

The 2026 No-Nonsense Guide to HOA Fees at On Top of the World

What you're actually paying for, the hidden differences between neighborhoods, and how to avoid the "amenity trap."

Let's cut right to the chase. If you're looking at On Top of the World (OTOW), you already know the amenities are incredible. But the number one question I get from buyers is: "Skyler, how much is the HOA, and what does it actually cover?"

The truth is, there is no single answer. OTOW has roughly 10,000 homes spread across different internal neighborhoods, and your monthly fee depends entirely on where your house sits and how much maintenance you want to do yourself.

Here is the unfiltered 2026 breakdown of how OTOW structures their fees, so you can budget without surprises.

1. The Two Types of Ownership (This Dictates Your Base Fee)

Before we look at the monthly cost, you have to understand how you own the property. This is the biggest factor in your monthly bill.

- **Fee Simple (You own the dirt):**

Neighborhoods like Candler Hills, Indigo East, and Weybourne Landing. You own the house and the land under it. HOA fees here are typically lower (ranging from \$226 to \$336/month), but you are 100% responsible for your own roof, exterior, and usually your own yard.

- **Land Lease / OTOW Central (You own the house, lease the land):** This applies to the older, central sections and many of the villas. The HOA fees are higher here (often \$465 to \$531+/month), but there's a major tradeoff: your fee includes the land lease, and in the maintenance-free sections, it often covers roof replacement, exterior painting every 7 years, and full lawn care. Bonus: Your standard homeowner's insurance is usually radically cheaper here because the HOA's group policy covers the walls and roof.

2. The 2026 Neighborhood Fee Breakdown

(Note: Fees adjust slightly based on the exact street and lot size. These are the mid-2026 averages.)

The "Do-It-Yourself" Tier (\$220 – \$270/month)

- **Where:** Indigo East, Weybourne Landing.
- **What you get:** Common area maintenance, basic trash, 24/7 security, and access to the local neighborhood clubhouses and pools (which are still fantastic).
- **What you DON'T get:** You do not automatically get access to the massive OTOW Central amenities (like the Arbor Club indoor pool).

The "Candler Hills" Premium Tier (~\$336/month)

- **Where:** Candler Hills.
- **What you get:** Access to the exclusive Candler Hills community centers (including the highly anticipated Azure Fitness Center opening in 2026), common area maintenance, and an elevated neighborhood aesthetic. You own your land.

The "Lock-and-Leave" Maintenance-Free Tier (\$465 – \$530+/month)

- **Where:** Longleaf Ridge, Crescent Ridge, and Central Villas.
- **What you get:** True retirement freedom. You never touch a lawnmower, a paintbrush, or a ladder. The HOA handles lawn care, exterior paint, roof repairs, trash, and grants you full access to the 300,000 sq ft of OTOW Central amenities. Some neighborhoods also include Spectrum internet and cable in this fee.

3. The "Hidden" Costs You Need to Know About

Don't write an offer until you calculate these three things:

1. **The Gateway of Services Pass:** If you buy in Indigo East or Weybourne Landing and decide you do want access to the massive OTOW Central gym, pools, and clubs, you have to buy a pass. It currently runs about \$1,300 a year.
2. **Golf is Extra:** Having three golf courses in the neighborhood is amazing, but your HOA fee does not cover green fees. Annual golf memberships, cart leases, and trail fees are billed separately.
3. **Pet Limits:** Not a fee, but a rule that costs people deals. Most of OTOW has a strict 3-pet limit. If you have four dogs, this isn't the community for you.

The Bottom Line:

You can live in OTOW lean and mean for under \$250 a month, or you can pay \$500+ and never lift a finger on house maintenance again. Don't overpay for amenities you won't use, and don't underpay and end up missing out on the social infrastructure you moved here for.

Need help finding the perfect fit?

Reach out to us directly and let's find the exact neighborhood that fits your budget and lifestyle.

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