

DOWNTOWN TAMPA AND THE HILLSBOROUGH RIVER

THE BUYER'S GUIDE · TAMPA BAY EDITION

From Search *to Home*

MIDDLETON
TAMPA BAY

A complete guide to buying in Hillsborough, Pinellas and Pasco, from a first condominium to a waterfront estate.

2026 / 2027



A RESTORED BUNGALOW IN ST. PETERSBURG

IN THIS EDITION

Contents

03 A Letter to Buyers
04 Every Buyer, One Standard
05 Tampa Bay Is Not One Market
08 Relocating to Tampa Bay
09 Your Advocate
11 The Path to Ownership
12 Representation and Financing
14 The True Cost of Owning
15 The Search
16 Touring a Florida Home
17 Making an Offer
18 Under Contract
19 Inspections
20 Insurance
21 Flood and Elevation
22 Condominiums and HOAs
23 Historic and Waterfront Homes
24 New Construction
25 Closing Costs
26 Closing Day
27 Homestead and Property Taxes
28 Settling In
29 Terms to Know
30 Your Checklist



A LETTER

Dear Future Homeowner,

Buying a home in Tampa Bay is one of the most rewarding decisions you can make, and one of the most consequential. The region is beautiful, varied and in constant motion. It also has its own rules, from insurance and flood zones to condominium law and homestead exemptions.

I have called this region home since 1984. I have helped buyers find their first condominium, their forever home and their place on the water. Every one of them deserved a clear plan, honest advice and someone in their corner who knew the ground.

This guide is that plan in print. It walks you through each step, explains what makes buying in Florida different and shows you exactly where I will be standing beside you.

Read it at your own pace. Then let's talk about what home means to you.

With gratitude,

MARK ALLEN MIDDLETON
REALTOR® · BROKER ASSOCIATE · COMPASS

EVERY BUYER, ONE STANDARD

The right home is not a price point. *It is the right fit, found well.*

Some buyers come to me with a budget for a first condominium. Others are looking for a gated estate on deep water. The work is the same. Understand what matters, search with discipline, negotiate with care and protect you through closing.

Every client receives the same preparation, the same market analysis and the same personal attention. What changes is the neighborhood, the property type and the strategy that fits your goals. The standard does not move.



AN OPEN KITCHEN AND LIVING SPACE IN A NEW TAMPA BAY HOME



OLD NORTHEAST AND SNELL ISLE, ST. PETERSBURG

LOCAL KNOWLEDGE

Tampa Bay is *not one market.*

HILLSBOROUGH

Tampa's urban core, the historic streets of Hyde Park and Seminole Heights, Davis Islands, South Tampa and fast-growing suburbs to the north and east.

PINELLAS

A peninsula of beach towns, downtown St. Petersburg, Dunedin, Clearwater, Safety Harbor and Tarpon Springs, with water on nearly every side.

PASCO

Room to grow. Newer communities in Wesley Chapel, Land O' Lakes and Odessa, and Gulf-coast towns along the Nature Coast.

Four cities, *four different rhythms.*



Tampa

A true urban center with Riverwalk living, Ybor City, Channelside and Bayshore Boulevard, plus established neighborhoods minutes from downtown. Condominiums, townhomes, bungalows and estates.



St. Petersburg

Walkable downtown, museums and the St. Pete Pier, historic districts like Old Northeast and Kenwood, and waterfront living on Snell Isle and Coffee Pot Bayou.



Dunedin

A small-town downtown with brick streets, the Pinellas Trail and Honeymoon Island nearby. Older cottages, waterfront homes and a strong sense of community.



Clearwater Beach

Sugar-sand Gulf beaches, high-rise and boutique condominiums, and island neighborhoods like Island Estates and Sand Key.

Where character, water *and space meet.*



Davis Islands and South Tampa

Island living minutes from downtown, with Hyde Park and Palma Ceia nearby offering historic homes, newer construction and condominiums.



Crescent Lake and Old Northeast

Brick streets, oak canopies and homes from the 1910s to the 1940s, close to downtown St. Petersburg.



Safety Harbor

A quiet bayfront downtown with parks, a marina and homes on generous lots.



North Pinellas and Pasco

Palm Harbor, Tarpon Springs and the Gulf coast to the north, with canal homes, golf communities and new construction inland.

