MIDDLETON
TAMPA BAY

A NEIGHBORHOOD GUIDE · 2026 EDITION

LAKEWOOD RANCH / MANATEE COUNTY / UNIVERSITY PARKWAY / 34202

Living in *The Isles*



A gated Toll Brothers village of 450 homes on the lakes of eastern Lakewood Ranch. Everything you would want to know before you call it home.

COMPASS

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



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A PALM ISLAND IN THE LAGOON POOL AT THE PIER HOUSE



THE GATEHOUSE AT THE ENTRANCE TO THE ISLES, OFF UNIVERSITY PARKWAY

A LETTER FROM MARK

A village built around *the water*

Drive east on University Parkway past Lorraine Road and the traffic thins, the preserves widen, and a gatehouse framed by royal palms appears on the left. Past it, the streets carry the names of Caribbean islands, the lakes open up on almost every block, and at the end of a long peninsula The Pier House sits over the water.

The Isles is one of the newer villages of Lakewood Ranch, the family-owned master-planned community that has ranked among the best-selling in the country for years. Toll Brothers began building here in 2018, and today its early phases are fully lived in, with a resale market of its own, while new homes are still being released.

This guide covers the whole picture: the ranch history behind the land, the homes and their architecture, the amenities, the market, and the practical questions about fees, districts and flood risk that every buyer should ask. If a street in these pages catches your eye, call me. Seeing The Isles from the car is good. Walking it with someone who knows each phase is better.



Mark Middleton

REALTOR® BROKER ASSOCIATE
MIDDLETON TAMPA BAY | COMPASS
727-871-7653
MARK@MIDDLETONTAMPABAY.COM

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02 · AT A GLANCE

The Isles *in brief*

450

HOMES AT BUILD-OUT

Single-family homes in one gated village, all by Toll Brothers.

2018

GRAND OPENING

Three furnished models opened to the public on October 27, 2018.

5 mi

EAST OF I-75

On the north side of University Parkway, just past Lorraine Road.

$1.28M

MEDIAN RESALE

Median sold price for MLS sales over the past three years, per Bex Realty.

41

RESALES IN A YEAR

Closed MLS sales from late November 2025 to late November 2026.

$635

MONTHLY HOA

Maintenance included, as listed by Lakewood Ranch. Stewardship District fees are separate.

East on University Parkway, *by the lakes*

The Isles sits in the eastern half of Lakewood Ranch, on the north side of University Parkway and just east of Lorraine Road, in Manatee County.

The village covers roughly 340 acres, according to local listing sources, and lies about five miles east of Interstate 75. Turn north off University Parkway at the gatehouse and the main streets, Fairwinds Drive, Tortola Drive, Redonda Loop and Nevis Run, wind between lakes, canals and preserve land. The Pier House, the residents' amenity center, sits on a peninsula in one of the village lakes.

Mailing addresses read Lakewood Ranch or Bradenton with the 34202 ZIP code, but the community is unincorporated. Manatee County provides county services and public schools, the homeowners association maintains the gates, grounds and amenities, and the Lakewood Ranch Stewardship District handles community-wide infrastructure.

The location is the draw: town centers, shopping and the hospital a short drive west, with open ranch and preserve land to the east. Ask me to confirm county, district and school details for any address.

Five miles from the interstate, a world away from it.

MARK MIDDLETON

THE VILLAGE IN NUMBERS

340 acres

APPROXIMATE LAND AREA, PER LOCAL LISTING SOURCES

450

SINGLE-FAMILY HOMES PLANNED AT BUILD-OUT

APPROXIMATE DRIVE DISTANCES

Lakewood Ranch Main Street	5 mi
Waterside Place	5 mi
Lakewood Ranch Medical Center	5 mi
Mall at University Town Center	7 mi
Sarasota Bradenton Intl. Airport	14 mi
Downtown Sarasota	15 mi
Siesta Key Beach	21 mi
Anna Maria Island	29 mi
Downtown St. Petersburg	43 mi
Tampa International Airport	61 mi

Road miles are approximate, measured by road from the Fairwinds Drive sales center. Drive times vary with traffic and route.

