MOVING TO SARASOTA? START HERE.

Pick the right area before you pick the house — and know the real monthly number before you sign. Written by a Sarasota-area broker who does this every week, not by a listings site.

WHAT YOU GET IN THESE 20 PAGES

01 Seven areas, scored the same way. Best for, typical buyer, beach and downtown access, new construction — then the honest trade-off on each.

02 The five things relocation websites won't tell you. Page 03 — read it before you shortlist anything.

03 What a house here actually costs to own. Insurance, HOA and CDD — including my own real insurance bill, in writing.

04 Current 2026 numbers with sources. Medians, inventory, permits, insurance filings — each one dated and attributed.

05 A 14-box relocation checklist you can print, plus the mistakes I watch relocating buyers make.

Nothing in here is a teaser. Every number carries its source and date — and where I don't have a number, I say so.

For anyone moving to the Sarasota / Bradenton / Lakewood Ranch area or the barrier islands — from Tampa, the Midwest, the New York area, or somewhere else entirely.





$60M+
CLOSED VOLUME

100+
FAMILIES HELPED

5.0
ACROSS 73 GOOGLE REVIEWS

PICK THE AREA BEFORE THE HOUSE. KNOW THE REAL NUMBER BEFORE YOU SIGN.

That's the whole guide in two lines. Everything that follows is the detail — which area actually fits how you're going to live here, what a house here really costs every month, and the things nobody tells you until after you've moved.

I'm Justin Benz, a licensed Florida Real Estate Broker Associate with eXp Realty. I represent buyers across the corridor from Parrish down to Wellen Park and on the barrier islands — most of them relocating from out of state, many of them buying new construction. Nothing in here is a teaser. Every number carries its source and date, and where I don't have a number I say so instead of making one up.

Thanks,
Justin

WHAT'S INSIDE

5 Things Relocation Websites Won't Tell You	03
Start With the Right Question	04
Coming From Where You Are	05
Where to Live: The Areas I Actually Work	07
What Everyone Gets Wrong	12
The Mistakes I Watch Relocating Buyers Make	14
What to Do, and When	15
What It Looks Like When It Goes Right	16
The Relocation Checklist	17
How Justin Helps Next	18
Narrow It Down With Me	19

WHO THIS IS FOR

People moving here from somewhere else who want the trade-offs said out loud — buying new construction or resale, in the $300,000s or over $2 million, this year or in two.

WHO IT ISN'T FOR

Anyone looking for a list of the "top 10 neighborhoods in Sarasota." There isn't one, and the pages that publish it have never driven the route to your work or to the beach.

5 THINGS RELOCATION WEBSITES WON'T TELL YOU ABOUT SARASOTA

A national portal is paid when you click. It has never driven SR-70 at 5pm, never read a CDD assessment, and never seen an insurance quote on the house you're looking at. I have. Here's what changes once you know.

01 INSURANCE CAN REWRITE YOUR BUDGET FASTER THAN PRICE CAN

Two houses at the same price can be thousands of dollars a year apart to insure, and the age of the roof decides more of it than the ZIP code does. I pay close to $6,000 a year on my own 1984 house. Get a real quote on a real address before you set your budget — page 12.

02 THE CHEAPEST HOUSE IS RARELY THE CHEAPEST HOUSE TO OWN

HOA dues in this corridor run from $45 a quarter to well over $300 a month, and a CDD assessment can add thousands a year on top. No listing portal adds that up for you. The sticker price is the beginning of the number, not the number.

03 BEACH PROXIMITY ISN'T WHAT DECIDES YOUR LIFESTYLE HERE

Which side of I-75 you're on, whether there's a bridge in the way, and what season it is matter more than the miles. "Twenty minutes to the beach" from the wrong community is forty-five in February — and on the islands, everything that isn't the beach is across that bridge.

04 NEW CONSTRUCTION DOESN'T MEAN YOU CAN SKIP INSPECTIONS

Brand new is still built by people, on a schedule. Inspect it — at frame and again before closing — and use the punch list properly. And remember whose side the person in the sales center is on: the builder pays them. Register with representation, before you walk in.

05 THERE IS NO "BEST" SARASOTA COMMUNITY

There's only the one that fits where you'll actually spend your time — the water, the school run, the airport, the office, the pickleball court. Anyone who names a single best community without asking you that first is selling, not advising. Part 3 scores all seven areas the same way so you can compare them honestly.

START WITH THE RIGHT QUESTION

Almost everyone starts with **"what can I get for $600,000 in Sarasota?"** That's the wrong first question, and it's why so many people end up in the right price range and the wrong place.