Neighborhood descriptions refer to housing and amenities only. School assignments, zoning and boundaries change. Verify with the school district and local government.

Moving here from *somewhere else?*



ON THE WATER IN PINELLAS COUNTY

Florida has no state income tax, and its homestead protections reward full-time residents. Many of my clients arrive from other states and countries, and the first conversation is usually about how life here really works.

RESIDENCY MATTERS THIS YEAR

In November 2026, Florida voters approved Amendment 3, which expands the homestead exemption for non-school property taxes beginning in 2027. Owners who were Florida residents by December 31, 2026 qualify for the larger exemption. Those who establish residency later begin with the existing exemption and become eligible for the larger one in their fifth year. Details are on page 27.

BEFORE YOU ARRIVE

- Tour neighborhoods virtually with me before you fly in
- Get pre-approved with a lender licensed in Florida
- Ask about insurance early, before you fall in love
- Learn your flood and evacuation zones
- Plan for a Florida driver license and vehicle registration after you move

I can preview homes on video and walk you through neighborhoods long before your first visit.



YOUR ADVOCATE

Someone in your corner, *from first tour to final signature.*

I am a REALTOR® and Broker Associate with Compass, a photographer and a lifelong storyteller. I lead Middleton Tampa Bay, and I have represented buyers across Hillsborough, Pinellas and Pasco since 2017.

My job is to help you see clearly. That means pointing out what a listing photo leaves out, knowing which questions to ask about a roof or a seawall, and negotiating with the full picture in mind.

WHAT I BRING TO YOUR PURCHASE

- Local insight on pricing, neighborhoods and resale
- Access to Compass Private Exclusives and coming-soon listings
- Florida-specific guidance on insurance, flood and condo law
- A trusted network of lenders, inspectors and insurance advisors
- Clear communication, directly from me



LEADERSHIP PINELLAS, CLASS OF 2024

BY THE NUMBERS · REALTRENDS VERIFIED 2026

Experience you can *measure.*

$500M+
CAREER SALES
In career real estate sales volume.

1.5%
TOP NATIONWIDE
Among real estate professionals in the United States.

1984
CALLING TAMPA BAY HOME
More than four decades of local perspective.

50 to 100+
HOMES SOLD ANNUALLY
By the Middleton Tampa Bay team.

9
PROFESSIONAL DESIGNATIONS
Including GRI, CIPS, CRB, SRS, ABR and SFR.

Top 200
TAMPA BAY REAL PRODUCERS
Recognized in 2025.

Board of Directors, Florida REALTORS® and the National Association of REALTORS® · Vice President, Suncoast Tampa Association of REALTORS® · Rotary District Governor, District 6950, 2026 to 2027

AT A GLANCE

The path to ownership, *in nine steps.*

Most purchases take thirty to sixty days from accepted offer to closing. The search before that can take a weekend or a season. Here is the whole journey.

01	Consult	We talk through goals, timing, budget and neighborhoods, and sign a written buyer agreement.
02	Finance	Get fully pre-approved, or document funds for a cash purchase.
03	Search	Saved searches, Compass Collections and private listings, refined as we learn.
04	Tour	In person or by live video, with a Florida eye on condition and cost.
05	Offer	Price, terms, deposit and contingencies, built on current comparable sales.
06	Contract	Deposit in escrow, inspections, insurance quotes and condo or HOA review.
07	Appraise	Your lender's appraisal and final loan approval.
08	Close	Final walkthrough, verified wire, signatures and keys.
09	Settle In	Homestead filing, warranties, vendors and storm preparation.

STEP ONE

Representation, *in writing.*



Since August 2024, REALTORS® working with buyers must have a written agreement in place before touring a home with you, in person or by live video. It is a simple document, and it protects you.

The agreement spells out the services I provide, how long we work together and exactly how I am paid. Compensation is negotiable. In many purchases, the buyer asks the seller to contribute toward it as part of the offer.

OUR FIRST CONVERSATION COVERS

- What home means to you, and what can wait
- Timing, budget and how you plan to finance
- Neighborhoods, commute and lifestyle
- Property type: condominium, townhome, single family or land
- Your appetite for renovation

Florida law also requires a brokerage relationship disclosure. With me, you receive transaction broker representation unless we agree otherwise in writing.

STEP TWO

Financing *comes first.*



A full pre-approval, with income, assets and credit verified, tells you what you can comfortably spend and tells sellers that you are ready. A pre-qualification is only an estimate. In competitive situations, the difference matters.