WEST

University *Town Center*

Saks Fifth Avenue, dining, Benderson Park and Mote SEA at I-75.

CENTER

Main Street *and Waterside*

Lakewood Ranch's two town centers, each about five miles away.

EAST

Ranch *and preserve*

Open land, polo fields and the newest villages of the Ranch.



04 · HISTORY

LAKES, PRESERVE AND THE PIER HOUSE FROM ABOVE

A ranch before *a village*

For most of the last century this was timber, cattle and citrus country, owned by one Milwaukee family that still guides it today.

A lumberman, a brewing family *and a plan*

The lumberman. John Schroeder, a German immigrant who built one of the largest lumber businesses in the United States from Milwaukee, looked to Florida's pine forests to supply his mills. 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, and out of friendship they kept the name. The company is still Schroeder-Manatee Ranch, or SMR.

Seventy years of agriculture. Timber and cattle came first. Over the decades SMR added citrus groves, sod and tree farming and, from 1978, shell and aggregate mining. The ranch was never sold off in pieces.

From ranch to community. With Interstate 75 alongside, SMR broke ground on Lakewood Ranch on February 23, 1994, and Summerfield, the first village, opened in 1995. Thirty years later the Ranch spans more than 35,000 acres across Manatee and Sarasota counties, and it has ranked among the best-selling master-planned communities in the United States every year since 2018, according to RCLCO Real Estate Consulting.

The eastern frontier. As the Ranch grew east along University Parkway, former pasture became new villages. The Isles was one of them, a parcel of lakes and preserve that SMR made available to a single luxury builder.

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 FAMILY RANCH

More than a century later the Uihlein family still owns SMR, which continues to develop Lakewood Ranch and to manage agricultural land that has not yet been built on.



THE MONUMENT AT THE ENTRANCE: THE ISLES AT LAKEWOOD RANCH, BY TOLL BROTHERS

06 · TOLL BROTHERS COMES TO THE RANCH

A luxury builder's *first Lakewood Ranch village*

The announcement. In December 2017, Pennsylvania-based Toll Brothers announced plans for The Isles at Lakewood Ranch, a gated village of 450 single-family homes in a West Indies-inspired style. The site sat near the eastern end of University Parkway, on the north side of the road.

Breaking ground. Site development began in 2018, marking the national luxury builder's first entry into the Sarasota and Manatee market. Sarasota Magazine noted at the time that Lakewood Ranch had just been named the No. 2 top-selling master-planned community in the country.

Opening day. On October 27, 2018, Toll Brothers opened The Isles to the public with tours of three furnished models, the Avery, the Carver Elite and the Solana. Prices started in the mid-$400,000s for homes of about 2,229 to more than 3,400 square feet.

Fewer homes, better streets. A Toll Brothers executive said at the opening that the builder chose to give up some homesites to make the neighborhood more desirable. Dog trails and walking paths were planned through a preserve inside the community.

A village that kept growing. In July 2024 Toll Brothers released four new one- and two-story designs with flex rooms, lofts and two- or three-car garages, and in April 2026 it opened a new Bianca Elite model. New homes in the village now start in the low $800,000s.

Today. The early phases are fully lived in, with mature landscaping and an active resale market, while Toll Brothers continues to sell the remaining homesites and quick move-in homes from its sales center on Fairwinds Drive.

We sacrifice the number of units to make the neighborhood more desirable.

KEVIN BROWN, TOLL BROTHERS, AT THE 2018 OPENING

An atlas of the Caribbean, *street by street*

The theme. The Isles takes its name seriously. Nearly every street honors an island, a beach or a word from the Caribbean, a nod to the West Indies architecture Toll Brothers chose for the village.

Redonda Loop. The village's main loop is named for Redonda, a tiny uninhabited island between Montserrat and Nevis that belongs to Antigua and Barbuda. Many of the village's resales are on its curves.

Nevis Run and Tortola Drive. Nevis is the smaller island of the nation of Saint Kitts and Nevis, and Tortola is the largest of the British Virgin Islands. Tortola Drive is one of the first turns inside the gate.