The right question is: **which area actually fits how I'm going to live here?** Get that right and the price question answers itself. Get it wrong and you own the answer for the next ten years.

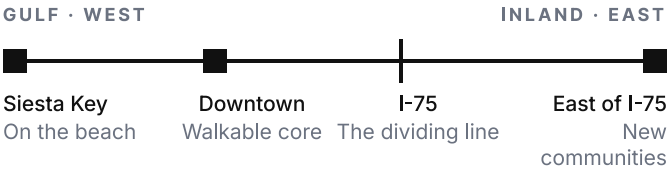
Here's the problem you're up against: "Sarasota" is not one place. The name covers roughly 30 miles of coastline and everything inland of it — barrier islands, a walkable downtown, older mainland neighborhoods, and enormous master-planned communities being built east of I-75 right now. Two houses with a Sarasota address can be a 45-minute drive apart. (Not to mention there's also Bradenton and Lakewood Ranch.)

You cannot tell any of that from a listing photo. You especially cannot tell it from a builder's site plan, which is drawn to make everything look close to everything.

TWO HOUSES. ONE ADDRESS.

45 **MINUTES APART**

Roughly 30 miles of coastline and everything inland of it share the name.



30 min to Siesta Key from east of I-75 on a good day — longer in season. All of it is a Sarasota address.

THIS GUIDE IS THE SHORTCUT

Part 2	What actually changes when you move here from where you are.
Part 3	The areas I work, with real price bands and the honest trade-off on each.
Part 4	What everyone gets wrong.
Part 5	The mistakes I watch relocating buyers make.
Part 6	What to do and when.
Part 7	What it looks like when it goes right.

Nothing in here is a teaser. Every number carries its source and date, and where I don't have a number I say so instead of making one up.

COMING FROM WHERE YOU ARE

What changes depends entirely on where you're leaving. Find yours.

COMING FROM THE TAMPA AREA

You already know Florida, so skip the palm-trees-and-sunshine part. What you're actually buying is proximity to the Gulf, and what you're paying for it is distance from Tampa.

FROM CENTRAL BRADENTON	WITHOUT TRAFFIC
Downtown Tampa · ~46 mi	40–55 min
Downtown St. Pete · 18–26 mi	25–40 min
Anna Maria Island	~6 min

That's the whole trade in one line: **you get the beach in minutes and you give up the easy Tampa commute.** If someone in the household still drives north regularly, that number decides your search area before anything else does.

Worth knowing: Manatee County — Bradenton, Parrish, most of Lakewood Ranch — pulled 9,220 residential permits in 2025, up 42.1% year over year. Sarasota County pulled 2,419, down 7.0%. (Shovels.ai, February 25, 2026.) The new construction is overwhelmingly happening on the Manatee side.

COMING FROM THE MIDWEST

The tax math is the headline. Depending on which Midwestern state you're leaving, the top marginal state income tax rate runs from roughly 3% to nearly 8%. Florida's is zero. (Visual Capitalist / Tax Foundation, March 23, 2026 — top-bracket rates, not what every household pays.)

What goes the other way: homeowners insurance. It is a real line item here in a way it isn't in the Midwest, and you have to budget it as one. Part 4 has the current picture, which is better than what you've probably read.

The houses are built differently. Concrete block, slab foundation, no basement, hurricane-rated windows on newer builds. Storage works differently than you're used to. Plan for it.

And the seasons invert. July and August here are what January and February are there — the months you plan around, not the months you're outside.

TOP MARGINAL STATE INCOME TAX RATE — THERE VS. HERE

CALIFORNIA	NEW YORK (2026)	MIDWEST, BY STATE
13.3% there **0%** here	**10.9%** there **0%** here	**3%–~8%** there **0%** here

Visual Capitalist / Tax Foundation, March 23, 2026 — top-bracket rates, not what every household pays. Several states are already at zero like Florida.

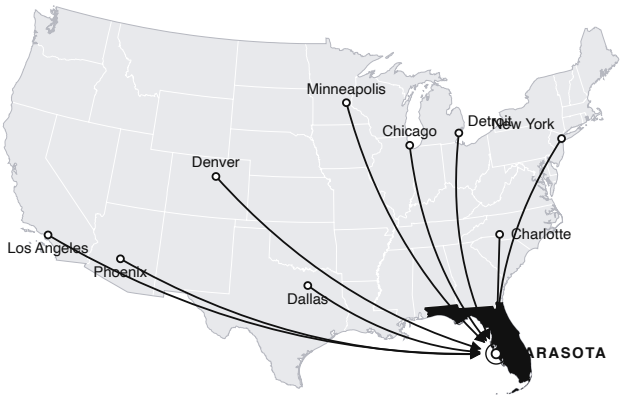
COMING FROM THE NEW YORK AREA

New York's top marginal state rate for 2026 is 10.9%; Florida's is zero. (Same source and date as above.) For a high earner that single line is the largest number in this entire guide.

