MIDDLETON
TAMPA BAY

A NEIGHBORHOOD GUIDE · 2026 EDITION

NEW PORT RICHEY / PASCO COUNTY GULF COAST / 34652

Living in *Gulf Harbors*



Canals, docks and a private Gulf beach at the end of the street.
Everything you would want to know before you call it home.

COMPASS

BY MARK MIDDLETON, BROKER ASSOCIATE · COVER: A MEDITERRANEAN-STYLE ESTATE ON THE GULF FRONT



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A THREE-STORY CANAL HOME WITH LOUVERED BAHAMA SHUTTERS



A LETTER FROM MARK

The canal town that almost *wasn't*

Turn west off U.S. 19 onto Marine Parkway and the commercial strip gives way to water. Seawalls, boat lifts and palms line the canals, and every one of them runs out to the Gulf. Keep going and the road ends at a private beach that belongs to the people who live here.

Few neighborhoods in Tampa Bay were born from a bigger dream or a rougher start. Gulf Harbors began in 1958 as Flor-A-Mar, a plan for 60 miles of canals and up to 7,500 homes. The developers hit limestone, ran out of money and sold only two houses before foreclosure. A second owner rebuilt the vision, and the community that grew from it now lines miles of canals.

I wrote this guide for two readers. One is deciding whether Gulf Harbors is the right place to live or invest. The other already lives here and is thinking about what comes next. Both deserve the full picture: the history, the clubs, the canals, and the practical questions about elevation, flood insurance, rebuilding after Hurricane Helene and what homes are worth.

If a canal or a house in these pages catches your eye, call me. Seeing Gulf Harbors by car is good. Seeing it with someone who knows which canals reach open water fastest is better.



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02 · AT A GLANCE

Gulf Harbors *in brief*

34652

ZIP CODE

Unincorporated western Pasco County with New Port Richey addresses.

1958

THE PLAN BEGINS

Howard Burkland asks the county for a bulkhead line a mile into the Gulf.

841 acres

SUBMERGED LAND

Bought from the state in June 1959 for the canals and home sites.

60 mi

CANALS PLANNED

The original Flor-A-Mar vision, alongside up to 7,500 homes.

1978

THE WOODLANDS

Gulf Harbors Woodlands is added. Sea Forest follows in the 1980s.

$503K

TYPICAL VALUE

Zillow's typical home value for the Flor-A-Mar section, as published November 2026.

West Pasco, *on the Gulf*

Gulf Harbors sits on the Gulf of Mexico just west of U.S. 19, between the Pithlachascotee River and the mangroves of Green Key.

The community is an unincorporated part of western Pasco County with New Port Richey mailing addresses. U.S. 19 forms its eastern edge, and Marine Parkway, Floramar Terrace and Westshore Drive carry traffic from the highway to the Gulf. The original Flor-A-Mar tract claimed almost four miles of frontage between Fillmans Creek and the mouth of the Cotee River.

Most residents describe three parts. The older Flor-A-Mar section holds the first canals and the condominiums along Marine Parkway. Gulf Harbors Woodlands was added in 1978, and the Sea Forest area along the Gulf front was developed in the 1980s. Listing sites draw these lines differently, so expect some overlap.

The setting feels like a coastal village, yet errands are minutes away on U.S. 19, and downtown New Port Richey, with its riverfront park and restaurants, is a short drive east. If an exact boundary matters for a purchase, ask me to confirm the subdivision and plat for that address.

THE LAY OF THE LAND

4 mi

OF GULF FRONTAGE IN THE ORIGINAL TRACT

2 mi

LENGTH OF THE NORTH CANAL, OPENED TO THE GULF IN JANUARY 1960

APPROXIMATE DRIVE DISTANCES

Green Key Beach (Rees Park)	3 mi
Downtown New Port Richey	3 mi
Werner-Boyce Salt Springs	5 mi
Tarpon Springs Sponge Docks	9 mi
Suncoast Parkway at SR 54	14 mi
Clearwater Beach	26 mi
St. Pete-Clearwater Intl. Airport	30 mi
Tampa International Airport	33 mi
Downtown Tampa	38 mi

Road miles are approximate, measured from the center of Gulf Harbors. Drive times vary with traffic and route.