ASK YOUR LENDER ABOUT

- Rate options, points and rate locks
- Your full monthly payment, including taxes and insurance
- Condominium approval, since some buildings do not qualify for certain loans
- Down payment assistance programs you may qualify for

Conventional	Down payments from as little as 3 percent for some buyers. Private mortgage insurance below 20 percent down.
FHA	Down payments from 3.5 percent with flexible credit guidelines. Condominiums must meet FHA approval.
VA	Little or no down payment for eligible veterans and service members.
Jumbo	For loan amounts above conforming limits, often with larger reserves required.
Cash	Fastest closings and strongest terms. Proof of funds goes with the offer.



BUDGET

The true cost *of owning in Florida.*

The price is only the beginning. In Tampa Bay, insurance, taxes and association fees can change a monthly payment more than the interest rate. We look at all of it before you make an offer.

Principal and interest	Your loan payment, based on price, down payment and rate.
Property taxes	Reassessed after a sale. Do not budget from the seller's current bill.
Homeowners insurance	Wind coverage is the largest variable. Get quotes before your inspection period ends.
Flood insurance	Required by lenders in high-risk zones, and wise in many others.
HOA, condo or CDD	Association dues, special assessments and community development district fees.
Upkeep	Pool, landscaping, pest control and a reserve for roof and air conditioning.

STEP THREE

A smarter search, *and a wider one.*



Online portals show what is public. Many of the best opportunities move through relationships first. Through Compass and my network, you see more, sooner.

Collections	A shared visual workspace where we save, compare and discuss homes together in real time.
Private Exclusives	Homes shared by Compass agents with their colleagues before or without public marketing.
Coming Soon	Listings preparing to launch, so you are ready on day one.
Compass CMA	Current comparable sales, so every offer starts from evidence.

Write down your must-haves, your nice-to-haves and your deal breakers. Then let the first ten showings teach us both what matters most.

Many buyers refine their search after a few tours. A neighborhood you dismissed online may feel exactly right in person, and the reverse happens just as often.

STEP FOUR

Touring *with a Florida eye.*



A WATERFRONT LIVING ROOM ON DAVIS ISLANDS, TAMPA

Beautiful finishes are easy to see. The things that drive cost and insurability in Florida are not. On every tour, I look past the staging with you.

Roof

Age, material and remaining life. Insurers ask first.

Air conditioning

Age and service history. It works hard here.

Windows and doors

Impact-rated glass or shutters lower risk and often premiums.

Elevation

Flood zone, finished floor height and drainage.

Plumbing and electrical

Older systems and certain panels can affect insurance.

Water

Seawall, dock and lift condition on waterfront homes.



STEP FIVE

An offer is more *than a price.*

Sellers weigh certainty and timing as much as dollars. A strong offer is built from recent comparable sales, the home's condition and what we learn from the listing agent.

Most Florida purchases use a contract created by Florida REALTORS® and The Florida Bar. The "AS IS" version is the most common. It lets you inspect and cancel during the inspection period, while the seller is not obligated to make repairs.

THE TERMS WE SHAPE TOGETHER

- Price and any seller credit toward closing costs
- Escrow deposit amount and timing
- Inspection period length
- Financing and appraisal terms
- Closing date and possession
- Personal property included in the sale

STEP SIX

Under contract, *on schedule.*

A financed purchase usually closes in thirty to forty-five days. Cash can close in as little as two weeks. I track every deadline so nothing slips.

Day 0	**Effective date** The contract is fully signed. Every deadline counts from here.
Days 1 to 3	**Escrow deposit** Your deposit is typically due within a few days and held by the title company or an attorney.
Days 1 to 15	**Inspection period** Inspections, insurance quotes, permit research and condo or HOA documents. Inspection periods are commonly ten to fifteen days.
Days 5 to 30	**Loan and appraisal** Your lender orders the appraisal and works toward final approval. Respond quickly to document requests.
Ongoing	**Title and survey** The title company clears liens and prepares your title insurance. A survey confirms boundaries and improvements.
Final week	**Insurance binder** Your homeowners and, where needed, flood policies are bound before closing.
Closing day	**Walkthrough and keys** A final walkthrough, signatures and funding. Then the keys are yours.

Timelines vary by contract. Your contract's dates always govern.