The other swing is what "new" means. Much of the Northeast housing stock is decades old. Here you can buy a house that has never been lived in, with a builder warranty, in a community that didn't exist five years ago. That's an unfamiliar decision for most Northeast buyers, and it comes with its own rules — part 5.

New York was the single largest source of incoming residents for both Sarasota County (1,426) and Manatee County (1,332) in 2025. (Florida DHSMV driver's-license-exchange data, reported by RASM, January 26, 2026.) You will not be the only one on your street who made this move.

WHERE MY CLIENTS COME FROM



No. 2 Florida added 201,191 people through migration in 2025 — about 551 a day — the second-largest population gain of any state, behind only Texas, and the most people arriving from abroad of any state. (U.S. Census Bureau Vintage 2025 estimates; UF Shimberg Center, July 2026.)

COMING FROM SOMEWHERE ELSE ENTIRELY

Most of my clients come from the three groups above, but plenty don't — Arizona, Colorado, Texas, the Carolinas, overseas. If you're not on the list, four things change no matter where you're leaving.

ONE	Your state income tax goes to zero. Florida has none. How big a deal that is depends entirely on where you're coming from. I'm a broker, not a CPA — run your real numbers with your own tax professional.
TWO	Insurance becomes a line item you actively manage rather than a bill you ignore. Part 4 covers where that actually stands right now, and it's better news than most of what you'll find online.
THREE	The houses are built for this climate — concrete block, slab foundation, no basement, and impact-rated windows on newer builds. If you're coming from anywhere with a basement, plan your storage differently.
FOUR	The geography will fool you. Read part 4 before you shortlist anything. It's the mistake that crosses every state line.

And if you're arriving from a dry climate — Arizona, Nevada, inland California — the honest adjustment isn't the heat, it's the humidity and the summer rain. Everyone underestimates it, and nobody who moves here for the water regrets it for long.

WHERE TO LIVE: THE AREAS I ACTUALLY WORK

I work a corridor that runs from Parrish in the north to Wellen Park in the south, plus the barrier islands off that coast. Three areas are where most of my relocation clients land; I've been honest below about the islands and about the ones that are further out.



Manatee & Sarasota counties

LAKEWOOD RANCH

BEST FOR	TYPICAL BUYER	BIGGEST CONSIDERATION
Families, amenities, newer homes	$400K–$1M+	Not near the Gulf, and the drive grows in season
BEACH ACCESS	**DOWNTOWN ACCESS**	**NEW CONSTRUCTION**
★★☆☆☆	★★★☆☆	★★★★★

WHAT IT IS	The second-highest-selling master-planned community in the country, with **1,064** contracts in the first half of 2026 — behind only The Villages, and its eighth consecutive year at the top of the multigenerational rankings. (RCLCO, via Sarasota Magazine, July 2026.)
PRICE BAND	Roughly **$300,000 to over $2 million** across the southeast expansion, depending on the neighborhood and builder. Star Farms, currently the best-selling village here, spans that whole range on its own — several builders share it, from D.R. Horton starting at $294,000 through Homes by WestBay from $629,990 and on up to custom estate builders in the millions (builder sites, 2026). Monterey by Toll Brothers starts in the mid-$700,000s (tollbrothers.com, 2026).
HOUSING	New single-family, villas, townhomes and custom estates across dozens of neighborhoods, most gated, most with their own amenity sets. Star Farms alone carries a resort pool, fitness and performance center, coffee shop, bar and restaurant, splash pad and sports courts (D.R. Horton, 2026).
WORTH UNDERSTANDING	A community here is not one price. Star Farms is the clearest example — the same gate covers townhomes in the $290s and custom estates over $2 million, with completely different builders behind them. When someone tells you "homes in that community start at X," ask which builder and which product. And it moves fast: communities I was showing a year ago are closed out today, so verify any "starting price" you find online before you plan around it.
WHAT IT'S NEAR	Waterside Place, I-75, and the eastern job corridor. Downtown Sarasota is a real drive. The beaches are a longer one. Schools: assignments vary by neighborhood — verify yours with the school district before you fall in love with a floor plan, not after.
THE HONEST TRADE-OFF	Lakewood Ranch is not near the beach. This is the single most common misunderstanding I correct. If a Gulf beach in under fifteen minutes is on your must-have list, this is not your area, no matter how good the community looks.