1959 ONWARD

Flor-A-Mar

The first canals, the North Canal and the condominiums along Marine Parkway.

ADDED 1978

The Woodlands

Gulf Harbors Woodlands, with canal homes on quieter interior streets.

THE 1980S

Sea Forest

Larger lots and many of the biggest homes, close to the Gulf front.



Flower of *the sea*

Before it was Gulf Harbors, it was Flor-A-Mar, a developer's plan to turn a mile of Gulf shallows into a city of canals.

A plan for 7,500 homes, *and a mile of Gulf*

The land. In the mid 1950s, the Gulf-front property that became Gulf Harbors belonged to Philip Berkowitz, Al Elfenbein and Sol Hochberg. Howard Burkland, a developer from Pinellas County, bought it in the late 1950s along with upland and submerged acreage, and called the project Flor-A-Mar.

The ask. In July 1958, Burkland asked the Pasco County Commission to approve a bulkhead line reaching a mile into the Gulf. The commission agreed with reservations. Two weeks later, New Port Richey officials objected, and the county scaled back what it would allow offshore.

The vision. The master plan was enormous: up to 3,600 acres, 60 miles of canals and as many as 7,500 homes. Four sections were to line a Grand Canal: Waterfront Estates, Country Club, Gulf Isles, and a beach district with high-rise condominiums and apartments. An 18-hole golf course was planned, and 20 acres of Gulf frontage were promised to Pasco County for a public beach.

The partner. Plats were filed in early 1959 and the first houses went up near U.S. 19, priced from $8,000 to $10,000. In May 1959, Chicago contractor Sumner Sollitt joined Burkland as a full partner, and the two talked of 500 houses by the end of that year and 2,000 more by the end of 1960. In June 1959, the state finalized the sale of 841 acres of submerged Gulf land, well short of the more than 1,500 requested.

The rock. Dredging started almost at once, and the builders found hard limestone under the sand. It had to be blasted, underground springs added to the cost, and the original excavation contractor went broke. The North Canal, two miles long with half a mile of frontage on U.S. 19, reached the Gulf in January 1960.

Beneath the sand lay hard limestone. Every canal had to be blasted from rock.

THE COST OF BUILDING FLOR-A-MAR

THE ORIGINAL PLAN

3,600
ACRES ENVISIONED

7,500
HOMES ENVISIONED

$8,000
STARTING PRICE OF THE FIRST HOUSES, 1959

FIGURES FROM PERIOD REPORTING COMPILED BY THE WEST PASCO HISTORICAL SOCIETY

A BEACH FOR THE PUBLIC

A January 1959 New Port Richey resolution required Burkland to provide a public beach and access roads. In May 1960, the county went further, requiring Gulf-front developers to set aside 10 percent of their developed land for public use.



GULF HARBORS CANALS, THE MANGROVES OF THE COTEE RIVER AND THE OPEN GULF

06 · THE SECOND START

Robert Crown and *the Lindrick years*

For all its early promise, Flor-A-Mar was in trouble. By 1963 only two homes had sold, and the project went into foreclosure. Sources differ on the details: one account has Burkland selling his interest to Sollitt in December 1961, before the collapse.

The man who saved it was Robert Crown. He took over through a company called Empire Properties and, in 1965, formed the Lindrick Corporation to finish the job. The pace changed quickly. By 1967 more than 100 houses had sold.

Commerce followed the rooftops. The Southgate Center opened on U.S. 19 in late 1965, and a Holiday Inn arrived in 1969. Crown did not live to see the community he rescued fully built. He died in 1969 at age 48.

