MIDDLETON
TAMPA BAY

A NEIGHBORHOOD GUIDE · 2026 EDITION

MANATEE AND SARASOTA COUNTIES / EAST OF I-75 / 34202 · 34211 · 34240

Living in *Lakewood Ranch*



A century-old family ranch, two lakeside town centers and more than forty villages. Everything you would want to know before you call it home.

COMPASS

BY MARK MIDDLETON, BROKER ASSOCIATE · COVER: A COASTAL-STYLE ESTATE FRAMED BY ROYAL PALMS AT THE ISLES



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A GREAT BLUE HERON ON KINGFISHER LAKE AT WATERSIDE



WATERSIDE PLACE ON ITS PENINSULA IN KINGFISHER LAKE

A LETTER FROM MARK

The ranch that became *a hometown*

Drive east from I-75 on University Parkway and the city falls away. Royal palms line the medians, the trails run beside the road, and lakes open up on either side. A few minutes later you are standing on the boardwalk at Waterside Place, watching the sun drop over Kingfisher Lake.

It is hard to believe that most of this land was pasture, pine flatwoods and citrus within living memory. The same family has owned it since 1922. In 1994 they broke ground on a master-planned community, and today more than 80,000 people live across more than forty villages, with two walkable town centers, a hospital, top-rated schools and more than 150 miles of trails.

This is the overview of Lakewood Ranch as a whole: the history, the villages, the homes, the dining and shopping, and the practical questions about districts, fees, flood risk and value. Guides to individual villages will follow.

If a village in these pages catches your eye, call me. Seeing Lakewood Ranch from the car is good. Seeing it with someone who can explain the difference between forty villages is better.



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02 · AT A GLANCE

Lakewood Ranch *in brief*

35,000+

ACRES

About 53 square miles across Manatee and Sarasota counties, east of I-75.

1922

ONE FAMILY

The Uihlein family of Milwaukee buys the ranch. They still own it today.

1995

FIRST VILLAGE

Summerfield opens and the first home in Lakewood Ranch is sold.

80,000+

RESIDENTS

Living across more than 40 villages, according to the developer in 2026.

150+ mi

OF TRAILS

Linking villages, parks and town centers, with about 46% of the land in open space.

$598K

MEDIAN SALE PRICE

All home types in Lakewood Ranch, October 2026, as reported by Redfin.

East of I-75, *between two counties*

Lakewood Ranch stretches east from Interstate 75 across southern Manatee County and into northeastern Sarasota County, between the cities of Bradenton and Sarasota.

The community covers more than 35,000 acres, roughly 53 square miles. Four I-75 interchanges serve it: State Road 64 and State Road 70 to the north, University Parkway through the middle, and Fruitville Road to the south. Lakewood Ranch Boulevard and Lorraine Road are the main north to south spines inside the Ranch.

The older villages, Main Street and the Lakewood Ranch Medical Center sit on the Manatee County side. Waterside, the first village in Sarasota County, and its town center, Waterside Place, opened the southern half, and new Sarasota County villages are scheduled to begin opening in 2027.

Lakewood Ranch is not a city. It is an unincorporated, master-planned community, so mailing addresses may read Lakewood Ranch, Bradenton or Sarasota depending on the ZIP code, and county lines decide which school district and county services apply. If that matters for a purchase, ask me to confirm the county and jurisdiction for a specific address.

Close enough to the Gulf for a sunset dinner, far enough inland to feel like home.

MARK MIDDLETON

THE LAY OF THE LAND

53 sq mi

LARGER THAN WALT DISNEY WORLD, AS THE DEVELOPER LIKES TO POINT OUT

4

I-75 INTERCHANGES SERVING THE COMMUNITY

APPROXIMATE DRIVE DISTANCES

Mall at University Town Center	3 mi
Sarasota Bradenton Intl. Airport	10 mi
Downtown Bradenton	14 mi
Downtown Sarasota	14 mi
Siesta Key Beach	20 mi
Myakka River State Park	20 mi
Anna Maria Island	25 mi
Downtown St. Petersburg	40 mi
Tampa International Airport	50 mi

Road miles are approximate, measured from Lakewood Ranch Main Street. Drive times vary with traffic and route.

NORTH

State Roads *64 and 70*

Older villages, Main Street and the hospital district.