SARASOTA

$493,500	$340,000	2,736	3.9
SINGLE-FAMILY MEDIAN JULY 2026 · UP 5.0% YOY	CONDO & TOWNHOME MEDIAN JULY 2026 · UP 13.3% YOY	ACTIVE LISTINGS DOWN 23.4% YOY	MONTHS OF SUPPLY SARASOTA COUNTY

Realtor Association of Sarasota and Manatee, July 2026 report.

BEST FOR	TYPICAL BUYER	BIGGEST CONSIDERATION
Walkability, culture, being near the water	$340K condo – $2M+	Same address, wildly different commutes
BEACH ACCESS	**DOWNTOWN ACCESS**	**NEW CONSTRUCTION**
★★★★☆	★★★★★	★★☆☆☆

WHAT IT IS

The name everybody searches, and the widest range of anywhere on this list. A Sarasota address can mean a walkable downtown condo, a house near Lido or Siesta Key, an established mainland neighborhood, or new construction well east of I-75.

PRICE BAND

The single-family median sale price in Sarasota County was **$493,500** in July 2026, up 5.0% year over year; the condo and townhome median was **$340,000**, up 13.3%.

HOUSING

Mostly resale closer to the water and downtown; the large-scale new construction is inland.

WHAT IT'S NEAR

Everything, depending entirely on which part you buy in — which is the point.

INVENTORY

Sarasota County had **2,736** active listings and **3.9** months of supply in July 2026 — inventory down 23.4% year over year. (RASM, July 2026.)

THE HONEST TRADE-OFF

This is where the distance mistake bites hardest. People assume a Sarasota address means they're minutes from Lido or Siesta Key. From east of I-75 you can be thirty minutes from those beaches on a good day, and longer in season. Same city name, completely different life.



SeaFlower, west Bradenton — the Gulf and Anna Maria Island on the horizon. Community aerial, 2026

SEAFLOWER

WEST BRADENTON · NOT PARRISH

BEST FOR	TYPICAL BUYER	BIGGEST CONSIDERATION
New construction close to the Gulf	$400K–$1.5M+	You are buying ahead of the amenities

BEACH ACCESS	DOWNTOWN ACCESS	NEW CONSTRUCTION
★★★★★	★★☆☆☆	★★★★★

WHAT IT IS

A 1,175-acre community on a former 50-year gladioli flower farm, approved for up to 4,000 homes at full build-out. Roughly 238 homes sold and 150+ residents moved in as of 2026, with 784 of the 1,063 Phase One homesites released. It ranked #51 nationally at mid-year 2026 with 198 contracts in the first half. (Sarasota Magazine, June 2024 and July 2026; discoverbradenton.com, 2026; RCLCO, 2026.)

WHERE IT ACTUALLY IS

West/southwest Bradenton, south of Cortez Road and west of 75th Street West — about 6 minutes from Anna Maria Island. It is frequently and wrongly placed in Parrish online. It is not in Parrish.

PRICE BAND

Community-wide, the $400,000s to more than $1.5 million. Pulte from $404,990, M/I Homes from $399,999, David Weekley from $459,990, Cardel $579,990 to $811,990, and luxury estate homes on Lake Flores from $1,250,000. (Each builder's own site, 2026.)

SCHOOLS PER THE BUILDER'S OWN PAGE

Sea Breeze Elementary, W.D. Sugg Middle, Bayshore High. That's a builder claim, not a district zoning map — confirm with Manatee County School District before you rely on it.

HOA

$300.88/month single-family, $308.43 townhomes, $327.70 villas, including 1-gig fiber, with the amenity fee currently abated until the amenity center is substantially complete. (SeaFlower HOA/CDD information sheet dated 12/8/25.) The CDD assessment varies by home size and by builder within the community, so there is no single number that applies to everyone — once we narrow your search to a specific homesite I'll get you the exact figure for that home.

WHAT'S COMING

The Garden Club amenity center — pool, fitness, pickleball, dog park, amphitheater — opens fall 2026. The Publix-anchored SeaFlower Village Center, 161,500 square feet with Dutch Bros, Whataburger, Playa Bowls, Potbelly and Club Pilates confirmed, targets Q4 2026. (discoverbradenton.com, 2026; castoinfo.com, 2025.)

THE HONEST TRADE-OFF

You are buying ahead of the amenities. 238 homes sold out of a possible 4,000 means you're early, with everything that means in both directions — the good pricing and the construction traffic.