His company made one decision in the early 1970s that still defines Gulf Harbors. Lindrick set aside the Gulf-facing section as a residents-only beach and kept high-rise condominiums off it. The one tower that did rise was Sea Castle, an eight-story building begun in 1973 on Floramar Terrace south of the boat basin. When it was finished it was the tallest building in Pasco County.

Growth continued for two more decades. Gulf Harbors Woodlands was added in 1978, and the Sea Forest area near the Gulf was developed in the 1980s, with larger lots and many of the community's biggest homes.

Crown's name survives just north of the neighborhood. Kayakers launching along Green Key Road can paddle into the Robert Crown Wilderness Area, a quiet stretch of mangroves and tidal water.

1963

2 *homes sold*

Foreclosure ends the first attempt.

1967

100+ *houses sold*

Two years after Lindrick takes over.

1973

8 *stories*

Sea Castle, once Pasco's tallest building.

A yacht club, a beach club *and a civic center*

Gulf Harbors Yacht Club. On Marine Parkway, the yacht club has been part of community life since the 1960s. Its banquet room seats up to 125 guests, members gather at the Burgee Lounge for weekly menus, and the club extends reciprocity to visitors from other clubs in the Yachting Club of America network. Membership is open to boaters and non-boaters alike.

Gulf Harbors Beach Club. On Westshore Drive, the beach club manages the private white-sand beach that Lindrick reserved for residents in the 1970s. Shaded cabanas line the sand, palms frame the water, and a gatehouse controls entry. Access requires membership, which makes it a rarity on this stretch of the Gulf coast.

The civic center. The Gulf Harbors Civic Association is a voluntary civic association, not a mandatory homeowners association. Its civic center hosts meetings, social events and fundraisers, and its affiliated charitable fund is a registered nonprofit.

Condominium life. Along Marine Parkway, Gulf Harbors Condominiums were photographed around 1970 with their docks, pool and clubhouse. Condominium associations here have their own rules, fees and insurance, so read the documents closely.

A private Gulf beach, reserved for residents since the 1970s, is the community's signature.



THE GATEHOUSE AT THE GULF HARBORS BEACH CLUB

CLUB OR ASSOCIATION?

Membership in the beach club or yacht club is separate from owning a home here, and dues, waiting lists and eligibility rules change over time. Before you buy, ask for current membership terms for each club that matters to you, and confirm whether the home sits in a condominium or other mandatory association.

Where the canals *meet open water*



THE PRIVATE BEACH, ITS CABANAS AND THE DOCKS ALONG THE GULF EDGE

The western edge of Gulf Harbors is the reason many buyers come. Here the canals open straight onto the Gulf, homes look across shallow grass flats toward the horizon, and the private beach sits at the end of the street. The sunsets are unobstructed.

Westshore Drive is the address many people mean when they say Gulf front. Some of the largest homes in the community line it and the streets of the Sea Forest area nearby, many of them newer construction raised well above the ground floor.

The water off the beach is shallow for a long way out, which suits wading and paddling. Boaters learn the marked channels quickly, and local knowledge matters at low tide.

The same exposure that makes the Gulf front beautiful makes it the most vulnerable part of the neighborhood in a storm. The flood and insurance section later in this guide covers what to ask before you buy here.



ARCHED WINDOWS AND A STAIR TOWER ON A CANAL HOME

09 · TIMELINE

A Gulf Harbors *timeline*

1955	**The land.** Philip Berkowitz, Al Elfenbein and Sol Hochberg own the property that will become Gulf Harbors.
1958	**Flor-A-Mar.** Howard Burkland seeks a bulkhead line a mile into the Gulf. New Port Richey objects.
1959	**Partners and plats.** Sumner Sollitt joins Burkland. The state sells 841 acres of submerged land. First homes priced from $8,000.
1960	**The North Canal.** The two-mile canal connects to the Gulf in January.
1963	**Foreclosure.** Only two homes have sold, and the project fails.
1965	**Lindrick.** Robert Crown forms the Lindrick Corporation. The Southgate Center opens on U.S. 19.
1967	**Momentum.** More than 100 houses have sold.
1969	**A loss.** Robert Crown dies at 48. A Holiday Inn opens on U.S. 19.