CENTER

University *Parkway*

The front door to UTC, Benderson Park and Mote SEA.

SOUTH

Fruitville *Road*

Waterside, Waterside Place and the newest Sarasota County villages.



OPEN PASTURE STILL MEETS THE PARKWAY IN EASTERN LAKEWOOD RANCH

A ranch for *two dollars an acre*

Long before the villages and town centers, this was timber, cattle and citrus country, owned by one Milwaukee family.

A lumberman, a brewing family *and 48 square miles*

The lumberman. John Schroeder was a German immigrant who built one of the largest lumber businesses in the United States from Milwaukee, Wisconsin. To keep his mills supplied, he looked to the pine forests of Florida. In 1905 he formed Schroeder-Manatee Ranch, assembling land east of Bradenton for its timber.

The brewing family. In 1922 Schroeder sold the property to friends from Milwaukee, the Uihlein family, whose fortune came from the Joseph Schlitz Brewing Company. They paid a reported two dollars an acre for roughly 48 square miles. Out of friendship, the Uihleins kept the name, and the company is still called Schroeder-Manatee Ranch, or SMR, today.

Seventy years of agriculture. For most of the century the land was a working ranch. Timber and cattle came first. Around 1960 the operation expanded, and over the decades SMR added citrus groves, sod and tree farming, crops grown on leased fields and, from 1978, shell and aggregate mining.

A family that stayed. Unlike most Florida land holdings, the ranch was never sold off in pieces. The family members who grew up visiting it also took to polo, playing on the open fields with SMR employees and local cowboys, which helped lead to the Sarasota Polo Club, established on the ranch in 1991.

Out of friendship, the new owners kept the old name. A century later it is still on every deed.

SCHROEDER-MANATEE RANCH, SINCE 1905

THE ORIGINAL RANCH

1905

JOHN SCHROEDER FORMS SCHROEDER-MANATEE RANCH

48 sq mi

THE TRACT THE UIHLEINS BOUGHT IN 1922

$2

THE REPORTED PRICE PER ACRE

FIGURES FROM SMR HISTORY AND REGIONAL REPORTING

STILL A WORKING LANDSCAPE

The Heritage Ranch conservation easement protects about 2,025 acres in the southeast of the Ranch, including a gopher tortoise preserve, and SMR still manages agricultural operations on land not yet developed.



THE LAKEWOOD RANCH MONUMENT SIGN AT A COMMUNITY ENTRANCE

06 · THE MASTER PLAN

From cattle *to a community*

The arrival of Interstate 75 changed the math. Suddenly the ranch sat beside one of Florida's busiest corridors, minutes from two growing cities. An earlier development plan, approved in December 1989, never broke ground, but SMR kept its development rights and began to think bigger.

Members of the Uihlein family, the SMR board and Rex Jensen, who joined the company in 1990 and later became its president and CEO, toured master-planned communities across the country to learn what worked. They settled on a multigenerational town, with homes for every stage of life, along with jobs, schools, health care and shopping.

SMR broke ground on Lakewood Ranch on February 23, 1994. Summerfield, the first village, opened in 1995, with homes starting in the high $80,000s, and the first families moved onto Meandering Way that summer. Edgewater followed in 1996.

The commitments that followed were unusual for a developer: a hospital in 2004, a Town Hall the same year, residents taking control of their first two community development districts, and a walkable Main Street in 2005. Large-scale green certification began in 2004, and more than 15,000 acres have since been certified by the Florida Green Building Coalition.

Thirty years in, the family is still building. As of March 31, 2026, Lakewood Ranch was 70 percent sold or leased, with 27,918 homes sold and 6,481 rental units delivered. A southeastern expansion could bring as many as seven new villages.

Since 2018 Lakewood Ranch has ranked as the best-selling multigenerational master-planned community in the United States every year, according to RCLCO Real Estate Consulting, and it ranked No. 2 overall nationally in both 2025 and the first half of 2026.

Forty villages, *one Ranch*

How it is organized. Lakewood Ranch is a collection of more than 40 villages, each with its own homeowners association, its own amenities and often its own builders. Nineteen builders were active in 2026, and new home prices ran from the high $200,000s to more than $2 million. Village amenities are usually for that village's residents, while trails, parks and the town centers are shared.