THE BARRIER ISLANDS

SIESTA KEY · LIDO KEY · LONGBOAT KEY · ANNA MARIA ISLAND

BEST FOR	TYPICAL BUYER	BIGGEST CONSIDERATION
Living on the beach, second homes	$900K–$3M+	Flood, insurance, evacuation and bridges

BEACH ACCESS	DOWNTOWN ACCESS	NEW CONSTRUCTION
★★★★★	★★★☆☆	★☆☆☆☆

What they are: the four islands off this stretch of coast, and a completely different proposition from everything above. This is island life — you are on the beach, not near it. It is also the one part of my market where the buying decision turns on things that never come up inland.

Housing: almost entirely resale, condos, and teardown-and-rebuild. There is no master-planned new construction out here — the land is spoken for. If a brand-new home is your requirement, the islands will frustrate you.

Lido Key sits inside the City of Sarasota next to St. Armands Circle — the shortest hop to downtown of the four.

MEDIAN SALE PRICE	DAYS ON MKT
$924,497	72
Siesta Key · June 2026 · down 16.0% YoY	
$1,049,429	84
Longboat Key · June 2026 · up 4.9% YoY	
$1,750,000	83
Anna Maria · as of late 2025	

Redfin, 2026.

WHAT ACTUALLY DECIDES IT — THE FOUR ISLAND QUESTIONS

FLOOD

Flood insurance is separate from your homeowners policy, and if the home sits in a FEMA special flood hazard area and you're financing it, it isn't optional. Pricing is property-specific now — the only number that means anything is a real quote on the address, ideally with an elevation certificate. Get it before you're emotionally committed.

STORMS

These are evacuation zones, and barrier islands evacuate first. That's not a reason to avoid them — plenty of people happily live out here — but it is a lifestyle fact you should decide on with clear eyes rather than discover.

BOATING

Waterfront does not automatically mean usable boat access. Dockage rights, water depth at low tide, and fixed bridge clearance vary property to property — two houses on the same canal can have very different answers. If a boat is the reason you're buying, that question gets asked first, not last.

BRIDGES

You're on the beach, and everything else — the airport, a hospital, your kid's school — is across a bridge. In season, that bridge has traffic. It's the exact mirror image of the inland trade-off on part 4.

THE HONEST TRADE-OFF

You're paying a premium for something genuinely irreplaceable, and taking on carrying costs and logistics that inland buyers never think about. For the right buyer it's worth every dollar. For the wrong one it's an expensive lesson. I'll tell you honestly which one I think you are.

ALSO IN MY CORRIDOR

The northern edge, the southern edge, and the one most people never look at.

PARRISH

THE NORTHERN EDGE

$455,300

Median home value · population 43,855 · median household income $112,956. (U.S. Census ACS 2024, via Census Reporter.)

BEST FOR

Space, newer homes

TYPICAL BUYER

$300K–$1M+

BEACH ACCESS ★☆☆☆☆

DOWNTOWN ACCESS ★★☆☆☆

NEW CONSTRUCTION ★★★★★

North River Ranch runs from the $300s to $1M+ across five builders; Crosswind Ranch runs $480s to $830s with a CDD of $2,775 to $3,800 per year. (Community and builder sites, 2026.)

Space and dual access — roughly 30 minutes to downtown St. Pete and downtown Sarasota, 40 to Tampa. Locally: "the next Lakewood Ranch."

THE TRADE-OFF

You're a genuine drive from the Gulf.

WELLEN PARK

THE SOUTHERN EDGE

#3

Nationally, with 727 contracts in the first half of 2026, up 37% year over year. (RCLCO, via Sarasota Magazine, July 2026.)

BEST FOR

Amenities, a walkable town center

TYPICAL BUYER

$314K–$1M+

BEACH ACCESS ★★★☆☆

DOWNTOWN ACCESS ★★☆☆☆

NEW CONSTRUCTION ★★★★★

A 12,000-acre community anchored by CoolToday Park and a walkable downtown. Entry pricing starts around $314,000.

It's excellent, it's a long way south, and it's a different vibe than Sarasota or Lakewood Ranch. Plan your drives before you commit.

THE TRADE-OFF

Distance. Somewhat Isolated. Plan the drives first.

PALMETTO

THE UNDER-THE-RADAR ONE

8 builders

Actively selling new construction in Palmetto — Lennar, D.R. Horton, M/I, Meritage, David Weekley, Highland, Toll Brothers and Del Webb. Lennar alone has 800-plus homes planned at Stonegate Preserve, and three communities carry no CDD at all. (Builder and community sites, 2026.)

BEST FOR

The lowest new-build prices here

TYPICAL BUYER

$300K–$600K

BEACH ACCESS ★★☆☆☆

DOWNTOWN ACCESS ★★☆☆☆

NEW CONSTRUCTION ★★★★★

About a mile north of Bradenton on the Manatee River, roughly 14,000 residents — and the most active new-construction corner of my corridor at that price.