From Lindrick *to today*

1970s	**A private beach.** Lindrick reserves the Gulf-facing section as a residents-only beach.
1973	**Sea Castle.** Construction begins on the eight-story tower, named Sea Castle in 1975.
1978	**The Woodlands.** Gulf Harbors Woodlands is added.
1980s	**Sea Forest.** The Sea Forest area is developed near the Gulf.
1981	**Waterfront dining.** The Seamarket Restaurant opens. It later becomes Leverocks, Widow Fletchers and today the Seafire Grill.
1992	**Conservation.** The state makes its first purchase for what becomes Werner-Boyce Salt Springs State Park.
2024	**Hurricane Helene.** Storm surge floods much of Gulf Harbors on September 26.
2026	**Aqua Harbor.** A 96-unit condominium development rises at U.S. 19 and Marine Parkway on the old hotel site.

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Sixty miles were planned. What was built became a community.

GULF HARBORS, 1958 TO TODAY

Sixty years of building *on the water*

Because Gulf Harbors grew in waves from the 1960s through the 1980s and is rebuilding again today, almost every era of Florida waterfront design stands within a few canals.



A MEDITERRANEAN-STYLE HOME WITH A COLUMNED PORTICO



A THREE-STORY HOME WITH A TILE ROOF AND GARAGE AT GROUND LEVEL

The first canal homes. The houses of the 1960s and 1970s are mostly single-story concrete block ranches on canal lots, with docks out back and a straight run to the Gulf. Many have been expanded and remodeled. Many others are being renovated or replaced after the 2024 storms.

Mediterranean and Spanish styles. Tile roofs, stucco walls, arched entries and columned porticos run through the Woodlands and Sea Forest areas. The grandest of them face the Gulf or sit on wide canal points.

Elevated new construction. Newer homes are often built with living space raised a full story, with garages, storage and entries below. They are designed for current flood rules and frequently carry lower flood insurance costs than older slab homes.

Condominiums. Low-rise condominiums along Marine Parkway offer water access for less money, and the new Aqua Harbor buildings add elevator-served residences near U.S. 19.



A RAISED CRAFTSMAN-STYLE HOME WITH A DEEP FRONT PORCH



A SINGLE-STORY HOME WITH A TILE ROOF AND CIRCULAR DRIVE

Coastal and Craftsman revivals. Lap siding, metal or shingle roofs, wide porches and Bahama shutters give many rebuilt homes a Key West or Old Florida look. Most are raised, with stairs leading to the main floor.

Ranches, updated. The classic single-story house remains common. Updated examples have new roofs, impact windows, open kitchens and pools, and they often cost far less than raised new construction on the same canal.

What it means for buyers. Comparing homes in Gulf Harbors takes care. A remodeled 1970s ranch, a raised new build and a Gulf-front estate can share a street and trade at very different prices per square foot. Elevation, flood history, seawall condition, dock and lift, and the route to open water matter as much as the finishes.

What it means for owners. Many owners are deciding whether to repair, elevate or rebuild after Helene. Florida and federal flood rules shape that choice, and the right answer differs from house to house. I am glad to help you think it through before you commit.

QUESTIONS TO ASK ABOUT ANY HOME

- Elevation certificate and flood zone
- Did it flood in 2024, and what was repaired
- Age and condition of the seawall
- Dock, lift and permits
- Roof age and wind mitigation features
- Distance and route to the open Gulf

Canals, seawalls *and the way out*



CANAL HOMES AND THE MOUTH OF THE COTEE RIVER BEYOND

Most of Gulf Harbors lives on its canals. They were dug from Gulf shallows and limestone in the 1960s and lined with seawalls, so nearly every waterfront lot has a dock, and many have boat lifts. Canal homes often reach the open Gulf in a few minutes.

