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START HERE

2026 EDITION

Moving to Florida's Gulf Coast?

The honest guide to where to live, what it really costs, and what nobody tells you before you move.

Venice · Wellen Park · Nokomis · Lakewood Ranch · Englewood & Manasota Key · Rotonda West · Port Charlotte · Sarasota

A free guide from

Audrey Smith

REALTOR® · Your Florida Connection · Je parle français.

The highest-stakes purchase you will ever make

Buying a home in a place you don't live yet is the hardest purchase there is. You can't drive the street on a Tuesday night. You can't stand in the backyard at low tide. You're deciding from photos, a map, and whatever the listing agent felt like telling you.

And the first question everyone asks me is the same one, every single time: **"What is this actually going to cost me — insurance, flood zone, HOA, CDD?"**

That's the right question. The sticker price is the easy number. The four numbers behind it are what separate a happy move from an expensive one — and they change street by street on this coast.

This guide gives you the way through:

- What changes when you come from where you're coming from
- Which towns fit which kind of life — nine of them, side by side
- The four costs that catch new arrivals off guard, explained plainly
- What people get wrong about living here — including the waterfront truth nobody puts in a brochure
- The mistakes long-distance buyers make, and the order to do things in so you don't
- How a purchase actually works when you can't be here

> *Read it once. Then text me the questions it raises. That's what I'm here for — before, during, and forever after.*

WHAT'S INSIDE

The honest relocation map

Who this is for: anyone moving to Venice, Sarasota, Nokomis, Wellen Park, Lakewood Ranch, Englewood, Manasota Key, Rotonda West or Port Charlotte from Chicago, New York, Boston, Washington DC, Tampa, Ohio, Connecticut, Colorado, Minnesota, Wisconsin, Michigan, Missouri — or from Quebec, Ontario, France, Germany or England.

Every market number in this guide comes from the local REALTOR® board that actually covers that town, with the board and month printed beside it — never a county average painted across every community. Where a board has not published a verifiable 2026 figure, there is no number, on purpose.

SECTION 01

Coming from up north (or overseas)? What changes

One thing first: Florida has no state income tax. Every state on the list below does. That is the single biggest line that moves when you move — talk to a Florida CPA about what it means for you, because it varies with where your income comes from.

COMING FROM	THERE	HERE
Chicago · Minnesota · Wisconsin · Michigan · Missouri	Winter is a season you survive. Lake-front and canal-front homes are a fantasy on Lake Michigan. Basements for storage. State income tax.	• Winter becomes the season everyone visits you. • Your money buys more house than in the Chicago suburbs or the Twin Cities — and noticeably more water. Canal-front and lake-front homes exist at real price points. • **What goes up:** homeowners insurance and, on the water, flood insurance. Section 03 explains why, and how to shop it. • **What you'll miss:** basements. Florida homes don't have them. Storage is the garage, and the garage matters more than you think (Section 04).
New York · Boston · Washington DC · Connecticut	High property taxes and carrying costs. Trains and a commute. Atlantic-coast energy.	• Property taxes and carrying costs are generally lower per dollar of home, and there's no state income tax on top. • You'll trade a commute for a drive: no trains, so a car per driver is the norm. • The Gulf side is quieter than the Atlantic side. If you want Miami energy, this isn't it. If you want a downtown you can walk (Venice Island, Downtown Wellen) and a beach twenty minutes away, it is.
Ohio · Colorado	Short flights (Ohio). Mountains and a hard winter (Colorado).	• Ohio buyers are my repeat customers for a reason — the value math is easy and the flights are short. • Colorado buyers usually arrive for the water and the flat, year-round outdoor life.