If a new house at the lowest price in this corridor matters more to you than shops, restaurants and a community amenity center, this is the one most people never look at.

THE TRADE-OFF

No brand-name community. Lacking retail and amenities.

Whichever of these is on your list, the next page is the one to read before you shortlist it.

WHAT EVERYONE GETS WRONG

Five things I correct every week. Two here, three on the next page.

WRONG · 01

THE MAP LIES ABOUT DISTANCE

This is the number one thing I correct, and I correct it every week. On a map this corridor looks compact. In practice everything is a drive, and "20 minutes to the beach" from the wrong community is 45 in season. Lakewood Ranch is not near the beach. A Sarasota address east of I-75 is not near Siesta Key.

Before you commit to an area, drive the route you'll actually drive — to work, to the water, to the airport — at the time of day you'll actually drive it. If you can't be here, I will drive it and time it for you. And it cuts both ways: buy on a barrier island and you're on the beach, but everything else is across a bridge.

WRONG · 02

THE INSURANCE STORY YOU READ IS OUT OF DATE

Nearly every article about Florida homeowners insurance is still running the 2022 to 2024 crisis framing. The current picture is different: Citizens implemented an average statewide decrease of 8.7% effective spring 2026 across more than 330,000 policies, Florida Peninsula came down 8.2%, Security First 8%, Universal P&C 5.1%, and 17 new insurers have entered the state since the reforms. (Florida Governor's Office, January 12, 2026.)

Rates are easing. That is not the same as saying the problem is solved, and I won't tell you it is.

−8.7%	−8.2%	−8%	17
Citizens, statewide average, spring 2026	Florida Peninsula	Security First	New insurers since the reforms

WRONG · 03

NEW CONSTRUCTION INSURES BETTER THAN YOU THINK

Newer homes are built to a stricter code — impact windows, roof straps, a roof with no age on it — and carriers price that. Here's my own real number so you have something concrete to hold onto: **I pay close to $6,000 a year to insure my own house.** It was built in 1984, it has been completely remodeled, and it has hurricane impact windows throughout — so that figure is for an older home that has already been brought a long way forward. That's my specific bill on my specific house.

Now the useful part: in my experience, the new-construction homes I've helped clients buy in this corridor have come in well under half of what I pay. I can't promise you a number — your address, your carrier and your coverage decide that — but it is why I tell people to get a real quote on a specific address before they write off Florida over insurance. A home built new to today's code is a different underwriting conversation entirely.

~$6,000 / YR
My 1984 house, remodeled, impact windows throughout

<$2,500 / YR
New-construction homes I've helped clients buy here, in my experience — not a promise

WRONG · 04

"WAIT FOR RATES" IS A PLAN THAT KEEPS COSTING PEOPLE

Fannie Mae's August 2026 forecast has the 30-year fixed at about 6.8% through the end of 2026 and the first half of 2027, easing to 6.7% in the second half of 2027 — a sharp upward revision from what they were forecasting in July. (Fannie Mae, via Scotsman Guide, August 19, 2026.) Forecasts are forecasts, and rates are a lender's expertise, not mine — talk to a good one. But meanwhile, builder incentives are a real and immediate lever, and that lever is one I know how to pull.

WRONG · 05

THE PRICE IS NOT THE COST

The sticker price is the beginning. Your actual monthly number is the mortgage plus property tax plus insurance plus HOA plus, in many communities here, a CDD assessment. I've seen HOA dues in this corridor from $45 a quarter to well over $300 a month, and CDDs that add thousands a year. Nobody's listing portal adds this up for you. I do it before you write an offer, not after.

MORTGAGE + **PROPERTY TAX** + **INSURANCE** + **HOA** + **CDD** = **THE REAL MONTHLY NUMBER**

THE MISTAKES I WATCH RELOCATING BUYERS MAKE



A builder's model home in this corridor. The friendly person inside works for the builder.

01 WALKING INTO A MODEL HOME UNREPRESENTED

This is the big one. The friendly, knowledgeable person at the builder's sales center works for the builder. They are good at their job, and their job is not to get you the best deal. Most out-of-state buyers hand themselves over without realizing there was another option — and in most cases the builder has already accounted for paying a buyer's agent whether you bring one or not.

02 REGISTERING WITH THE BUILDER BEFORE YOU HAVE AN AGENT

Builders have registration policies. Depending on the builder, walking in or filling out a web form on your own first can affect whether an agent can represent you on that home afterward. If you're even considering having someone on your side, sort that out before you visit or click, not after.