The originals. Summerfield, Riverwalk, Edgewater and Greenbrook, which opened in 2001, form the established core near Main Street, with mature trees, neighborhood parks and walkable schools. The Country Club and Country Club East surround the private golf club.

Luxury and lakefront. The Lake Club, opened in 2006, is gated, with estate homes from about $1 million to more than $4 million. In Waterside, Wild Blue and Kingfisher Estates line the big lakes, and The Isles, by Toll Brothers, brings coastal architecture and a resort amenity center.

Every stage of life. Townhomes and villas, family villages such as Star Farms, Lorraine Lakes and Polo Run, golf villages such as Esplanade and Lakewood National, and two villages for buyers 55 and older, Cresswind and Del Webb Catalina. The average resident age is 49.



LAKEFRONT HOMES ON A POINT IN WILD BLUE AT WATERSIDE

VILLAGE, HOA OR DISTRICT?

Most homes carry two kinds of costs beyond taxes: homeowners association dues for the village, and community development district assessments that pay for roads, drainage and common areas. Both vary widely from village to village. Before you buy, ask for the current HOA budget and the district assessment on the tax bill for that exact address.

ESTABLISHED

Summerfield, *Greenbrook*

Mature trees and walkable schools near Main Street.

LUXURY

The Lake Club, *Wild Blue*

Gated and lakefront estates from about $1 million.

55 AND BETTER

Cresswind, *Del Webb*

Two age-restricted villages with active clubhouses.

Lakewood Ranch *Main Street*



MAIN STREET FROM ABOVE, WITH ITS LAKE AND THE MEDICAL DISTRICT BEYOND

Main Street opened in 2005 as the original town center, a palm-lined street of shops, offices and loft condominiums just off Lakewood Ranch Boulevard. Today it holds about 25 boutiques and stores, 15 restaurants, Class-A offices, the Lakewood Ranch Cinema and The Fish Hole miniature golf.

It turned 20 in 2025 with a refresh and a wave of new owners. Percoco's Pizza and Pasta and the Peculiar Pub, which moved into a larger space across the street in 2026, are run by the same local restaurant group. Grove serves contemporary American food on the site of the old Polo Grill, and Paris Bistro, Ed's Tavern, McGrath's, Casa Maya and Station 400 round out the street.

Evenings are the draw. Music on Main brings outdoor concerts, sidewalk tables fill on weekends, and the street hosts festivals and the annual holiday season events that residents plan around.

North of Main Street, The Green adds a 37-acre, grocery-anchored center, and Waterside Place, the newest town center, sits to the south. Together with 20 commercial centers across the Ranch, most errands never require leaving it.

Main Street is where Lakewood Ranch learned to feel like a town: dinner outside, a movie, and a walk home.

LAKEWOOD RANCH MAIN STREET, SINCE 2005



LAKEFRONT HOMES AND A CANAL-SIDE STREET AT THE ISLES

09 · TIMELINE

A Lakewood Ranch *timeline*

1905	**Timber.** John Schroeder of Milwaukee assembles land east of Bradenton as Schroeder-Manatee Ranch.
1922	**The Uihleins.** The Schlitz brewing family buys the ranch for a reported $2 an acre and keeps the name.
1960	**Diversifying.** Ranch operations expand beyond cattle and timber.
1978	**Mining.** The first shell and aggregate mine opens on the ranch.
1991	**Polo.** The Sarasota Polo Club is established.
1994	**Groundbreaking.** SMR breaks ground on Lakewood Ranch on February 23.
1995	**Summerfield.** The first village opens and the first home is sold.
1996	**Growth.** Edgewater opens, and the Out-of-Door Academy opens its Uihlein Campus.

From Main Street *to today*

2004	**Foundations.** Lakewood Ranch Medical Center, Town Hall and Nolan Middle School open. Residents take control of the first two districts.
2005	**Main Street.** The original town center opens.
2006	**The Lake Club.** The gated luxury village opens.
2011	**Premier Sports Campus.** The soccer and multipurpose complex opens.
2014	**UTC.** The Mall at University Town Center opens on October 16, just south of the Ranch.
2021	**Waterside Place.** The lakefront town center opens late in the year.
2025	**Mote SEA.** Mote's new aquarium opens at Nathan Benderson Park on October 8.
2026	**A new tower.** The hospital opens a $120 million patient tower. The population passes 80,000.