DUE DILIGENCE

Inspections that *fit the home.*



General home inspection
Structure, roof, systems and visible defects.

Wind mitigation
Roof shape, attachment and openings. Often lowers premiums.

Four-point
Roof, electrical, plumbing and HVAC. Commonly required by insurers on older homes.

Wood-destroying organisms
Termites and related damage.

Sewer scope
Recommended for older homes with clay or cast-iron lines.

Pool, seawall and dock
Specialists for waterfront and pool homes.

Mold and moisture
When there are signs of water intrusion.

ALSO DURING THIS PERIOD

- Pull the permit history from the city or county
- Request roof, HVAC and water heater ages
- Review the seller's disclosures, including the flood disclosure
- Confirm open permits or code violations are addressed

An inspection report is a list of facts, not a list of demands. We decide together what matters, then negotiate a repair, a credit or a new price.



INSURANCE

Quote early, *bind before closing.*

Insurance is one of the biggest variables in a Florida purchase. Premiums depend on roof age and shape, construction, windows, elevation and distance to the coast. Two similar homes on the same street can carry very different costs.

I recommend requesting quotes from an independent agent as soon as you are under contract, using the inspection reports. If a policy cannot be written at a reasonable cost, we want to know while you can still cancel.

WORTH KNOWING

- A wind mitigation report can earn meaningful premium credits
- Citizens Property Insurance is the state-backed insurer of last resort
- Insurers may pause new policies when a named storm threatens, so bind early in hurricane season
- The state's My Safe Florida Home program, when funded, offers free wind inspections and matching hardening grants



INDIAN ROCKS BEACH

FLOOD AND ELEVATION

Water is the view. *Plan for it.*

Standard homeowners policies do not cover flood. In high-risk zones such as AE and VE, lenders require flood insurance. In lower-risk zones like X, it is optional and often modestly priced.

Since October 2024, Florida sellers must give buyers a written flood disclosure at or before signing the contract, covering known flood damage, flood insurance claims and federal flood assistance.

ASK FOR THESE EARLY

- The elevation certificate, if one exists
- The flood zone from FEMA and the county
- Prior flood claims and the seller's flood disclosure
- A flood insurance quote, since new policies often have a waiting period unless tied to your loan closing

In flood zones, renovations exceeding half of a structure's value can require bringing the home up to current elevation standards. This matters for older homes you plan to improve.

Read the documents *like an owner.*



When you buy into an association, you buy into its finances, rules and future decisions. Florida condominium law has changed significantly since 2022. Buildings three habitable stories or taller must complete milestone structural inspections and structural integrity reserve studies, and fund reserves for critical components.

On a resale condominium, Florida law gives you a short window to review the governing documents and cancel after receiving them, typically three business days.

WHAT WE REVIEW

- Budget, reserves and the most recent reserve study
- Milestone inspection results and planned repairs
- Special assessments, current or proposed
- Insurance coverage and deductibles
- Rental, pet and vehicle rules
- Community development district fees in newer communities

Historic and waterfront homes *ask more of us.*



THE CRESCENT HOUSE, TARPON SPRINGS

Historic and older homes

Tampa Bay's historic neighborhoods hold some of its most beautiful homes. Their charm comes with homework.

- Local historic district rules can govern exterior changes
- Older wiring, plumbing and roofs can affect insurance
- Original windows and wood details are worth protecting
- Permit history tells the story of past renovations

Waterfront homes

Deep water, open bay, canal or lake. The right waterfront depends on how you plan to use it.

- Seawall age, cap condition and engineering reports
- Dock and lift permits, and lift capacity
- Water depth at low tide and bridge clearances
- Distance and route to open water



A COVERED TERRACE ON THE WATER



NEW CONSTRUCTION

Brand new, *still worth representing.*

From Wesley Chapel and Land O' Lakes to custom infill homes in St. Petersburg and South Tampa, new construction is a big part of the market. The sales team in a model home represents the builder. You deserve your own advocate.

Bring me to your very first visit, or register me before you go. Many builders require the buyer's agent to be present or named on the first visit.

WHAT WE WATCH

- Builder contracts are written by the builder, for the builder
- Base price versus options, lot premiums and upgrades
- Community development district fees and HOA dues
- Construction timelines and delay terms
- Independent inspections before drywall and before closing
- Warranty coverage and how to file claims

What buyers typically pay *in Florida.*

Buyers commonly budget two to five percent of the purchase price for closing costs and prepaid items, depending on the loan, insurance and timing. Your lender will provide an exact estimate.