Lucaya, Cayo Largo and Cane Bay. Lucaya is the resort district of Grand Bahama, Cayo Largo is a Cuban island known for its beaches, and Cane Bay is a celebrated dive beach on St. Croix.

Palmiste and Fairwinds. Palmiste is the French Caribbean name for the cabbage palm, and Fairwinds Drive, home to the sales center, recalls the steady trade winds that carried ships between the islands.

What it means for buyers. Streets matter here. Some homesites back to lakes or preserve and others to neighbors, and traffic is lighter on the courts and short streets than on the main loop. I compare sales street by street, not just village by village.



A CURVING STREET OF NEW HOMES AT THE NORTH END OF THE VILLAGE

STREETS TO KNOW

- Fairwinds Drive
- Tortola Drive
- Redonda Loop
- Nevis Run
- Palmiste Drive
- Lucaya Drive
- Cayo Largo Place
- Cane Bay Court

ANTIGUA AND BARBUDA

Redonda, *the long loop*

The main loop through the village, named for a tiny Leeward island.

LEEWARD ISLANDS

Nevis, *the run*

Named for the sister island of Saint Kitts.

THE BAHAMAS AND CUBA

Lucaya, *Cayo Largo*

Named for Grand Bahama's resort district and a Cuban island.

The Pier House, *on its own peninsula*



THE PIER HOUSE FROM ABOVE: CLUBHOUSE, LAGOON POOL, TENNIS AND PICKLEBALL COURTS AND THE DOCK

The heart of The Isles is The Pier House, the residents' amenity center, set on a peninsula that pushes out into a lake. Toll Brothers names its spaces like rooms in a house: The Lounge and The Veranda inside and around the clubhouse, The Green for lawn games, The Lagoon for the resort-style pool, and The Dock at the water's edge.

The clubhouse holds a social room with a catering kitchen, a lounge and dining area, a fitness center and a yoga and wellness studio, with covered outdoor seating facing the pool. Outside are the resort pool and spa, a lap lane, shaded cabanas, tennis and pickleball courts, a half basketball court, a playground, a dog park and a meditation lawn.

The fishing pier and boardwalk reach out over the lake, and walking trails loop the shoreline and continue through the preserve. Access is included in the homeowners association dues; there is no separate club membership to buy.

Because The Pier House sits at the center of the village, most homes are a short walk, bike or golf cart ride away. Ask me which streets are closest, since that is a question many buyers care about.

A lake on three sides, a pool in the middle and a dock for the sunset.

THE PIER HOUSE, THE ISLES AT LAKEWOOD RANCH



A CANAL AND NEW HOMES ALONG THE EASTERN EDGE OF THE ISLES

09 · TIMELINE

An Isles *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.
1994	**Groundbreaking.** SMR breaks ground on Lakewood Ranch on February 23.
1995	**Summerfield.** The first Lakewood Ranch village opens.
2014	**UTC.** The Mall at University Town Center opens on October 16 at I-75 and University Parkway.
2017	**The announcement.** In December, Toll Brothers announces The Isles, a gated village of 450 West Indies-inspired homes.
2018	**Site work.** Site development begins off University Parkway, Toll Brothers' first community in the market.

From model homes *to today*

2018	**Grand opening.** On October 27, three models, the Avery, Carver Elite and Solana, open with prices from the mid-$400,000s.
2021	**Early phases.** Homes on Redonda Loop in the first phases are completed and occupied.
2024	**New designs.** In July, Toll Brothers releases four new one- and two-story home designs.
2025	**Later phases.** Toll Brothers closes new homes along Palmiste Drive and Nevis Run as resales become a steady share of activity.
2026	**Bianca Elite.** A new designer model opens in April, with new homes from the low $800,000s.
2026	**A year of sales.** Forty-one homes close on the MLS in the twelve months to late November.

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A ranch, a builder and a village of islands.