COMING FROM	THERE	HERE
Tampa	You already know Florida. The Tampa Bay core: bigger, pricier per square foot, faster.	• What changes is scale: smaller towns, lower prices per square foot than the Tampa Bay core, slower pace, and a very local market — Venice and Englewood are priced by different REALTOR® boards and behave differently (Section 02).
Quebec · Ontario · France · Germany · England	Your own currency, your own tax year, your own lenders. Winter.	• There is no rule stopping you from buying here. The questions are financing (many lenders want a bigger down payment from a non-resident buyer), currency timing, and what happens at tax time in both countries. Line up a cross-border accountant early — I'll point you to one. • **Je parle français.** From the first call to the closing table, we can do all of it in French. I hold the CIPS® (Certified International Property Specialist) designation for exactly this. • Snowbird season runs November to April. If you plan to rent it out the rest of the year, check the community's rental rules before you fall in love with the house (Section 03).
Everyone	Storms are something you watch on the news.	• Hurricane season is June 1 to November 30. It is a fact of life here, not a reason not to live here — but it shapes what you buy, how it's built, and what it costs to insure. Sections 03 and 04 cover it honestly.

> *"Who will actually look after this for me when I'm 1,200 miles away?" — the real question under every other one. That's the job.*

Where to live: nine towns, honestly compared

This coast is not one market. Venice and Sarasota County run on one set of numbers; Englewood and Charlotte County run on another; Lakewood Ranch is Manatee County and different again. Any agent who quotes you a "Gulf Coast median" is telling you nothing. Here are the towns, what they're for, and the number the local REALTOR® board actually published.

Venice (incl. Plantation Golf & Country Club)

A walkable historic downtown on an island, Gulf beaches, the Legacy Trail, a hospital on Laurel Road.

Housing: 1970s–2000s ranch homes, condos and villas, golf-club communities like Plantation (resale only, mostly under three stories).

Board number: Venice Area Board of REALTORS®, July 2026 — single-family median sale price $465,873, median 45 days to contract, 3.2 months of supply. Condos and townhomes: median $257,450.

Honest trade-off: The tightest market on this coast right now — good homes go quickly, and you'll be competing with cash.

Wellen Park (Venice / North Port)

The master-planned new-build hub: Downtown Wellen on the lake, CoolToday Park (Braves spring training), forty-plus miles of trails, under eight miles to the beach.

Housing: New construction from the $400,000s to the mid-$700,000s by neighborhood; a resale with the lot premium and upgrades already paid can beat builder incentives.

Board number: Same Venice Area Board of REALTORS® report (July 2026) — the board doesn't break Wellen Park out separately.

Honest trade-off: Most neighborhoods carry a CDD on top of the HOA (Section 03). It's still being built — construction traffic for a few more years.

Nokomis

The quieter beach town between Venice and Sarasota: free-parking Gulf beach, North Jetty, Oscar Scherer State Park, Sarasota Memorial's Venice campus, Sarasota County schools.

Housing: Older cottages and canal homes near the water; newer communities on the Laurel Road corridor (Bellacina, Toscana Isles).

Board number: REALTOR® Association of Sarasota and Manatee, July 2026, Sarasota County — single-family median $493,500, 52 days to contract, 3.9 months of supply. A county figure; Nokomis isn't broken out. Text me for the street-level read.

Honest trade-off: You're between two towns, so you'll drive to both for most things.

Lakewood Ranch (Manatee County)

The big master-planned community east of I-75 between Sarasota and Bradenton: Main Street, Waterside, golf, the polo grounds, village after village of newer homes.

Housing: New and near-new homes across dozens of villages, from villas to estate lots.

Board number: REALTOR® Association of Sarasota and Manatee, July 2026, Manatee County — single-family median $495,000, 50 days to contract, 4.1 months of supply. County figure; the community isn't broken out.

Honest trade-off: It's inland — the beach is a real drive, not a bike ride — and most villages carry both an HOA and a CDD.

Englewood and Manasota Key

Old Florida: Dearborn Street, Lemon Bay, Stump Pass, the shark-tooth beaches, and a barrier island with Gulf-front on one side and bay-front on the other.

Housing: Canal-front homes and cottages on the mainland; beachfront and bayfront on the Key. The Key is rebuilding after the 2024 storms — Manasota Key Road reopened January 2026; beach renourishment scheduled roughly November 2026 through spring 2027.

Board number: Englewood Area Board of REALTORS® territory — the board has not published 2026 figures yet. I won't quote a number I can't verify at the source. Nearly half of closings were cash in its last posted report (November 2025: 49.4%).

Honest trade-off: The most water for the money on this coast, and the most insurance and flood homework.