ITEM	CUSTOMARILY PAID BY	HOW IT IS CALCULATED
Documentary stamps on the note	Buyer, when financing	$0.35 per $100 of the loan
Intangible tax on the mortgage	Buyer, when financing	0.2 percent of the loan
Lender's title policy	Buyer, when financing	Rate set by the state
Lender and appraisal fees	Buyer	Varies by lender
Survey and inspections	Buyer	Varies by property
Prepaid insurance and tax escrow	Buyer	Months of premium and taxes held in escrow
Documentary stamps on the deed	Seller	$0.70 per $100 of the price
Owner's title policy	Seller, in much of Tampa Bay	Negotiable in the contract

EXAMPLE

On a $400,000 loan, documentary stamps on the note are $1,400 and the intangible tax is $800. Cash buyers pay neither.

Sellers sometimes contribute toward a buyer's closing costs, and buyers may ask the seller to contribute toward their agent's compensation. Both are negotiated in the offer.



CLOSING DAY

The final steps, *done carefully.*

The final walkthrough

Within a day or two of closing, we walk the home together to confirm its condition, agreed repairs and included items. Systems should work, and the home should be as you expect.

The closing table

You review and sign the closing disclosure, loan documents and deed with the title company or attorney. Bring a government-issued photo ID. Remote and mail-away closings are available when you cannot be here.

Keys and records

Once the loan funds and the deed is recorded, the home is yours. Keep your closing package, title policy and survey in a safe place.

PROTECT YOUR FUNDS

Wire fraud is real. *Verify before you send.*

- Call the title company at a number you know is real before wiring
- Never trust wiring instructions that arrive by email or text alone
- Treat any last-minute change to instructions as a warning
- Confirm receipt by phone after the wire is sent

I will never send you wiring instructions. If anyone does, call me.

The day you get your keys should feel like a celebration, not a test of nerves.

Your first filing *as a Florida homeowner.*



If the home is your permanent residence on January 1, apply for the homestead exemption with your county property appraiser by March 1. Hillsborough, Pinellas and Pasco all accept online applications.

SAVE OUR HOMES

After homestead is granted, increases in assessed value are capped at 3 percent per year or the change in inflation, whichever is lower. Portability can carry up to $500,000 of that benefit to your next Florida homestead.

Property taxes reset after a sale. Budget from an estimate at your purchase price, not the seller's bill.

AMENDMENT 3, APPROVED NOVEMBER 2026

- School taxes: the $25,000 exemption is unchanged
- Other levies: the exemption rises to $150,000 in 2027 and $250,000 in 2028, then adjusts for inflation
- Florida residents as of December 31, 2026 qualify for the larger exemption
- Later arrivals begin with the existing exemption and become eligible for the larger one in their fifth year
- Save Our Homes and portability are unchanged

Your property appraiser has the final word on eligibility. This is general information, not tax advice.



HONEYMOON ISLAND, DUNEDIN

SETTLING IN

Welcome home. *Here is what comes next.*

The first month

- File for homestead
- Change locks and garage codes
- Register warranties
- Transfer utilities and set up service

Hurricane season

- June 1 through November 30
- Know your evacuation zone
- Test shutters and a generator
- Photograph your home for insurance

Every year

- Service the air conditioning
- Inspect the roof after storms
- Review insurance at renewal
- Keep receipts for improvements

My relationship with you does not end at closing. Need a roofer, a painter or an introduction to a local club? Call me. That is what I am here for.

A short glossary *of Florida real estate.*

AS IS contract
Florida contract that lets the buyer inspect and cancel during the inspection period, without obligating the seller to repair.

Appraisal
A lender's independent opinion of value.

Buyer agreement
The written agreement between a buyer and their brokerage, required before touring.

CDD
Community Development District. A special district that funds community infrastructure, billed on the tax bill.

Closing disclosure
The final statement of your loan terms and closing costs, delivered before closing.

Documentary stamps
Florida taxes on deeds and on mortgage notes.

Elevation certificate
A survey document showing a building's elevation relative to flood levels.

Escrow deposit
Good-faith funds held by the title company or attorney after the contract is signed.