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One family, one ranch, and a town built a village at a time.

LAKEWOOD RANCH, 1905 TO TODAY

Thirty years of Florida *architecture*

Because Lakewood Ranch has been building continuously since 1995, its villages read like a catalog of three decades of Florida design, from early Mediterranean villages to today's coastal and modern estates.



BAHAMA SHUTTERS AND A TILE ROOF IN WILD BLUE AT WATERSIDE



NAVY SHUTTERS AND A COASTAL FRONT PORCH AT THE ISLES

Mediterranean and Tuscan. Barrel tile roofs, stucco, arched entries and columned porticos define many of the villages built in the late 1990s and 2000s, and the style still appears in newer villages such as Shoreview at Waterside.

Coastal and West Indies. White exteriors, flat tile or metal roofs, Bahama shutters and deep porches give The Isles and much of Waterside a relaxed, Old Florida feel updated for modern living.

Modern and transitional. Clean rooflines, stacked stone, tall glass entries and indoor and outdoor living rooms appear in the newest luxury villages, especially Wild Blue and The Lake Club.

Attached and rental homes. Townhomes, villas, Main Street lofts and apartments near the town centers broaden the range. More than 6,400 rental units had been delivered by early 2026.

From the high $200,000s to more than $2 million, there is a Lakewood Ranch for almost every chapter of life.

NEW HOME PRICING, LAKEWOOD RANCH FACT SHEET, 2026



AN ARCHED PORTICO AND BARREL TILE ROOF IN SHOREVIEW AT WATERSIDE



STACKED STONE AND A MODERN ROOFLINE IN WILD BLUE

The luxury tier. At the top of the market, Wild Blue at Waterside and The Lake Club lead. Over the two years ending in October 2026, $1 million-plus homes in both villages sold for a median of about $748 per square foot, according to one local brokerage analysis. Country Club East and the lakefront streets of Waterside follow.

Builders. Many villages are built by several builders at once. Toll Brothers builds The Isles, and Wild Blue includes custom and semi-custom builders such as Stock Luxury Homes, John Cannon Homes, Lee Wetherington Homes, AR Homes and Anchor Builders. National builders such as Taylor Morrison, Pulte and Del Webb build across the Ranch.

New or resale. Buyers often compare a resale home in an established village with new construction a few miles east. Resales offer mature landscaping and settled neighborhoods. New homes offer current codes, warranties and builder incentives.

What it means for buyers. Two homes of the same size can differ sharply in total cost once HOA dues, district assessments, golf memberships and insurance are counted. I compare those numbers side by side before we write an offer.

Every village has its own personality. Tour three before you choose one.

MARK MIDDLETON

QUESTIONS TO ASK ABOUT ANY HOME

- Village HOA dues and what they include
- District assessments on the tax bill
- Golf or club membership requirements
- Flood zone and drainage history
- Roof age and wind mitigation features
- Builder warranty still in force

Waterside Place, *on Kingfisher Lake*



WATERSIDE PLACE, ITS BOARDWALK AND THE LAKEFRONT PLAZA

Waterside Place opened in late 2021 on a 36-acre peninsula in Kingfisher Lake. It is the heart of Waterside, the first Lakewood Ranch village in Sarasota County, and was designed so residents can arrive by trail, by car or by water taxi.

The dining is the draw: Deep Lagoon Seafood and Oyster House, Korê Steakhouse, Osteria 500, Agave Bandido, Forked, Allswell and Good Liquid Brewing and Distilling, plus Quincy's Original Lobster Rolls and Kilwins for something quick. Shops, wellness studios and Class-A offices fill the streets between them.

Waterside Place is home to the Farmers' Market at Lakewood Ranch, named the No. 1 farmers market in the nation in 2025, and the lakefront pavilion hosts free concerts. The National Association of Home Builders named Waterside Place the best lifestyle program in the country in 2022.