Rotonda West

The wagon-wheel golf community south of Englewood: deed-restricted, canals through the middle, multiple courses, newer homes (2005 and up), steady new construction on platted lots.

Housing: The under-$400,000 newer-home value play on this coast; Charlotte County schools.

Board number: Englewood Area Board of REALTORS® — no verified 2026 figure yet. Text me and I'll pull the live read.

Honest trade-off: Most Rotonda canals are not boat-to-the-Gulf water. If a boat is the point, we verify the lot before you look at the kitchen. Deed restrictions are real (Section 04).

Port Charlotte

The largest canal-front community on the coast: Charlotte Harbor access, Punta Gorda's airport (Allegiant) nearby, the Sunseeker resort expanding across the harbor.

Housing: Entry-level to mid-market, a lot of it on the water — the lowest prices per square foot on this list.

Board number: Punta Gorda–Port Charlotte–North Port–DeSoto REALTORS® territory — the board's own 2026 report isn't posted in a form I can verify. Text me and I'll pull it.

Honest trade-off: The highest supply on the coast — leverage for you as a buyer, and the reason it's the affordability door.

Sarasota (the city)

The cultural center of the coast — downtown, St. Armands, Siesta Key, the bayfront, the airport (SRQ).

Housing: Everything from downtown condos to bayfront estates.

Board number: REALTOR® Association of Sarasota and Manatee, July 2026, Sarasota County — the same $493,500 single-family median as Nokomis, because it's the same county report.

Honest trade-off: The highest prices and the most traffic on this list.

Life here happens on the lanai — a screened pool and outdoor room is the Gulf Coast's version of a back porch.

A note on every number above: it is a median for the board's whole area, for one month, and it's already a few weeks old the day you read it. It tells you which league a town plays in. It does not tell you what your house will cost. That's a conversation.

The four costs nobody warns you about

This is the page to read twice. These four numbers are why the same-priced house can cost very different money to own.

I

Homeowners insurance

Driven by the roof, the build year, wind mitigation and distance to water.

2

Flood insurance

A separate policy. Required by the lender in A and V zones.

3

HOA

The community's fees and rules — and the documents to read first.

4

CDD

A bond repaid on your property-tax bill, for years. Not in the price, not in the HOA fee.

I Homeowners insurance

- What drives it: the age of the roof (many carriers won't write an older roof at all), the year the home was built, wind mitigation features (hurricane straps, impact windows, shutters), and distance to the water.
- What you'll be asked for: a 4-point inspection on an older home (roof, electrical, plumbing, HVAC) and a wind-mitigation report. A good report can cut the premium meaningfully.
- The rule: get a real quote on the actual house before you write the offer, not after. I do this with every buyer. Rates on this coast have started easing in 2026 after a rough few years, but the spread between a new roof and an old one is still enormous.

2 Flood zone and flood insurance

- Flood insurance is a separate policy from homeowners. If the home is in a FEMA flood zone that starts with A or V and you have a mortgage, the lender will require it. Zone X is the lower-risk designation.
- Ask for the elevation certificate. It tells you how high the house sits relative to the base flood elevation, and it can change the premium by thousands a year.
- Waterfront means flood homework, every time. That's not a reason to avoid the water — it's the reason to verify before you fall in love.

3 HOA (Homeowners Association)

- What it is: the community's fees and rules — landscaping, gates, amenities, and deed restrictions (what you can park, paint, fence, rent).
- What to read before you offer: the budget, the reserves, the rules and the rental policy. In a condo three stories or taller, also the milestone inspection and structural reserve study Florida now requires — buildings under three stories (most villas and patio homes) are outside that rule, which is a real advantage.
- The question I ask for you: "What does the fee cover, and what has it done the last three years?"

4 CDD (Community Development District)

- What it is: in many newer communities (Wellen Park, Lakewood Ranch and others), the roads, ponds and amenities were built with a bond. That bond is repaid by homeowners as a line on the property-tax bill, for years.
- Why it surprises people: it's not in the HOA fee and it's not in the list price. It's on the tax bill.
- The two pre-offer questions: "Is there a CDD?" and "How much, and how many years are left?"