03 ASSUMING THE PRICE IS THE ONLY THING THAT MOVES

Different builders in this area behave differently — some will move on price, some will only move on incentives, closing cost contributions, or upgrades. Knowing which is which is most of the job. To give you one live example: Pulte Homes typically offers $15,000 towards closing costs if you go with their in-house lender. That's a real number on a real builder, today — it isn't a promise about your deal.

04 OVERBUYING ON UPGRADES

The design center is where budgets go to die. Some upgrades hold value and some are money you will never see again. There is no rule of thumb — it depends on the community, the plan, and what the resale comps in that specific neighborhood reward.

05 PICKING THE COMMUNITY FROM PHOTOS

See part 4. A rendering never shows you the drive, the noise, the construction phase you'd be living in, or which way the lot faces at 4pm in August.

06 THINKING THE JOB ENDS AT THE CONTRACT

New construction is a months-long process, and things go wrong in it — delays, changes, quality issues that need somebody standing in the house pointing at them. Buying sight-unseen from another state without someone who will physically go there is the riskiest version of this purchase.

07 BUDGETING THE PURCHASE AND NOT THE OWNERSHIP

Insurance, HOA, CDD, property tax at the new assessed value. See part 4. Do this math first, not at the closing table.

Their rep works for them. I work for you.

Get representation in place before you register anywhere — part 6 has the timing.

WHAT TO DO, AND WHEN

6 TO 12 MONTHS OUT

Shortlist two or three areas from part 3 — not ten. Decide the one non-negotiable that settles the geography: beach access, a commute, or a budget ceiling. Talk to a Florida lender early (I have great lending partners); financing across state lines has its own timeline. If you can get down here for a few days, do it — and drive the routes rather than touring model homes the whole time.

3 TO 6 MONTHS OUT

Get properly pre-approved. Build the real monthly number for two or three specific communities, including insurance, HOA and any CDD. Line up the sale of your current home, since that timeline usually drives everything else. If you're going the new-construction route, this is when representation needs to be in place — before you register anywhere.

1 TO 3 MONTHS OUT

Tour in person or virtually, narrow to a specific home or homesite, negotiate, and get under contract. On a new build, negotiate incentives and terms here — not later. On a resale, this is inspections and the appraisal. For context on pace: the median time to contract in July 2026 was 52 days in Sarasota County and 50 in Manatee, with homes achieving 94.2% and 95.2% of list price respectively. (RASM, July 2026.)

IF YOU'RE BUILDING

Expect months, not weeks, between contract and closing, and expect that someone needs eyes on the house during that time. That's the part I do — site visits, photos, chasing the builder, and escalating when something isn't right.

MOVING MONTH

Utilities, homestead exemption paperwork, insurance bound before closing, and a walkthrough that is thorough rather than polite. On a new build, the walkthrough punch list is the leverage you have left — use it properly.

PACE OF THE MARKET · JULY 2026

52 DAYS	50 DAYS	94.2%	95.2%
Median time to contract Sarasota County	Median time to contract Manatee County	Of list price achieved Sarasota County	Of list price achieved Manatee County

Realtor Association of Sarasota and Manatee, July 2026.

WHAT IT LOOKS LIKE WHEN IT GOES RIGHT

A family in Wisconsin found my YouTube channel while researching the area from a couple of states away. We had never met. They watched the community videos, reached out, and we worked the whole thing remotely — narrowing the areas, running the real monthly numbers, and negotiating the purchase. They closed at around $750,000 in Sapphire Point in Lakewood Ranch — a neighborhood that has since sold out, which is its own lesson about how quickly the good ones go here.

What made it work wasn't anything clever. It was that somebody who lives here drove the routes, walked the site, told them plainly when something wasn't a good idea, and stayed involved after the contract was signed instead of disappearing.

~$750,000

CLOSED · SAPPHIRE POINT
LAKEWOOD RANCH · REMOTE

Since sold out.

> "From the beginning of our SeaFlower home-building journey, Justin consistently went above and beyond for us. He visited the property every week, sent us photos and updates on the progress, checked in with the builder, and helped make sure we always knew what was happening, even when we couldn't be there ourselves... We always trusted that he would give us straightforward advice and look out for our best interests rather than simply tell us what we wanted to hear."
>
> KRISTI S. · SEAFLOWER BUILD

> "I actually found him through YouTube, especially since I was purchasing from out of town. From our very first conversation, he was incredibly responsive."
>
> LEO · BOUGHT IN SEAFLOWER

That's the whole model. You don't have to be here to stay in control of this. You just can't do it alone.



An amenity center in one of the communities I walk on camera — the site visit is the part most remote buyers never get.

THE RELOCATION CHECKLIST

Everything from parts 3 to 6, in the order it happens. Fourteen boxes.