THE ISLES, 2017 TO TODAY

West Indies style, *Toll Brothers detail*

The Isles was designed around one architectural idea, the relaxed coastal look of the Caribbean, carried out by a single luxury builder across every street.



FRETWORK PANELS, SHUTTERS AND A ROCKING-CHAIR PORCH



NAVY BAHAMA SHUTTERS AND A GLASS DOUBLE ENTRY

West Indies and coastal. White and soft-gray stucco, hipped tile and metal roofs, deep porches, decorative fretwork, louvered shutters and transom windows define the look. Navy, slate and sea-blue garage doors and shutters repeat from street to street, so the village reads as one composed place.

Contemporary coastal. Later designs keep the palette but simplify the lines, with clean rooflines, tall glass entries and modern lanterns. Many are two-story homes with lofts and bonus rooms.

Inside. Toll Brothers plans emphasize open great rooms, gourmet kitchens, private primary suites, flex rooms and offices, with covered lanais that open to pools and lake or preserve views. Lakewood Ranch lists homes from about 2,275 to 4,272 square feet.

Built to be personalized. Buyers choose finishes at the Toll Brothers Design Studio, so two homes of the same plan can feel very different. Resale listings often include upgraded kitchens, summer kitchens, pools and spas.

One builder, one architectural language, and a village that looks finished from the first street to the last.

THE HOMES OF THE ISLES



A TWO-STORY PLAN WITH LAYERED ROOFLINES AND PALMS



A SINGLE-STORY HOME WITH A SEA-BLUE GARAGE DOOR

Two collections. Toll Brothers markets The Isles in two collections, the Sanibel and the larger Captiva, whose designs run to more than 4,100 square feet. Plans include the Carver, Lori, Bianca and Kingsdale, and Elite versions of several add bedrooms and second-floor space.

New construction. Lakewood Ranch lists new homes in The Isles from the $800,000s to more than $1 million, before homesite premiums and options. Toll Brothers also offers move-in ready homes, some with maintenance-free exteriors.

Resale. Resales give buyers mature landscaping, finished pools and upgrades already in place. Recent listings have asked from about $1.07 million to $2.1 million, depending on size, lot and view.

Lots and views. Lake, preserve and conservation views carry premiums, and homesites vary in width and depth. Compare the view, the exposure of the lanai and the distance to The Pier House as carefully as the floor plan.

In The Isles, the view out the back can matter as much as the plan inside.

MARK MIDDLETON

QUESTIONS TO ASK ABOUT ANY HOME

- Plan name, collection and year built
- Homesite premium paid and the view it bought
- Builder warranty still in force
- HOA dues and what they include
- Stewardship District assessment on the tax bill
- Flood zone and elevation certificate

A day at *The Isles*



THE LAGOON POOL, LAP LANE, SPA AND DOCK AT THE PIER HOUSE

Mornings start early here. Walkers and dog owners take the trails along the lakes before the heat, the fitness center fills, and the first pickleball games begin on the courts beside the water.

By midday the action moves to The Lagoon, the resort-style pool with its palm islands, a separate lap lane and a spa, framed by striped cabanas. Families use the playground and the shaded play area by the lake, and the fishing dock draws a steady line of anglers.

Evenings are social. Residents gather on The Veranda, play games on The Green and watch the sunset over the lake. The homeowners association and resident groups organize events through the year, from holiday gatherings to clubs and classes.

PLACES TO KNOW

- The Pier House clubhouse
- The Lagoon pool and spa
- The Dock and fishing pier
- Tennis and pickleball courts
- Dog park and playground
- Preserve trails and boardwalks

BY THE NUMBERS

I

AMENITY CENTER, WITH ACCESS INCLUDED IN HOA DUES

O

SEPARATE CLUB MEMBERSHIPS REQUIRED

SWIM

The *Lagoon*

Resort pool, lap lane, spa and cabanas.

PLAY

Courts *and lawns*

Tennis, pickleball, half basketball and The Green.

UNWIND

The *Dock*

A fishing pier and boardwalk over the lake.



