through 12 and is relatively new. **Imagine School at Lakewood Ranch** sits more on the self-directed end of the spectrum.
- **Private:** once you go private, all bets are off geographically. The Out-of-Door Academy, The Classical Academy of Sarasota, Cardinal Mooney, Lakewood Ranch Christian and others are all in play, and the county line stops mattering.

> **THE RULE OF THUMB**
>
> If your kids are preschool-aged, you have runway — the Sarasota County side will very likely catch up, and you can bridge with private if it doesn't. If your kids are school-aged now, and you're not going private or charter, you most likely want to be above the Manatee County line. That single sentence has redirected more of my clients than any other in this guide.

ASK THIS ON EVERY SHOWING

"What is this exact address zoned for today, what is it scheduled to be zoned for, and what happens to that zoning when the next school opens?" If the answer is vague, that's your answer.

SECTION 06

Lifestyle and the four town centers

Lakewood Ranch is ranked number one nationally for a reason, and it isn't the houses. It's that fifty-plus neighborhoods pool their scale into things no single neighborhood could support.

That's the real benefit of a big suburb: you and your friends can live in different neighborhoods and share the same everything. And because it's been planned deliberately since 1995 rather than stitched together from old parcels, it's noticeably smarter than most places that grew by accident.

One orientation note — there are amenities and shopping throughout, but the real action skews to the southern end.

ESTABLISHED

Main Street at Lakewood Ranch

The original downtown, essentially one long street. A movie theater, Italian, a couple of pubs, coffee. A little of everything and exactly what you'd expect a good suburb to have.

THE HEADLINER

Waterside Place

A proper downtown, not a shopping center — 25-foot sidewalks, the farmers market, water taxis on the lakes, a splash pad, beach volleyball, open-container events, offices above the storefronts.

The tenant mix tells you the altitude: a second location of a downtown Sarasota coffee roaster, Duck Donuts, Deep Lagoon for seafood, Good Liquid Brewing, a full beauty and wellness section, boutiques. Elevated chains rather than typical suburban ones.

NEWER

Center Point

A more traditional commercial district on the University Parkway line. Owen's Fish Camp — one of downtown Sarasota's most popular seafood spots — moved out here, along with Ruth's Chris and others. The urban district migrating outward.

REGIONAL

University Town Center & Fruitville Commons

UTC is the upscale anchor: a luxury mall plus shops and restaurants on both sides of the road, big lakes, multiple parks. Fruitville Commons sits just below it with a winery, a brewery, and more restaurants.

Put all of it on a map and the picture is obvious — once you're anywhere near this cluster, an enormous amount is available to you.

THE ARGUMENT THIS MAKES

You do not need to live in Waterside to use Waterside Place. And unless you are genuinely in the 0.1% who will go to the beach every single night — everybody thinks they will; you will not — it is very hard to justify sacrificing everything meaningful about your housing criteria to save five miles.

SECTION 07

Who Lakewood Ranch isn't for

I'd rather tell you this now than after you've flown in twice. When it's a square peg in a round hole here, it's almost always one of two reasons.

REASON ONE

It might be too much of a good thing

Everything it does, it does five times. That's a feature until it isn't. Some people like new construction, like the suburbs, like the clean and the new — and simply do not need 30,000-plus acres of it.

I see this most with empty nesters and with people who are actively trying to get away from noise and volume. They can acknowledge that parts of it would have worked. It's still too much going on, too many neighborhoods, too much action. That's a legitimate reason to look elsewhere, and there are smaller-scale answers in this region that serve it well.

REASON TWO

Scale means the trade-offs aren't uniform

Because it's so large, "I love Lakewood Ranch" isn't specific enough to buy on. You might love Waterside and find that an $850,000 median or the school zoning breaks it. You might love the district at ten miles from town and feel completely differently at twenty-one.

The most common version I see: a buyer whose budget only plays in the upper districts, who then finds the schools aren't what they wanted, or that the builder available at their price point isn't who they want to build with. Nothing has gone wrong — the criteria simply don't intersect here, and the honest move is to venture out.

HOW TO TEST THIS ON YOURSELF EARLY

Write down your three non-negotiables — the ones you'd walk away over. Then check whether any single district satisfies all three at your number. If none does, you've learned something valuable in an afternoon instead of over six months. That's a win, not a failure.

SECTION 08

Who it's genuinely perfect for

The easiest way to explain this is to use myself as the example, because on paper I should have been a hard no.

I grew up in Sarasota, by the beach on Siesta Key. If anyone was going to say "I hate the suburbs," it was me. Lakewood Ranch wasn't even a viable option when I was growing up — I was nine when the first home was built, and by the time I left town it was still country to us. There was nothing in between. No University Town Center, no Fruitville Commons, no reason to drive out there at all.

My vantage point changed materially with age and stage of life. Now I have a family of four with two kids under ten, an office in downtown Sarasota, and a low tolerance for sameness. Here's the scorecard it has to satisfy:

WHAT I NEED	WHY LAKEWOOD RANCH ANSWERS IT
New construction, wider lots	I don't want to be on top of my neighbors, and I need enough available — and enough still coming — to satisfy that for the next decade rather than the next quarter.
Variety, constantly	I'm not antisocial and I don't want one restaurant and one club. Before all the recent growth, one downtown wasn't enough for me. Four town centers plus downtown Sarasota is.
Schools with options	Not one good school — the ability to have one kid at one and one kid at another, and to change course if the fit changes.
Community, not commute	Sporting events, activities, and friends that aren't a forty-minute drive from the house. When you're managing nap times, twenty minutes is the whole ballgame.
A spouse who likes it too	Obvious, and routinely underweighted. The place has to work for both adults, not just the one who found it.