Seawalls are the hidden asset and the hidden expense. Replacing one can cost a great deal, so ask for its age, condition and permit history. A marine contractor can inspect the cap, panels and tiebacks before you close.

Many listings in Gulf Harbors advertise no bridges to the Gulf, which matters to owners of sailboats and larger boats with towers. Ask about the specific route from any dock, along with typical depth at low tide.

Dug from Gulf shallows and limestone, the canals are why Gulf Harbors exists.

STREETS TO KNOW

- Marine Parkway
- Floramar Terrace
- Westshore Drive
- Southshore Drive
- Sea Forest Drive
- Green Key Road, to the north

ON THE WATER

97%

OF HOMES IN REDFIN'S FLOR-A-MAR AREA RATED AT SEVERE FLOOD RISK OVER 30 YEARS



BOAT LIFTS AND DOCKS ALONG A GULF HARBORS CANAL

12 · LIFE BY BOAT

The garage *out back*

In Gulf Harbors the boat is often the second car. Residents fish the grass flats for trout and redfish, run north to the mangroves of Werner-Boyce Salt Springs, head south toward Anclote Key and Tarpon Springs, or simply cruise to dinner. The Seafire Grill on U.S. 19 welcomes guests who arrive by boat.

Summer scallop season draws many owners north along the Nature Coast, and calm mornings bring paddleboards and kayaks onto the canals. Pelicans, ospreys and dolphins are regular neighbors.

If boating is the reason you are buying, plan the details first: dock length and lift capacity, depth at the slip, the route and travel time to open water, and the cost of insuring the boat alongside the house.

GULF ACCESS

1960

THE NORTH CANAL FIRST OPENS TO THE GULF

125

GUESTS THE GULF HARBORS YACHT CLUB BANQUET ROOM CAN SEAT



13 · OUTDOORS

CANAL HOMES ON A POINT, WITH THE OPEN GULF BEYOND

The waterfront *and the parks*

Beaches, salt marsh and a riverfront town park, all within a short drive of the end of your dock.

Green Key and *Robert K. Rees Park*

Robert K. Rees Memorial Park. Just north of Gulf Harbors, at the end of Green Key Road, is New Port Richey's public beach. Locals still call it Green Key Beach. The county park covers about 42 acres on the Gulf, with a small sandy beach, shallow water suited to children, picnic shelters, a playground and boardwalks through the mangroves. It is open daily from dawn to dusk, and pets are not allowed.

A key with a past. Green Key was once Deer Island, about 50 acres of mangrove swamp. Cora and J. G. Brown homesteaded it, built a causeway and later renamed it. Tied up for years in the Flor-A-Mar disputes, the land was finally deeded in January 1969 to Pasco County, the City of New Port Richey and the school board. In 1971 county trucks began hauling sand to build the beach.

Named for a champion. The park honors Robert K. Rees, the county commissioner elected in 1968 who pushed to turn the island into a public park. He died in 1992.

Birding. More than 240 bird species have been recorded at this compact park, a stop on the Great Florida Birding and Wildlife Trail. Sunset is the busiest hour, and the small free lot fills on weekends.

Paddling. Launch sites along the Green Key causeway lead into the Robert Crown Wilderness Area to the south, named for the man who rescued Gulf Harbors.

A mangrove island once called Deer Island became the town's only public beach.

GREEN KEY IN NUMBERS

42

ACRES OF COUNTY PARK ON THE GULF

240+

BIRD SPECIES RECORDED

1969

TITLE SETTLED AFTER YEARS OF LITIGATION

1971

COUNTY TRUCKS BEGIN HAULING SAND

The only public beach in New Port Richey, minutes from your dock.