THE LAGOON POOL AND THE CLUBHOUSE AT THE PIER HOUSE

12 · POOL, COURTS AND THE CLUB LIFE

Resort living, *without a resort fee*

Fitness. The Pier House fitness center and yoga room cover the daily workout, and the trails around the lakes make an easy loop for runners and walkers.

Racquet sports. Lighted tennis courts and dedicated pickleball courts sit beside the clubhouse, and Lakewood Ranch's Premier Sports Campus adds 24 more pickleball courts a short drive away.

Golf and polo nearby. The Isles has no golf course of its own, which keeps dues simpler. The private Lakewood Ranch Golf and Country Club, the Ritz-Carlton Golf Club and the Sarasota Polo Club, which plays public matches on Sundays in season, are all within a short drive.

THE SPORTING LIFE

24

PICKLEBALL COURTS AT PREMIER SPORTS CAMPUS

1991

THE SARASOTA POLO CLUB IS ESTABLISHED ON THE RANCH



13 · OUTDOORS

THE FISHING DOCK AND THE PIER HOUSE ACROSS THE LAKE

Parks, trails *and open water*

Lakes, preserve and miles of trail inside the gates, and nearly half of the wider Ranch kept as open space.

Room to roam, *by design*

Inside the village. Lakes and canals thread through The Isles, and the walking trails, boardwalks and dog trails planned through the community preserve are part of everyday life. Many homes back to water or conservation land rather than to another backyard.

Open space. Lakewood Ranch planners set a goal of keeping 40 percent of the land as open space, and about 46 percent has been kept, including lakes, preserves and parks. 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 Lakewood Ranch villages to parks, schools and the town centers.

Parks. Ten community parks and three county parks offer playgrounds, dog parks, sports fields, a splash park, disc golf, fishing lakes and a kayak launch.

Premier Sports Campus. About five miles away, the campus has 23 FIFA-regulation soccer and multipurpose fields and 24 pickleball courts.



A LAKE AND CANAL-FRONT HOMES IN THE WESTERN HALF OF THE VILLAGE

THE OUTDOORS IN NUMBERS

150+ mi
OF LAKEWOOD RANCH TRAILS

46%
OF THE RANCH KEPT AS OPEN SPACE

13
COMMUNITY AND COUNTY PARKS

23
FIELDS AT PREMIER SPORTS CAMPUS

A trail from your back gate to the dock at sunset.

Town centers, *shopping and the Gulf*

MAIN STREET

2005

LAKEWOOD RANCH'S FIRST TOWN CENTER OPENS

UNIVERSITY TOWN CENTER

2014

THE MALL AT UTC OPENS ON OCTOBER 16

MOTE SEA

2025

MOTE'S NEW AQUARIUM OPENS AT BENDERSON PARK

Saks Fifth Avenue, a world-class rowing course and a new aquarium, all seven miles west on University Parkway.

The Mall at University Town Center. About seven miles west, at I-75 and University Parkway, the mall opened on October 16, 2014, as 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 keeps adding restaurants, hotels and retail.

Nathan Benderson Park. Next door, the park's rowing course has hosted international regattas, including the 2017 World Rowing Championships, and its lakeside paths are a favorite for sunrise runs.

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

Main Street and Waterside Place. Lakewood Ranch's two town centers are each about five miles from the gate. Main Street offers restaurants, shops, a cinema and evening events, and Waterside Place, on Kingfisher Lake, adds lakeside dining and the Farmers' Market at Lakewood Ranch.

Sarasota and the beaches. Downtown Sarasota is about 15 miles away, St. Armands Circle about 18 and Siesta Key Beach about 21. Anna Maria Island and the Bradenton Riverwalk are an easy day trip.

Close enough to UTC for dinner, far enough east for quiet.

MARK MIDDLETON

Dining, errands, schools *and getting around*

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

Health care. Lakewood Ranch Medical Center, about five miles away, has 180 beds, and a new five-story patient tower opened in 2026. Specialty practices and freestanding emergency rooms are nearby.

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

Getting around. Most residents drive. University Parkway connects the gate to I-75 in about five miles, linking north to Tampa and south to Sarasota and Fort Myers. Sarasota Bradenton International Airport is about 14 miles away and Tampa International about 61.

