THE HAWLEY TEAM | KELLER WILLIAMS FORT MYERS & THE ISLANDS

What Does $1,420 a Month Really Buy on the Beach?

Creciente Penthouse 14 · 7146 Estero Blvd, Fort Myers Beach · Gulf-front, top floor, 2 bed / 2 bath · MLS# 2026011868

The condo fee is usually the first question buyers ask about this penthouse, and it deserves a straight answer. Owning any home on the Gulf carries real costs. The difference is whether you pay them as one predictable monthly number or as a stack of separate bills, quotes, and contractor calls. Here is the side by side.

Creciente PH-14

One monthly fee, set by the association budget

$1,420 / month · $17,040 / year

- ✓ Building insurance, including the structure's wind and hazard coverage
- ✓ Water and sewer
- ✓ Cable television
- ✓ Trash removal
- ✓ Lawn, landscaping, and irrigation water
- ✓ Exterior pest control
- ✓ Building repairs and reserve funding
- ✓ Security and secured garage
- ✓ Professional management, legal, and accounting
- ✓ Pool, tennis, exercise room, clubhouse, private beach

Per the association's maintenance schedule on file. No land lease, no mandatory club fee, no special assessment on the books. One-time application fee of $150.

A Gulf-Front House Nearby

Each item quoted, billed, and managed separately by the owner

Homeowners / wind insurance	**$7,000–$8,000+ / yr**
Flood insurance, coastal high-hazard (VE) zone	**$2,500–$5,400+ / yr**
Water, sewer, and trash service	*owner pays*
Cable and internet	*owner pays*
Lawn service and irrigation	*owner pays*
Pest control	*owner pays*
Roof, exterior paint, repairs	*owner reserves*
Security system	*owner pays*
Pool care, if there is one	*owner pays*

Insurance figures are published 2026 averages and projections for barrier-island Lee County exposure, sourced below. Any specific house needs its own quotes.

$9,500–$13,400

INSURANCE ALONE, TYPICAL RANGE

On an exposed beach house, wind and flood premiums by themselves can approach the entire annual fee at Creciente. Here, the building's insurance is already inside the $17,040, along with the maintenance a beach house owner handles alone.

> One more cost to plan for: as a condo owner you will still want an HO-6 policy covering your interior and contents. It is a fraction of what a standalone structure costs to insure, and we are glad to connect you with local agents for a quote.

Sources: Insurify, 2026 Insuring the American Homeowner Report (Florida average homeowners premium of $8,292 in 2025, projected $8,458 for 2026). Wilcox Family Insurance, 2025–2026 Coastal Home Insurance Cost Projections, drawing on Florida OIR data (Lee County blended average $3,631/yr as of March 2025; Gulf-front barrier island exposures projected in the mid $7,000s to high $8,000s for 2026). OpenFEMA NFIP policy data, March 2026 (Lee County average flood premium $1,464 across all zones). Insuranceopedia and Assured Insurance Services, 2026 Florida flood cost guides (coastal high-hazard VE zone premiums commonly $2,500 to $5,400 or more). Creciente fee, inclusions, and one-time fees per SWFL MLS #2026011868 and association records. This sheet is a cost comparison for discussion, not an insurance quote, a guarantee of future fees, or financial advice. Buyers should obtain their own quotes and verify all figures.

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