

— FREE GUIDE · CENTRAL FLORIDA LAKEFRONT

The true cost of Lakefront, *honestly*.

The carrying costs most agents won't walk you through flood insurance, taxes, dock and seawall upkeep, association dues, septic and well so the number in your head is the real one before you fall in love.

The price tag is only the beginning. Lakefront living is worth it — I sell it because I believe that. But a waterfront home carries costs a regular house doesn't, and I'd rather you hear them from me now than discover them after closing. None of these should scare you off. They just belong in your math.

PREPARED FOR YOU BY

Vince Reina, Realtor®

Haven Realty · Your Move Florida · Central FL Lakefront

863-398-6243 · vince@thereinateam.com · yourmoveflorida.com

FL License SL3302950

— WHY I PUT THIS IN WRITING

The Page Most Agents Skip

It would be easier to leave this out. Most listings and most agents focus on the dream, the sunsets, the dock, the view, and stay quiet on the ongoing costs. I think that's backwards. A buyer who goes in with clear eyes is a happy owner, and a happy owner is who I want to work with. So, here's the honest budget, line by line.

Beyond the Purchase Price

Six costs that come with waterfront and don't always come with a regular home. The amounts vary by property, what matters is that none of them surprise you.

Cost	What to expect
Flood insurance	May be required depending on FEMA flood zone & elevation. Get a quote and an elevation certificate early, it can swing the monthly number.
Property taxes	Waterfront is assessed at a premium. If it's a second home, you won't get Florida's Homestead exemption or the 3% Save Our Homes assessment cap, budget accordingly.
Dock & seawall upkeep	Sun, water, and storms are hard on structures. Budget for periodic dock, lift, and seawall maintenance or eventual replacement.
Lake / HOA dues	Some lakes and communities have associations with dues that may fund lake management, ramps, or amenities.
Septic & well	Many lake homes use septic systems and private wells, factor inspections and ongoing upkeep.
Aquatic plant control	Some shorelines need periodic weed management; on managed lakes the state treats invasive plants, but private frontage can still need attention.

The Three That Move the Number Most

Flood insurance & elevation

This is the one that can change your monthly payment the most, and it's knowable before you offer. The home's FEMA flood zone and its elevation drive the premium — two houses on the same lake can price very differently. Pull a quote and an elevation certificate early in due diligence, not after you're emotionally committed. Elevation matters as much as the view: inland Central Florida avoids the worst coastal surge, but heavy tropical rain can still raise lakes and reach low shoreline.

Property taxes & the second-home trap

Waterfront is assessed at a premium, The detail that catches buyers off guard: Florida's Homestead exemption and its 3% "Save Our Homes" assessment cap only apply to your primary residence. On a second home or investment property, neither applies, so the taxable value can rise faster year to year than you'd expect from your primary home. If this is a getaway rather than a full-time move, build that into your long-term math.

Dock & seawall upkeep

Your shoreline structures are exposed to sun, water, and the occasional storm, so they don't last forever. It helps to budget for upkeep and, eventually, replacement. As rough planning ballpark from current Florida sources, not quotes, seawall replacement can range widely by site and material, freshwater dock projects often land in the broad \$15,000–\$30,000+ planning range, and boat lifts vary heavily by capacity: PWC lifts may be lower, while many installed boat lifts for standard boats run roughly \$8,000–\$18,000+, with larger lifts often \$15,000–\$25,000+. Freshwater lake structures (no tides, no salt corrosion) generally trend lower than coastal saltwater builds. Ask for maintenance records and the age of existing structures, and have a licensed marine contractor give you real numbers for that specific shoreline.

None of this is a reason not to buy

Every one of these costs is manageable, and most lakefront owners will tell you the lifestyle is worth every penny. The point isn't to talk you out of the water — it's to make sure the home you choose is one you can enjoy without financial surprises. That's what "buying with clear eyes" actually means.

Septic, Well & Shoreline

- **Septic & well:** a large share of lake homes aren't on city sewer. Inspect both. Florida is increasingly attentive to septic systems near water, and some areas are moving toward sewer conversion, know the system's age, location, and condition before closing.
- **Aquatic weeds:** invasive plants like hydrilla can affect swimming, boating, and your view. The state manages many lakes, but private frontage can still collect weeds, ask how this specific lake and shoreline are managed.
- **Association dues:** if there's a lake or HOA, ask exactly what the dues fund, lake management, ramps, and amenities can be real value, or just a line item. Either way, know it going in.

Let's run *your* real numbers.

Send me a property you're considering or just a lake and a price range and I'll help you build the honest, all-in monthly picture: flood zone, tax outlook, likely upkeep, and any dues. No surprises after closing.

Is this a full-time move, a getaway, or an investment? That one answer changes the math.

Tell me which, and I'll tailor the numbers to your situation.

Vince Reina, Realtor® · 863-398-6243 · Book a call: talkwithvince.com