6 TO 12 MONTHS OUT

- [ ] Shortlist two or three areas from part 3 — not ten.
- [ ] Decide the one non-negotiable that settles the geography: beach access, a commute, or a budget ceiling.
- [ ] Talk to a Florida lender early — financing across state lines has its own timeline.
- [ ] Drive the routes you'll actually drive — to work, to the water, to the airport — at the time of day you'll drive them.

3 TO 6 MONTHS OUT

- [ ] Get properly pre-approved.
- [ ] Build the real monthly number for two or three specific communities — insurance, HOA and any CDD included.
- [ ] Line up the sale of your current home — that timeline usually drives everything else.
- [ ] Put representation in place — before you register with any builder or fill out a web form.

1 TO 3 MONTHS OUT

- [ ] Tour in person or virtually, and narrow to a specific home or homesite.
- [ ] Negotiate incentives and terms on a new build here — not later. On a resale, book inspections and the appraisal.
- [ ] Get a real insurance quote on the specific address — with an elevation certificate if the home is in a flood zone.

MOVING MONTH

- [ ] Bind insurance before closing, and set up utilities.
- [ ] File the homestead exemption paperwork.
- [ ] Do a walkthrough that is thorough rather than polite — on a new build, use the punch list properly.

IF YOU'RE BUILDING

Expect months, not weeks, between contract and closing — and someone with eyes on the house the whole time. Site visits, photos, chasing the builder, escalating when something isn't right.

HOW JUSTIN HELPS NEXT



If you've read this far, you're further along than most people are when they first call me — and you already know the two things that matter most: **pick the area before the house, and know the real monthly number before you sign anything.**

Here's what I do. I represent buyers across the corridor from Parrish down to Wellen Park, and on the islands. New construction is my specialty — I get involved before you walk into a sales center, so you're not negotiating with the builder's own representative alone, I negotiate the price, the incentives and the terms up front, and then I stay through the build: site visits, photos, chasing the builder, and escalating when something goes wrong, so that being a thousand miles away doesn't mean losing control of your own purchase.

And to be clear, I am not a new-construction-only agent. Plenty of my clients buy resale — an established neighborhood, a condo downtown, a house on one of the islands — and I handle those exactly the same way. If the right home for you is twenty years old, that's the one we go get.

Either way, I run the honest ownership math — insurance, HOA, CDD, the real monthly number — before you commit, not after. For investment purchases I'll run the analysis properly and tell you when a deal doesn't work. And I do all of it in English, Spanish or French.

I'm a licensed Florida Real Estate Broker Associate with the GRI designation, a B.S. in Finance, an MBA and a Master of International Business. I've closed more than $60 million in volume and helped over 100 families, and I hold a 5.0 rating across 73 Google reviews. I'm not going to sugarcoat something to get a deal done — if a house or a community isn't right for you, I'll say so.

No pressure and no pitch. If you want a second opinion on an area, a real monthly cost breakdown on a specific community, or someone to drive a route and time it for you, just reach out.

You should feel good about that choice — whichever way you end up going.

HOW TO REACH ME

941-999-0364

TEXT ME

Honestly the fastest way to reach me. Most of my clients and I run the whole thing by text, and the response time is the thing they tell me surprised them most.

justin@justinbenz.com

EMAIL

For the longer questions, the spreadsheets, contracts, and the community you want a second opinion on.

YouTube

JUSTIN BENZ REAL ESTATE

My channel, where I walk these communities on camera every week — SeaFlower, Lakewood Ranch, and the rest of the corridor.

NOT SURE WHERE YOU FIT IN SARASOTA?

I'll help you narrow it down. Tell me five things:

01	02	03	04	05
Your budget	What matters most to you	How often you'll use the home	How close you want to be to the beach	Whether you're considering new construction

I'll give you my honest take on which areas I'd be looking at — and which ones I'd rule out for you.

That's the whole call. No pressure and no pitch, no signing anything, and if the honest answer is "not this year," I'll tell you that too. Most of these calls take fifteen minutes.

WHAT YOU GET BACK

Two or three areas I'd actually focus on for you — and the ones I'd cross off.

The real monthly number on each: insurance, HOA, CDD, taxes — not just the sticker price.

A straight answer on timing, including "wait" if that's what I'd tell my own family.

SCHEDULE A SARASOTA RELOCATION CALL

Text is the fastest way to reach me — most of my clients run the whole move that way.

941-999-0364

justin@justinbenz.com

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JUSTIN BENZ

REAL ESTATE

REAL NUMBERS. STRAIGHT ANSWERS.

Their rep works for them. I work for you.

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YouTube · Justin Benz Real Estate

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