THE HONEST COMPARISON

I've lived all over this state. There's nowhere in Tampa, Naples, Fort Myers, St. Augustine, or Jacksonville — and with the possible exception of Nocatee, nowhere on the Atlantic coast or in the panhandle — that serves this particular combination of needs the same way, with a median cost that swings by $400,000 inside seven or eight miles.

Smaller versions like Wellen Park are excellent for someone who wants ten percent of this. If you want all of it, the list is short.

SECTION 09

Narrow it down before you fly

Work top to bottom. Most people can get from fifty neighborhoods to three in about twenty minutes with this.

Step one — eliminate by district

- ☐ **School-aged kids, public school, not charter?** You're most likely above the Manatee County line. Waterside comes off the list.
- ☐ **Is a sub-fifteen-minute drive to Sarasota non-negotiable?** Then you're in the mature core or Waterside, and you're paying for it.
- ☐ **Is the entry price the binding constraint?** The northeast district and Star Farms / Saddlestone are where the accessible pricing lives.
- ☐ **Do you need it finished?** If living beside active construction would ruin it for you, districts one and two only.

Step two — write down your three non-negotiables

Step three — the questions that actually break the tie

- ☐ What is the combined HOA and CDD on *this* model, on *this* lot size, this month — and how much of the CDD bond is left?
- ☐ What is this exact address zoned for today, and what is it scheduled to be zoned for?
- ☐ What is still to be built within a half mile of this lot, and on what timeline?
- ☐ Which amenities are open today versus rendered, and who is allowed to use them?
- ☐ What's the current incentive, what does it require, and what does it cost me in rate or price?
- ☐ What did comparable homes in this neighborhood actually close at in the last ninety days?
- ☐ If I needed to sell in three years, who is the buyer for this specific home?

> **THEN GO SEE TWO DISTRICTS, NOT SIX**
>
> The single best use of a first trip is to validate the district, not to tour houses. Once you know which quadrant you belong in, the rest of the process gets dramatically faster and cheaper.

SECTION 10

The vocabulary

A short glossary, mostly for out-of-state buyers running into Florida-specific terms for the first time.

TERM	WHAT IT MEANS HERE
Master-planned community	A large development planned as a whole from the start — roads, schools, commercial, and amenities designed together rather than added later. Lakewood Ranch has been planned this way since 1995.
Village / district / neighborhood	A village is a named community inside the master plan. A district, in this guide, is one of the four geographic quadrants. Both can contain several builder communities at different price points.
CDD	Community Development District. A special-purpose district that financed the infrastructure — roads, drainage, utilities — typically on a bond of about 30 years, repaid through an annual assessment on your tax bill.
HOA	Homeowners association. Governs standards and amenities inside the neighborhood; frequently includes lawn, irrigation, and exterior maintenance in newer communities here.
Deeded golf / bundled golf	Golf membership attached to the property rather than purchased separately. It comes with the house whether or not you play — and it's priced into both the home and the dues.
Millage rate	The rate used to calculate property tax, expressed per $1,000 of assessed value. Varies by county and by the taxing districts a property falls into.
Paired villa	Two attached homes sharing one wall, usually with a lower price and lower maintenance burden than a detached single-family home.
Active adult / 55+	Age-restricted neighborhoods with their own amenity programming. Several sit inside the northeast district.
Homestead exemption	Florida's primary-residence property tax exemption, with assessment-increase caps attached. It applies only to your primary residence — worth understanding early if this is a second home.

QUICK GEOGRAPHIC REFERENCE

University Parkway — the southern boundary and the Manatee / Sarasota county line. **State Road 70** — divides the mature core from the family districts. **State Road 64** — the northern edge of the built-out districts. **Lorraine Road** — the north-south split between districts two and three. **Bourneside Boulevard** — the eastern spine, and the address for much of what's being built now.

NEXT STEPS

Where to go from here

You've now got the foundation. The part that can't be written down in advance is the granular layer — what a specific model costs in a specific neighborhood this month, what the fees run on that lot, what's actually available. That's a conversation, not a PDF.

Get the granular answers

Pricing, fees, and availability vary at the floor-plan and lot level, and published numbers are rarely current. Ask about the specific home — now or six months from now — and get a real answer rather than a stale one.

Work with us

We run a full-scale real estate brokerage serving Southwest Florida — very much an extension of this YouTube channel. If you like the information-driven, laid-back approach here, the process works the same way: learn first, one visit to validate, and everything after that is faster and easier.

More Southwest Florida resources

thesunshinestateco.com has fifteen to twenty relocation guides, written versions of the videos, audio-only versions, and neighborhood deep dives. Full contact information is in the description of the video this guide accompanies.

Thank you for reading — and for watching. If this saved you a trip or a bad decision, it did its job.

ADAM HANCOCK