And the fifth thing, while we're here — your tax bill will not match the seller's. Florida caps how fast a homesteaded owner's assessed value can rise, so a long-time owner can be paying tax on a value far below what you're paying. Your bill resets on the purchase. Budget from the county property appraiser's estimate for a new buyer, not from the seller's last bill. Once it's your homestead, the cap protects you the same way.

SECTION 04

What everyone gets wrong about living here

The unflattering, useful truths. These are the calls I get a year after someone bought with the wrong agent.

WHAT PEOPLE THINK	THE TRUTH
"Waterfront means my boat gets to the Gulf."	The canal was "waterfront." Nobody checked the tide. At low tide it's too shallow for the draft. At high tide the boat won't clear the fixed bridge between the canal and the harbor. Both are common, and both are checkable before you offer. Sailboat water and powerboat water are different things — a "no fixed bridges" canal costs more for a reason.
"A lift is a lift."	A boat lift is rated for a weight and a beam. Your boat has a weight and a beam. Those two numbers meet before closing, not after.
"I'll keep the boat in the driveway."	Deed-restricted communities (Rotonda West and many others) restrict boat, trailer and RV parking — sometimes to the garage only, sometimes not at all. Read the restrictions before you buy the boat house.
"The truck will fit in the garage."	A lot of Florida garages are shallow. A full-size pickup can be longer than the garage is deep. Measure. It sounds silly until you're the one parking a $70,000 truck in the sun.

> *My rule on every waterfront home: verify, inspect, confirm. Depth at low tide, bridge clearance, lift capacity, seawall condition, the insurance quote. I never promise navigability — I check it.*

WHAT PEOPLE THINK

"It's all one market."

THE TRUTH

It isn't. Venice was at 3.2 months of supply (Venice Area Board of REALTORS®, July 2026) and Sarasota County at 3.9 (REALTOR® Association of Sarasota and Manatee, July 2026); Englewood was at 7.2 in its board's last posted report (Englewood Area Board of REALTORS®, November 2025). Different boards, different buyer pools, different insurance. A county number does not describe your street.

WHAT PEOPLE THINK

"The Zestimate is the price."

THE TRUTH

Tell me the last time Zillow walked the house and asked when the roof was replaced. Pricing comes from someone who did — and from the right board's numbers, not a portal.

WHAT PEOPLE THINK

"There'll be a basement, or at least an attic."

THE TRUTH

No basements. Attics are hot. The garage is your storage, and see the previous page.

WHAT PEOPLE THINK

"Summer is unlivable."

THE TRUTH

It's hot and it rains every afternoon for an hour. Locals do their outdoor life early and late, and half the coast leaves for a few weeks. You adjust faster than you think.

A Gulf Coast pool home — the kind of value that surprises buyers coming from the Northeast, the Midwest and Canada.

The mistakes long-distance buyers make

- **Buying from the photos.** A listing photo is a marketing piece. I record every serious candidate room by room — what the countertops are made of, whether it smells, the stain on the ceiling, the crack in the tile — because you'd forget half of a FaceTime.
- **Choosing the town from a map.** Venice Island and Rotonda West are forty minutes apart and live completely different lives. Shortlist two or three towns from Section 02, then talk to someone who drives them every week.
- **Skipping the insurance quote until after the offer.** The number can kill a deal in the inspection period. Get it first.
- **Ignoring the flood zone because "it didn't flood last year."** Ask for the elevation certificate.
- **Not reading the HOA documents.** The rental policy, the reserves, the parking rules — this is where the boat-in-the-driveway story comes from.
- **Forgetting the CDD.** It isn't in the price and it isn't in the HOA fee.
- **Trusting a county statistic.** Ask which board the number came from. If the answer is "the county," ask again.
- **Wiring money to an email.** Wire fraud targets buyers who are closing from out of state. Never wire to instructions received by email without calling the title company on a number you already have. I say this to every client, every time.
- **Trying to time the rates.** Financing is homework and readiness, not a prediction. Talk to a lender who understands buying across state or national lines early — mine has been with me fourteen-plus years.

What to do, and when

6 to 12 months out

- Shortlist two or three towns from Section 02. Decide whether water, walkability, golf, or new construction is the one thing you won't compromise on.
- Talk to a local lender about financing from out of state or out of country. If you're Canadian or European, add the cross-border accountant now.
- Visit once if you can — in the season you'd actually live here.