PLACES TO KNOW

- Lakewood Ranch Main Street
- Waterside Place
- Waterside Park
- The Green
- Premier Sports Campus
- University Town Center

BY THE NUMBERS

36

ACRES ON THE KINGFISHER LAKE PENINSULA

15

RESTAURANTS LISTED IN THE DEVELOPER'S 2026 FACT SHEET

DINE

Lakeside *tables*

Seafood, steak, Italian and craft beer on the water.

GATHER

The *pavilion*

Free concerts, holiday events and the farmers market.

ARRIVE

Trail, car *or water taxi*

Connected to the Waterside villages around the lake.



THE RESORT POOL AND CABANAS AT THE ISLES AMENITY CENTER

Fairways, polo fields *and the pool*

Golf. The private Lakewood Ranch Golf and Country Club offers 72 holes on four courses, three designed by Arnold Palmer, along with tennis, pickleball and an athletic center. The Ritz-Carlton Golf Club adds a private Tom Fazio course, and villages such as Lakewood National and Esplanade include golf in their HOA fees.

Polo. The Sarasota Polo Club, established in 1991, plays public matches every Sunday from December through April, and its polo ranches make up one of the community's most distinctive neighborhoods.

Village clubs. Many villages have resort-style amenity centers with pools, fitness rooms, courts and lifestyle directors. They are part of what you buy, so tour them before you choose.

THE SPORTING LIFE

72

HOLES AT THE LAKEWOOD RANCH GOLF AND COUNTRY CLUB

1991

THE SARASOTA POLO CLUB IS ESTABLISHED



13 · OUTDOORS

AN ANHINGA DRIES ITS WINGS ON A LAKEWOOD RANCH LAKE

Parks, trails *and open water*

Nearly half the Ranch is open space, and much of it is water, preserve and trail.

Room to roam, *by design*

Open space. The planners set a goal of keeping 40 percent of the land as open space. About 46 percent has been kept, including lakes, preserves and parks, and more than 15,000 acres have been certified green by the Florida Green Building Coalition since 2004.

Trails. More than 150 miles of multi-surface trails connect villages to parks, schools and the town centers. Many residents bike or ride a golf cart to dinner, and the developer asks cart drivers to stay off sidewalks and trails where possible.

Parks. Ten community parks and three county parks offer playgrounds, dog parks, sports fields, a splash park, an inline skate park, disc golf, fishing lakes and a kayak launch. Waterside Park, beside Waterside Place, has a playground and splash pad on the shore of Kingfisher Lake.

Preserves. Heritage Ranch protects about 2,025 acres, Long Swamp about 400 acres in Waterside, and the Braden River Mitigation Bank about 349 acres. Herons and anhingas are everyday neighbors on the lakes.

Premier Sports Campus. Opened in 2011, the campus has 23 FIFA-regulation soccer and multipurpose fields and 24 pickleball courts, draws more than 400,000 visitors a year and is home to Sarasota Paradise of USL League One.



THE PLAYGROUND AND SPLASH PAD AT WATERSIDE PARK ON KINGFISHER LAKE

THE OUTDOORS IN NUMBERS

150+ mi
OF TRAILS

46%
OF THE LAND KEPT AS OPEN SPACE

13
COMMUNITY AND COUNTY PARKS

23
FIELDS AT PREMIER SPORTS CAMPUS

A trail from your street to dinner on the lake.

Shopping, rowing *and an aquarium*

UNIVERSITY TOWN CENTER

2014

THE MALL AT UTC OPENS ON OCTOBER 16

MOTE SEA

146,000

SQUARE FEET OF AQUARIUM, OPENED OCTOBER 2025

BENDERSON PARK

2017

HOST OF THE WORLD ROWING CHAMPIONSHIPS

Luxury shopping, world-class rowing and marine science, all at the University Parkway exit.

The Mall at University Town Center. Built by Benderson Development and Taubman, the mall opened on October 16, 2014, at I-75 and University Parkway, the first regional shopping center built in Sarasota in 35 years. It is anchored by Saks Fifth Avenue, Macy's and Dillard's, and the surrounding district has added restaurants, hotels and more retail.

Nathan Benderson Park. Next door, the park's rowing course has hosted international regattas, including the 2017 World Rowing Championships. Its lakeside paths are popular for walking and running at sunrise.

Mote SEA. Mote Marine Laboratory's Science Education Aquarium opened on October 8, 2025, on a 12-acre campus at Nathan Benderson Park. The 146,000-square-foot building is twice the size of Mote's former aquarium on City Island.