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 across the Ranch.

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

A hospital, a town center and the interstate, all within a short drive of the gate.

DAILY LIFE IN THE ISLES



SILVER BISMARCK PALMS FRAME A HOME IN THE ISLES

SCHOOLS

Listings in The Isles are zoned for Manatee County public schools, typically Robert E. Willis Elementary, Nolan Middle and Lakewood Ranch High. Charter options include Lakewood Ranch Preparatory Academy, and the Out-of-Door Academy's Uihlein Campus is a leading private school nearby.

School boundaries change, so confirm the assigned schools for any address with the Manatee County School District before you buy.

What homes in The Isles *sell for*

The Isles sits near the top of the Lakewood Ranch market, with a median resale price roughly double the community-wide median.

$1.28M
MEDIAN SOLD PRICE
MLS sales over the past three years.

41
CLOSED SALES IN 12 MONTHS
Through November 24, 2026.

92
MEDIAN DAYS ON MARKET
MLS sales over the past three years.

MARKET SNAPSHOT

MEASURE	FIGURE	NOTES
Median sold price, past three years	$1,275,000	MLS sales, per Bex Realty
Median list price, past three years	$1,345,000	Sold-to-list ratio about 95 percent
Closed MLS sales, past 12 months	41	November 25, 2025 to November 24, 2026
Median days on market	92	Past three years
New construction, starting price	Low $800Ks	Toll Brothers, April 2026, before premiums
Lakewood Ranch median, all homes	$619,690	Redfin, July 2026, for context

Resales in The Isles generally trade above $1 million. Recent closings were listed from about $899,000 for smaller single-story homes to $1.8 million for large lake and preserve homes, and a five-bedroom home on Redonda Loop sold for $1.95 million in April 2026.

New construction shapes the market. Toll Brothers still sells new homes and quick move-in homes in the village, and builder pricing and incentives set a reference point that resale sellers must meet. A resale's advantage is a finished home with a pool, upgrades and mature landscaping.

Inventory is steady. Listing sites showed roughly two dozen homes for sale in The Isles in late 2026, with asking prices from about $1.07 million to $2.1 million, so buyers have choices and time to compare.

Data sources draw neighborhood lines and count square footage differently, so figures vary. For pricing a specific home I build comparisons by plan, lot, view and upgrades, and I account for HOA and district costs.

In a village of one builder, the right comparison is plan to plan and lot to lot.

MARK MIDDLETON

Choose the view, *then the house*

Every home in The Isles shares the same gates, amenities and builder, so the decision comes down to the lot, the plan and the condition of the home.

Decide new or resale

A new Toll Brothers home lets you choose finishes and carries a builder warranty. A resale comes finished, often with a pool and upgrades, and can close sooner.

Walk the lot, not just the house

Lake, preserve and interior lots differ in privacy, sunset exposure and premium. Visit at different times of day.

Know the total monthly cost

Add HOA dues, the Stewardship District assessment on the tax bill, insurance and taxes. Property taxes reset to market value after a sale.

Compare plans side by side

The same plan can appear many times in the village. Recent sales of your exact plan are the best guide to value.

Check the paperwork

Ask for the HOA documents, the elevation certificate, the wind mitigation report and any remaining warranty.



A TWO-STORY HOME WITH BAHAMA SHUTTERS ON A QUIET INTERIOR STREET

A BUYER'S EDGE

In The Isles the lot you choose shapes your life as much as the house you buy.

MARK MIDDLETON

Districts, flood *and insurance*

The Isles sits inland, well above the coast, but its fees, districts and drainage still deserve a careful look before you buy.

HOA dues. Lakewood Ranch lists HOA fees in The Isles at about $635 a month with maintenance included, and recent MLS listings show $1,906 a quarter. Dues typically cover grounds maintenance, the gate and security, the amenity center and pool, and association management. Confirm the current budget and any planned increases.