3 to 6 months out

- Get pre-approved (or line up the cash and the proof of funds).
- Set the real budget: price, plus insurance, flood, HOA, CDD and the reset tax bill from Section 03.
- If you're selling back home, start that clock — timelines rarely line up by accident.

1 to 3 months out

- Tours: in person, or room-by-room video from me.
- The offer, the inspection (roof, 4-point, wind mitigation, and a marine survey of the seawall and lift if it's waterfront), the insurance binder, the appraisal, the title work.
- As-is contracts here give you an inspection period to renegotiate or walk. Use it.

Moving month

- Final walkthrough by video if you can't be here. Mobile notary comes to you. Funds are wired — after the phone call.
- Utilities, movers and contractors lined up before closing. I keep the keys until you get here.
- File for homestead exemption once it's your primary residence — it lowers the taxable value and starts the cap that protects you.

SECTION 07

What good looks like

Repeat customers of mine, a couple from Canada, came down for one week and bought a vacation home. I found it, handled the setup, and they flew home. They enjoyed it for ten years.

When they were ready to sell, they called me. We priced it to the right board's numbers, marketed it properly, and it sold at full asking price within two weeks of listing.

They were not in Florida for either transaction. Not the purchase, not the sale. That's what a long-distance purchase looks like when it's done right: a shortlist, a room-by-room video, a clean offer, an inspection period used properly, a mobile notary, a wire after the phone call — and an agent who is still answering the phone ten years later.

> *"Before, during, and forever after the transaction."*

PRINT THIS PAGE

Your Gulf Coast relocation checklist

6 TO 12 MONTHS OUT

- [ ] Shortlist two or three towns from Section 02.
- [ ] Decide the one thing you won't compromise on — water, walkability, golf, or new construction.
- [ ] Talk to a local lender about financing from out of state or out of country.
- [ ] Add a cross-border accountant if you're Canadian or European.
- [ ] Visit once, in the season you'd actually live here.

3 TO 6 MONTHS OUT

- [ ] Get pre-approved, or line up the cash and the proof of funds.
- [ ] Set the real budget: price + insurance + flood + HOA + CDD + the reset tax bill.
- [ ] Start the clock on selling back home.

BEFORE YOU OFFER

- [ ] Get the insurance quote on the actual house — before the offer, not after.
- [ ] Ask for the elevation certificate.
- [ ] Ask "Is there a CDD? How much, and how many years are left?"
- [ ] Read the HOA documents: rental policy, reserves, parking rules.
- [ ] Waterfront: verify depth at low tide, bridge clearance, lift capacity and the seawall.

UNDER CONTRACT & MOVING MONTH

- [ ] Use the inspection period: roof, 4-point, wind mitigation, marine survey if waterfront.
- [ ] Call the title company on a number you already have before wiring a dollar.
- [ ] File for homestead exemption once it's your primary residence.

WHEN YOU'RE READY

How I help next

You've got the map now. Here's how the rest of it works with me.

- **The whole Gulf Coast map, honestly** — which town fits you, with insurance, flood zone, HOA, CDD, condo rules and canal navigability explained plainly before you fall in love with a listing.
- **Remote buying that actually works** — room-by-room video walkthroughs, my own final walkthrough on your behalf, inspections, contractors, movers and utilities coordinated. Fully remote purchases are routine for me: Ohio, New York, Connecticut, Colorado, Canada.
- **Waterfront due diligence** — verify, inspect, confirm. Seawall, elevation, depth, bridge clearance, lift capacity, insurance. Never promised; always checked.
- **Pricing to the right board's numbers**, not a county figure.
- **French-language service** for Quebec, Canadian and European buyers, end to end. Je parle français.
- **I reply within the hour** during waking hours. Directly — no team inbox.

And I don't disappear after closing. Over $125 million in closed residential sales, licensed since 2008, and the thing my clients say most is that I'm still there years later.

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AUDREY PASCALE SMITH

I'm Audrey Smith, I'm your Florida connection. Give me a call — you'll be glad you did.

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