Beaches and the bay. Siesta Key, Lido Key, Longboat Key and Anna Maria Island are all a reasonable drive west, and Myakka River State Park lies to the southeast. Downtown Sarasota's arts scene and the Bradenton Riverwalk are each about a twenty to thirty minute drive.

Few communities can put a world-class rowing course, a new aquarium and Saks Fifth Avenue at the same exit.

UNIVERSITY PARKWAY AT I-75

Dining, errands, *schools and getting around*

Dining. Main Street and Waterside Place anchor the restaurant scene, University Town Center adds dozens more, and neighborhood centers such as The Green cover the everyday. Lakewood Ranch counts 20 commercial centers and more than 300 shops, restaurants and services.

Health care. Lakewood Ranch Medical Center has 180 beds, and a new $120 million, five-story patient tower opened in 2026, adding 60 beds. Florida Cancer Specialists, Johns Hopkins All Children's outpatient care and freestanding emergency rooms are nearby, and an Orlando Health hospital is planned.

Work. More than 2,600 businesses employ over 22,000 people inside the Ranch, across five business parks and the town centers.

Getting around. Most residents drive. Four I-75 interchanges connect the Ranch north to Tampa and south to Sarasota and Fort Myers. Sarasota Bradenton International Airport is roughly 10 miles from Main Street, and Tampa International about 50.

Community. The Lakewood Ranch Community Foundation, founded in 2000, has granted more than $1.5 million to local nonprofits, and there are more than 15 places of worship.

180	22,000+
BEDS AT LAKEWOOD RANCH MEDICAL CENTER	JOBS INSIDE THE RANCH

A hospital, a business park and a town center, all on the same side of the interstate as home.

DAILY LIFE IN LAKEWOOD RANCH



SIDEWALK DINING ON LAKEWOOD RANCH MAIN STREET

SCHOOLS

Manatee County public schools inside the Ranch include McNeal, Gullett and Willis elementary schools, Nolan and Dr. Mona Jain middle schools and Lakewood Ranch High, with Rangeland High scheduled to open in August 2027. Charter options include Lakewood Ranch Preparatory Academy, and the Out-of-Door Academy's Uihlein Campus is a leading private school. Villages in Sarasota County are served by Sarasota County Schools. Confirm zoned schools for any address with the district before you buy.

What Lakewood Ranch *homes sell for*

With more than 2,000 resales a year plus new construction from nineteen builders, Lakewood Ranch has one of the deepest housing markets on the Gulf Coast.

$598K
MEDIAN SALE PRICE
All home types, October 2026, per Redfin.

$685K
SINGLE-FAMILY MEDIAN
Twelve months to October 25, 2026.

51
MEDIAN DAYS TO PENDING
Zillow, September 2026.

MARKET SNAPSHOT

MEASURE	FIGURE	NOTES
All home types, 12 months	$589,000	2,202 sales through October 25, 2026
Single-family homes, 12 months	$685,000	1,647 of those sales
Redfin median, October 2026	$598,438	Down 1.1% from a year earlier
Zillow typical value, September 2026	$589,452	Down 2.6% year over year
$1M+ homes, Wild Blue and The Lake Club	$748/sf	Median, October 2024 to October 2026

Prices have leveled off after the run-up of 2021 and 2022. Redfin's October 2026 median of about $598,000 was within about one percent of a year earlier, and Zillow's typical value was down 2.6 percent. Buyers have more choice than they did a few years ago, with about 564 homes for sale at the end of September.

The range is wide. Townhomes and villas trade in the $300,000s and $400,000s, while lakefront estates in Wild Blue and The Lake Club regularly sell for $2 million to more than $4 million. Rentals are active too, with a median lease of about $2,800 a month over the past year.

New construction shapes resale pricing. Lakewood Ranch sold 2,085 new homes in 2025 and 1,064 in the first half of 2026, and builder incentives can set the bar that resale sellers must meet.

Data sites draw the community's boundaries differently, so figures vary by source. For pricing a specific home, I build comparisons by village, lot type and builder, and account for HOA and district costs.

In a market this deep, the right comparison is village to village and lot to lot.