More green space, *minutes away*

WERNER-BOYCE

3,999

ACRES OF SALT MARSH, MANGROVE ISLANDS AND COASTAL HAMMOCK

COASTLINE

4 mi

OF PROTECTED GULF SHORELINE NORTH OF PORT RICHEY

SIMS PARK

1924

GEORGE SIMS GIVES ENCHANTMENT PARK TO NEW PORT RICHEY

Salt springs, tidal creeks and a river town park, within a fifteen-minute drive.

Werner-Boyce Salt Springs State Park. North of Gulf Harbors on U.S. 19 in Port Richey, this state park protects four miles of Pasco County's Gulf coast. Most of its 3,999 acres are wetlands: salt marsh, mangrove islands and tidal creeks, along with the deep salt spring that gives the park its name. The main entrance at 8737 U.S. 19 has a kayak launch, boardwalk and trails. The park opens at 8 a.m. and closes at sunset, with a $4 vehicle fee.

Sims Park. In downtown New Port Richey on the Cotee River, Sims Park has a playground, splash pad, outdoor fitness equipment and an amphitheater for concerts and festivals. George Sims donated it to the city in 1924, and the city's very first ordinance protects it as a park forever.

The Cotee River. The Pithlachascotee, known locally as the Cotee, winds through downtown to the Gulf. Kayak launches at Sims Park and nearby city parks make it easy to paddle, and the river is a favorite route for boaters heading to waterfront restaurants.

Neighborhood life. The civic center, the yacht club and the beach club fill the calendar with social events, and many neighbors know each other from the water. After Helene, residents leaned on each other to rebuild, and that spirit is part of what people describe when they talk about living here.

Dining, errands, *schools and getting around*

Dining. The Seafire Grill on U.S. 19, in the building that opened in 1981 as the Seamarket Restaurant, serves seafood, steaks and pasta on the water, and guests can arrive by boat. Sunset Cove shares the address. Catches Waterfront Grille sits on the Cotee River in Port Richey, and downtown New Port Richey has more than 20 restaurants, breweries and coffee shops, plus the restored 1927 Hacienda Hotel with its restaurant and bar.

Errands. Groceries, pharmacies, banks and everyday shopping line U.S. 19, which borders Gulf Harbors on the east.

Health care. BayCare's Morton Plant North Bay Hospital, on Madison Street in New Port Richey, is West Pasco's only not-for-profit community hospital, with a 24-hour emergency center.

Getting around. Most residents drive. U.S. 19 runs north to Hudson and south to Tarpon Springs and Clearwater. The Suncoast Parkway, reached by State Road 54, is the fastest route to Tampa and Tampa International Airport, roughly 33 miles away.

Culture. The Richey Suncoast Theatre, opened in 1926 as the Thomas Meighan Theatre, stages live productions year-round downtown.



QUEEN PALMS AND A CIRCULAR DRIVE ON A GULF HARBORS STREET

SCHOOLS

Public schools are run by Pasco County Schools. Addresses in the area have been assigned to Richey Elementary, Gulf Middle and Gulf High. Assignments can change, and the district offers choice programs, so confirm the zoned schools for any specific address with the district's school locator before you buy.

DOWNTOWN NEW PORT RICHEY, A SHORT DRIVE EAST

1924

Sims Park

Riverfront park, splash pad and amphitheater, protected by the city's first ordinance.

1926

Richey Suncoast *Theatre*

Opened as the Thomas Meighan Theatre, now a year-round live stage.

1927

The Hacienda

The restored Main Street hotel, with a restaurant and bar.

What Gulf Harbors *homes are worth*

Gulf Harbors spans modest canal ranches, raised new construction and Gulf-front estates, so neighborhood medians tell only part of the story.

$737K
SEA FOREST TYPICAL VALUE
Zillow Home Value Index, as published November 2026.