The Stewardship District. Lakewood Ranch is served by the Lakewood Ranch Stewardship District, a special-purpose district that finances and maintains community-wide infrastructure. Its assessments appear on the property tax bill, separate from HOA dues, and vary by property.

Flood risk. The Isles is inland and its lakes are part of an engineered stormwater system, but risk still varies by lot and elevation. In August 2024, Hurricane Debby brought heavy rain to Manatee County and flooded some neighborhoods near the Braden River. Ask for each home's flood zone, elevation certificate and storm history.

Insurance. Newer homes built to the modern Florida Building Code generally insure more favorably. A current wind mitigation report and four-point inspection can lower premiums, so get quotes early in the contract period.

BEFORE YOU WRITE AN OFFER, REQUEST

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



NEW HOMES BESIDE OPEN PRESERVE LAND AT THE EDGE OF THE VILLAGE



FRETWORK, SHUTTERS AND A THREE-CAR GARAGE ON A WEST INDIES-STYLE HOME

Stand out *from the model homes*

Every resale in The Isles competes with new construction from the same builder, often a few streets away, with fresh models and builder incentives. The homes that sell best show buyers what new construction cannot: a finished home with a pool, upgrades, mature landscaping and a view that is no longer available.

Presentation matters. A home here deserves editorial photography, aerial views that show the lake, the preserve and The Pier House, 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, the district assessment, the roof and wind mitigation reports, the warranty records and the list of upgrades ready. Price against recent resales of the same plan and against 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
- Stewardship District assessment
- Wind mitigation and four-point reports
- Roof, HVAC and water heater history
- Builder warranty and upgrade list
- Plan name, homesite and premium paid
- Survey, permits and utility costs

The Isles, *answered*

Where is The Isles?

On the north side of University Parkway, just east of Lorraine Road, in the Manatee County part of Lakewood Ranch, about five miles east of I-75.

Who built it?

Toll Brothers, the national luxury builder. It announced the village in December 2017 and opened its first models in October 2018.

Is it gated?

Yes. The Isles is a gated village with a gatehouse at its University Parkway entrance.

How many homes are there?

About 450 single-family homes at build-out, with new homes still being sold.

Is it a 55-plus community?

No. The Isles is not age-restricted, and its residents range from young families to retirees.

What do homes cost?

The median MLS sale over the past three years was about $1.28 million, per Bex Realty. New homes start in the low $800,000s before premiums and options.

What are the fees?

Lakewood Ranch lists HOA dues at about $635 a month with maintenance included, plus a Stewardship District assessment on the tax bill.

Is there golf?

Not inside the village. Lakewood Ranch Golf and Country Club and the Ritz-Carlton Golf Club are nearby by membership.

Which schools serve it?

Listings typically show Robert E. Willis Elementary, Nolan Middle and Lakewood Ranch High. Confirm with the district.

How far are the beaches?

Siesta Key Beach is about 21 miles away and Anna Maria Island about 29, usually 40 to 55 minutes by car.

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

727-871-7653
mark@middletontampabay.com
middletontampabay.com



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 gated 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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TALK WITH MARK

727-871-7653
mark@middletontampabay.com
middletontampabay.com

Compass · 3615 Bromley Grand Ave
Suite 230
Tampa, FL 33607
Office visits by appointment

SOURCES AND NOTES

Where this guide's *facts come from*

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- Approximate drive distances by road from 17523 Fairwinds Drive, OpenStreetMap routing

Information is deemed reliable but not guaranteed and should be independently verified. HOA dues, district assessments, school assignments, flood zones, builder pricing and market figures change and vary by source. Square footage reported by data sites may include areas under roof. 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 Isles at Lakewood Ranch and are not offered for sale unless otherwise noted. The Isles at Lakewood Ranch is a Toll Brothers community; this guide is independent and is not produced or endorsed by Toll Brothers or Schroeder-Manatee Ranch. 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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TAMPA BAY

Thinking about The Isles? Let's walk it together.

MARK MIDDLETON · BROKER ASSOCIATE · COMPASS

727-871-7653
mark@middletontampabay.com
middletontampabay.com