MARK MIDDLETON

Choose the village, *then the house*

Lakewood Ranch offers so many villages, builders and price points that the first decision is not which house, but which part of the Ranch fits the way you live.

Start with the lifestyle

Walkable to a town center, gated with golf, lakefront, family-oriented with schools nearby, or 55 and older. Each points to a different set of villages.

Know the total monthly cost

Add HOA dues, district assessments, any required club membership and insurance to the mortgage. Two similar homes can differ by hundreds of dollars a month.

Compare new and resale

Builder incentives, lot premiums and upgrade pricing change the real cost of new homes. Resales often include window treatments, pools and landscaping that new homes do not.

Check the county line

Manatee or Sarasota County affects schools, services and some taxes. Confirm it for the address.

Look at drainage and elevation

Ask how the home and its street handled the heavy rains of August 2024.



ROYAL PALMS FRAME A MODERN ENTRY IN WILD BLUE

A BUYER'S EDGE

In Lakewood Ranch the village you choose shapes your life as much as the house you buy.

MARK MIDDLETON

Districts, flood *and insurance*

Lakewood Ranch sits inland and largely outside high-risk flood zones, but its fees and its drainage still deserve a careful look before you buy.

Community development districts. Roads, drainage, lakes and common areas in Lakewood Ranch are financed and maintained through special districts, and their assessments appear on the property tax bill. The Lakewood Ranch Stewardship District was investing more than $200 million in roads, trails, parks and services in 2026. Ask for the current assessment and whether any bond balance remains.

Flood risk. First Street's Flood Factor, as published by Redfin, rates about 7 percent of Lakewood Ranch properties at risk of severe flooding over the next 30 years, far lower than Tampa Bay's coastal neighborhoods. Risk is concentrated near the Braden River and low-lying areas.

What Debby taught. In August 2024, Hurricane Debby dropped up to 18 inches of rain on parts of Manatee County in two days, and some neighborhoods near the Braden River flooded for the first time. The county has since prioritized stormwater work on that stretch of the river. Ask about any home's history.

Insurance. Newer homes built to the modern Florida Building Code often insure more favorably. Wind mitigation reports, roof age and flood zone all shape premiums, so get quotes early.

BEFORE YOU WRITE AN OFFER, REQUEST

- HOA budget, rules and dues history
- District assessment and bond balance
- Flood zone and elevation certificate
- Storm and claim history
- Wind mitigation report
- Roof age and permit records
- Builder warranty documents
- Insurance quotes in writing



A LAKESIDE FISHING DOCK AT THE ISLES



A LAKEFRONT ESTATE WITH A SYMMETRICAL ENTRY COURT IN WILD BLUE

Stand out from *the model homes*

Every resale in Lakewood Ranch competes with new construction a few miles away, with fresh model homes and builder incentives. The homes that sell best show buyers what new construction cannot: a finished home on an established street, a lake or preserve view that is no longer available, and the upgrades already done.

Presentation matters. A home here deserves editorial photography, aerial views that show the lake, golf course or preserve, and copy that sells the village and its amenities as much as the floor plan.

Then the facts close the sale. Have the HOA documents, district assessment, roof and wind mitigation reports, warranty records and utility costs ready. Price against both recent resales and current builder offers, and the right buyer will see the value.

Sell what the builder cannot: a finished home, a mature street and a view that is no longer for sale.

MARK MIDDLETON

A SELLER'S FILE

- HOA documents and dues
- District assessment details
- Wind mitigation and four-point reports
- Roof, HVAC and water heater history
- Builder warranty and upgrade list
- Survey, permits and utility costs
- The home's own story

Lakewood Ranch, *answered*

Where is Lakewood Ranch?

East of I-75 between Bradenton and Sarasota, in southern Manatee County and northeastern Sarasota County. It covers more than 35,000 acres, about 53 square miles.

Is it a city?

No. It is an unincorporated master-planned community. Counties provide most services, while special districts and HOAs maintain roads, lakes, parks and amenities.

Is it a retirement community?

No. It is multigenerational, with an average resident age of 49. Two villages, Cresswind and Del Webb Catalina, are reserved for buyers 55 and older.

Who is the developer?

Schroeder-Manatee Ranch, owned by the Uihlein family since 1922. It began building Lakewood Ranch in 1994 and is still developing new villages.