Four-point inspection
An insurance inspection of roof, electrical, plumbing and HVAC.

Homestead exemption
A reduction in taxable value for a permanent Florida residence.

Milestone inspection
Required structural inspection for condominium buildings three habitable stories or taller.

Portability
The ability to transfer Save Our Homes savings to a new Florida homestead.

Pre-approval
A lender's verified commitment of how much you can borrow.

SIRS
Structural Integrity Reserve Study, which sets required condominium reserves for critical components.

Title insurance
Protects against defects in ownership. Owner's and lender's policies are separate.

Wind mitigation
An inspection documenting features that resist wind and can reduce insurance premiums.

YOUR CHECKLIST

From first call *to front door.*

BEFORE THE OFFER

- [ ] Meet with me and sign a buyer agreement
- [ ] Get fully pre-approved, or gather proof of funds
- [ ] Set a monthly budget that includes insurance and taxes
- [ ] List must-haves, nice-to-haves and deal breakers
- [ ] Choose neighborhoods to tour
- [ ] Review flood zones and insurance factors before offering
- [ ] Write the offer and submit the escrow deposit

UNDER CONTRACT

- [ ] Schedule inspections in the first days
- [ ] Request insurance quotes and condo or HOA documents
- [ ] Review the seller's disclosures and permit history
- [ ] Negotiate repairs or credits within the inspection period
- [ ] Submit lender documents promptly
- [ ] Bind insurance and verify wiring instructions by phone
- [ ] Complete the walkthrough, sign and file for homestead

MY TRUSTED NETWORK

Lenders, home and wind inspectors, insurance agents, title professionals, surveyors, contractors, roofers, movers and designers. Ask me for introductions at any stage.

"You will always know what is happening, why it is happening and what comes next."



DOWNTOWN DUNEDIN

IN THEIR WORDS

What our clients *say*.

"From the first day my husband and I started working with him, he was super attentive and extremely quick to answer any questions we had. When it was time to make an offer, Dan really stepped up and negotiated the best deal possible for us."

AMANDA · PALM HARBOR

"Mark was professional from the moment we met and through the entire process. He delivered on everything he promised. His communication was excellent and he always followed up when he said he would."

CURT · NEW PORT RICHEY

"Dan is very professional and easy to work with through the sale process. He is very knowledgeable and helpful with all the details. He really had our best interest at heart."

SUSAN · LUTZ

Personal attention, *backed by a team.*



Mark Allen Middleton

REALTOR® · BROKER ASSOCIATE · GRI, CIPS, CRB, SRS, PSA, ABR, RSPS, SFR

Mark leads every client relationship personally, from strategy and search to negotiation and closing. A photographer and filmmaker, he is the creator of the documentary *Delightful Dunedin* and the channel *Living and Buying in Tampa Bay*.

Dan Schulz

REALTOR® · GRI · TRUSTED REAL ESTATE ADVISOR

Dan has worked alongside Mark for five years. He brings deep knowledge of the properties he shows and steady communication from first tour to closing day.

BACKED BY COMPASS
National reach, powerful technology and a network of top agents across the country.

ROOTED LOCALLY
Tampa Bay home since 1984, with an office at Compass in Midtown Tampa.

GLOBAL CONNECTIONS
CIPS-certified for international buyers, with relationships through Rotary around the world.



LET'S BEGIN

Your next home is out there. *Let's find it together.*

Whether you are buying your first home, moving across the bay or relocating from across the world, I would be honored to guide you. Call, text or email, and we will start with a conversation.

MARK ALLEN MIDDLETON
REALTOR® · BROKER ASSOCIATE
727-871-7653
MARK@MIDDLETONTAMPABAY.COM
MIDDLETONTAMPABAY.COM



MIDDLETON

TAMPA BAY

PEOPLE · PLANET · PURPOSE

727-871-7653 · MARK@MIDDLETONTAMPABAY.COM · MIDDLETONTAMPABAY.COM

COMPASS

Compass is a licensed real estate broker and abides by Equal Housing Opportunity laws. All material presented herein is intended for informational purposes only and is not legal, tax, insurance or financial advice. Information is compiled from sources deemed reliable but is subject to errors, omissions and changes without notice. Consult the appropriate professionals for advice on your situation. Statistics as verified by RealTrends, 2026. 3615 Bromley Grand Avenue, Suite 230, Tampa, Florida 33607.