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Sarasota & Manatee Buyer's Budget Guide

What your money really buys on Florida's Gulf Coast, from $300K to $700K and up. Prices, taxes, insurance, and CDD fees by community, in plain language.

How to use this guide

Two homes at the same price can cost very different amounts to own. A newer home in a master-planned community may add a CDD fee on the tax bill, and a home near the water may carry far higher insurance. This guide gives you realistic ranges so you can set a budget that includes the full cost of owning, not just the sticker price. The numbers here are general ranges from current public data. They move month to month, so treat them as a starting point and we will pull exact figures for any home you are serious about.

County Snapshot

	Sarasota County	Manatee County
Single-family median	~$485,000	~$490,000
Condo / townhome median	~$335,000	~$310,000
Property tax (effective)	~1.0% of value	~1.1% to 1.5% of value
Homeowners insurance*	~$3,500 to $8,000 inland	~$3,500 to $8,000 inland
Coastal / older homes*	$8,000 to $15,000+	$8,000 to $15,000+

*Insurance is the budget wildcard. Homeowners and flood are separate policies, and Florida policies carry a separate hurricane deductible (1% to 15% of insured value). Always get a real quote before you go under contract. Lenders require flood insurance in high-risk zones, which covers most of the keys and many near-water inland homes.

What Your Budget Buys

$300K — Mostly condos and townhomes, or smaller and older single-family homes inland. Realistic in North Port, Englewood, Palmetto, and parts of Bradenton. New-construction entry homes start around the mid-$260Ks in North Port and Parrish. Island and coastal homes are not in reach at this level.

$400K — A solid single-family home inland, resale or new build, in North Port, Palmetto, Bradenton, Parrish, or Englewood. Gets you close to Venice's median. Entry-level attached homes in Lakewood Ranch and mid-tier downtown condos are also options.

$500K — A single-family home in established areas like Venice, Nokomis, and Palmer Ranch, much of Bradenton, mid-tier Lakewood Ranch villages, or larger new construction in Parrish and Wellen Park. A two-bedroom downtown Sarasota condo is within reach.

$700K — A nicer single-family home in desirable communities: the City of Sarasota, Osprey, upper Lakewood Ranch villages, and larger Venice or Nokomis homes, including some near-water (non-island) properties. True island living usually still starts higher (Siesta Key runs $950K and up).

Sarasota County Communities

Community	Typical Price (2026)	CDD?	Buyer Note
City of Sarasota	$460K to $700K+	No	Older established neighborhoods; condos pull the entry lower.
Downtown condos	$450K to $1.2M+	No	Walkable and amenity-rich; check condo reserves and assessments.
Siesta Key	$950K+	No	Barrier island; high insurance and flood costs.
Longboat Key	$1.4M+	No	Luxury barrier island; significant carrying costs.
Lido Key	$1.5M+	No	Beachfront living near St. Armands Circle.
Bird Key	$2.5M+	No	Ultra-prime gated island; limited inventory.
Osprey	$740K to $790K	Some	Between Sarasota and Venice; gated and waterfront mix.
Nokomis	$490K to $580K	Some (new)	Growing area near Venice; new builds and older coastal.
Venice	~$475K	Some	Old-town has none; newer Wellen Park builds add a CDD.
North Port	~$350K (new from mid-$260Ks)	Some	Best inland value; yard-and-garage entry point.
Englewood	~$357K	Rare	Older coastal-community value near Gulf beaches.
Palmer Ranch	low $500Ks	Yes	Established master-planned villages near Siesta Key.

Manatee County Communities

Community	Typical Price (2026)	CDD?	Buyer Note
Bradenton	$320K to $450K	Some	Broad market; older areas lower, new builds add CDD/HOA.
Lakewood Ranch	$600K to $650K	Yes (most)	Top-selling master-planned community; budget CDD plus HOA.
Parrish	~$476K	Many new builds	Fast-growing new-build frontier; CDD varies by community.
Palmetto	$345K to $351K	Some	Affordable Manatee entry near I-75.
Ellenton	~$365K	Some	Small market near the outlets and I-75.
Anna Maria Island	$1.185M to $2.1M+	No	Premier barrier island; very high insurance and flood.
Myakka City	Acreage (verify)	No	Rural east-county; large lots, priced by land plus home.

CDD ranges most often fall between $1,500 and $4,500 per year and appear on your tax bill. Lakewood Ranch, Parrish, and the Wellen Park area (Venice and North Port new builds) are the most common places to find them. Older platted neighborhoods and the barrier islands generally have none.

What Is a CDD Fee?

A CDD (Community Development District) fee pays back the bonds a developer used to build a community's infrastructure: roads, water and sewer lines, streetlights, and shared amenities like pools and clubhouses. It is not the same as your HOA dues, which cover ongoing upkeep. The CDD shows up as a line item on your annual property tax bill, so it is mandatory. CDDs are most common in newer master-planned communities like Lakewood Ranch, Parrish, and Wellen Park, and typically run $1,500 to $5,000 per year. The good news: the bond portion is on a payoff schedule, so it can eventually be paid off, after which only a smaller maintenance portion may remain.

Insurance and Flood, in Plain Terms

Homeowners insurance covers your home and belongings. In Florida it includes wind and hurricane coverage, but with a separate hurricane deductible of 1% to 15% of your insured value. Flood is a separate policy, through the federal NFIP program or a private insurer, and it is not part of your homeowners policy. Lenders require flood insurance in high-risk zones, which covers most of the keys and many near-water inland homes. Inland homes away from water are far cheaper to insure than coastal or older homes. Because insurance can swing your monthly payment by hundreds of dollars, get a real quote on any home before you go under contract.

Seasonal Timing

Our market has rhythms. Winter and early spring bring the most buyers and the most competition, as seasonal residents shop. Late summer and fall tend to be quieter, with more room to negotiate and more price reductions on homes that have been sitting. If your timeline is flexible, the off-season can work in your favor.

Ready to put real numbers to your move?
We will build a budget around the exact homes and communities you are considering, including taxes, insurance estimates, and any CDD. No pressure, just straight answers.

Call or text: 941.867.8667 **Web:** theagntgroup.com

This guide is for general planning and is not financial, tax, or insurance advice. Prices, tax rates, insurance costs, and CDD amounts vary by property and change over time. The AGNT Group is a real estate team at Keller Williams Coastal Living II. Sources include Redfin, Zillow, Realtor.com, Sarasota Magazine market reports, county property appraiser and tax collector data, and Florida insurance reporting, compiled June 2026.