What do homes cost?

The median was about $598,000 in October 2026, per Redfin. Townhomes start in the $300,000s, and lakefront estates sell for $2 million to more than $4 million.

What are the fees?

HOA dues and district assessments vary widely by village. Ask for both, along with any required club membership, for each home you consider.

Can I rent a home first?

Yes. More than 6,400 rental units had been delivered by early 2026, and the median lease over the past year was about $2,800 a month.

Does it flood?

Most of the Ranch is at low flood risk, but some areas near the Braden River flooded during Hurricane Debby in 2024. Check each property's history.

Which county is it in?

Both. The original villages and Main Street are in Manatee County, while Waterside and the newest villages are in Sarasota County. The county decides schools and many services.

Is there golf?

Yes. The private Lakewood Ranch Golf and Country Club has 72 holes, the Ritz-Carlton Golf Club adds 18, and several villages include golf in their HOA fees.

How far are the beaches?

Siesta Key Beach is roughly 20 miles from Main Street and Anna Maria Island about 25. Most beach trips take 30 to 45 minutes.

The best answers come on a drive through the villages. Let's plan yours.

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ABOUT MARK

Mark Middleton

Mark Middleton is a Realtor® Broker Associate with Compass and leads Middleton Tampa Bay, advising buyers and sellers across the Tampa Bay region and Florida's Gulf Coast, including Manatee and Sarasota counties. He specializes in historic, character and waterfront homes and helps clients compare communities, from Lakewood Ranch's lakefront villages to Tampa Bay's historic neighborhoods. He has lived in Dunedin since 2013, serves on the Florida Realtors® and National Association of Realtors® Boards of Directors, and is Vice President of the Suncoast Tampa Association of Realtors®.

He hosts the YouTube channel *Living and Buying in Tampa Bay* and produced the documentary *Delightful Dunedin*. His team's philosophy: **People. Planet. Purpose.**

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Where this guide's *facts come from*

- Schroeder-Manatee Ranch and Lakewood Ranch, Community Fact Sheet (July 2026) and village guides
- Lakewood Ranch press releases on RCLCO rankings (January and July 2026) and the community FAQ
- RCLCO Real Estate Consulting, Top-Selling Master-Planned Communities of 2025 and Mid-Year 2026
- Your Observer: Lakewood Ranch history, 30th anniversary timeline and How it all began (2024 to 2026)
- Sarasota Magazine: Lakewood Ranch neighborhood guides and RCLCO coverage (2014 to 2026)
- Wikipedia: Lakewood Ranch, Florida and Mall at University Town Center
- Business Observer, SRQ Magazine and Visit Sarasota: Waterside Place and Main Street dining
- Mote Marine Laboratory and WUSF: Mote Science Education Aquarium opening (October 2025)
- Out-of-Door Academy; Lakewood Ranch schools list; Manatee County School District
- Redfin, Lakewood Ranch housing market and First Street Flood Factor (accessed November 2026)
- Zillow Home Value Index and market overview for Lakewood Ranch (data through September 2026)
- HomeProp, Lakewood Ranch sales and leases for the 12 months to October 25, 2026
- Local brokerage analysis of $1 million-plus sales by Lakewood Ranch community (October 2026)
- Manatee County and Your Observer reporting on Hurricane Debby flooding (2024 to 2025)
- Lakewood Ranch village matrices and Compare Our Villages map (2024 to 2026)
- Lakewood Ranch Medical Center expansion as reported in the 2026 fact sheet
- Approximate drive distances measured by road from Lakewood Ranch Main Street

Information is deemed reliable but not guaranteed and should be independently verified. Village boundaries, HOA dues, district assessments, school assignments, club membership terms, flood zones and market figures change and vary by source. Drive distances are approximate. This guide is for general information and is not legal, tax, insurance, engineering or financial advice. Photographs show homes and places in the Lakewood Ranch area and are not offered for sale unless otherwise noted. If your property is currently listed with another broker, please disregard this material. It is not our intention to solicit the offerings of other real estate brokers. Compass is a licensed real estate broker in Florida and abides by Equal Housing Opportunity laws. Mark Middleton, Broker Associate, Compass Florida, LLC.

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Thinking about Lakewood Ranch? Let's walk it together.

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