

Sarasota Relocation Guide

Everything an out-of-area buyer needs in one place: insurance, CDD fees, flood zones, and the best time of year to buy.

INSURANCE, IN PLAIN TERMS

Homeowners insurance in Florida includes wind and hurricane coverage, but with a separate hurricane deductible of 1% to 15% of your insured value. Flood is a separate policy (federal NFIP or private) and is not part of homeowners. Budget roughly \$3,500 to \$8,000 a year for an inland single-family home; coastal or older homes can run \$8,000 to \$15,000 or more. Always get a real quote before you go under contract, because insurance can swing your monthly payment by hundreds of dollars.

QUESTIONS TO ASK ABOUT CDD AND HOA

- ☐ Is there a CDD fee, how much per year, and how many years remain on the bond?
- ☐ Can the CDD bond be paid off, and what is the payoff amount?
- ☐ What are the HOA dues, and what do they cover?
- ☐ Are there special assessments planned or pending?
- ☐ What are the rules on rentals, pets, vehicles, and exterior changes?

FLOOD ZONES, QUICK VERSION

Every property sits in a FEMA flood zone. Zones starting with A or V (for example AE or VE) are Special Flood Hazard Areas, where lenders require flood insurance. Zone X is lower risk. Look up any address free at msc.fema.gov, and ask for an Elevation Certificate on higher-risk homes. See our separate Flood Zone Checklist for the full walk-through.

WHEN TO BUY: SEASONAL CALENDAR

Season	What it means for buyers
Nov - Feb	Peak season. Most buyers and most competition as seasonal residents arrive. More inventory, firmer prices.
Mar - May	Still busy but cooling. Sellers who didn't sell in season may get more flexible.
Jun - Aug	Quieter and hotter. Fewer buyers, more room to negotiate, watch storm season timing.
Sep - Oct	Slowest stretch. The best window for price reductions on homes that have been sitting.

Ready for straight answers? Relocating from out of area? We do this every week and can guide the whole move. Call or text **941.867.8667** or visit **theagntgroup.com**. The AGNT Group helps buyers and sellers across Sarasota and Manatee counties.