$503K
FLOR-A-MAR TYPICAL VALUE
Zillow Home Value Index, as published November 2026.

$435K
WOODLANDS TYPICAL VALUE
Zillow Home Value Index, as published November 2026.

TYPICAL HOME VALUES BY SECTION

SECTION	TYPICAL VALUE	NOTES
Flor-A-Mar	$503,319	The original 1960s canal section and condominiums
Gulf Harbors Woodlands	$435,153	Added in 1978
Gulf Harbors Sea Forest	$737,012	Developed in the 1980s near the Gulf
City of New Port Richey	$284,675	October 2026, down 0.9% year over year

Gulf Harbors values run well above the surrounding city because of the water. Zillow's typical values for the three sections range from about $435,000 in the Woodlands to about $737,000 in Sea Forest, compared with about $285,000 for New Port Richey as a whole.

The 2024 storms reshaped pricing. A year after Helene, a local contractor estimated that about 500 Gulf Harbors homes still needed renovation, and a local agent reported that homes that stayed dry sold well while flooded homes often cut asking prices by 10 to 20 percent. Renovated, elevated and dry homes now command a clear premium.

New construction is adding a fresh tier. Pre-construction listings at Aqua Harbor, two 48-unit condominium buildings on the water at U.S. 19 and Marine Parkway, have ranged from about $450,000 to $650,000.

Data sites draw the neighborhood lines differently, and sales volume in any one section can be thin. For pricing a specific home, I build a comparison set by hand, matching elevation, flood history, water frontage and the route to the Gulf.

On the same canal, a dry, elevated home and a flooded slab home can trade at very different prices.

Buy the water, *and the details*

Gulf Harbors rewards buyers who know what they are looking at. The same qualities that make it special, the canals, the Gulf front and the boating, also call for careful due diligence.

Know the elevation

Two homes on the same canal can sit at very different heights. Ask for the elevation certificate, and know whether the home is raised, partially raised or on grade.

Read the storm history

Ask whether the home flooded in 2024, what was replaced, and whether the work was permitted. Look for receipts, inspections and certificates of completion.

Inspect the waterfront

Budget for a seawall and dock inspection by a marine contractor. Ask about lift capacity, depth at the slip and the route to open water.

Price the whole picture

Get flood and wind insurance quotes before you write an offer, not after. Elevation, roof age and wind mitigation features can change premiums meaningfully.

Understand the clubs

Membership in the beach club and yacht club is separate from the purchase. Confirm current terms for any club that matters to your decision.



A STAIR TOWER, BALUSTRADE AND ARCHED ENTRY ON A CANAL HOME

A BUYER'S EDGE

In Gulf Harbors the best house is often the one that stayed dry, sits high and reaches the Gulf fastest.

MARK MIDDLETON

Flood, insurance *and elevation*

Gulf Harbors sits at the edge of the Gulf. Flood risk is real, it varies home by home, and it deserves a clear-eyed look before any purchase.

What Helene did. On the night of September 26, 2024, Hurricane Helene pushed storm surge into neighborhoods across coastal Pasco County. The National Weather Service gauge at New Port Richey measured 5.04 feet above mean higher high water at 9 p.m. before it stopped reporting. The Pasco County Sheriff's Office said many of its rescues came from Gulf Harbors.

What the data says. First Street's Flood Factor, as published by Redfin, rates about 97 percent of the homes in the Flor-A-Mar area, roughly 1,690 properties, as likely to be severely affected by flooding over the next 30 years. For Sea Forest the figure is 99 percent.

Elevation and the 50 percent rule. Under federal flood rules, when repairs or improvements to a home in a special flood hazard area reach half of its market value, the home generally must be brought up to current elevation standards. Ask Pasco County how this applies before you plan a major renovation.

Insurance. Lenders require flood insurance in high-risk zones. Wind mitigation inspections, four-point inspections on older homes and roof age all shape homeowners premiums. Get real quotes early, and ask whether an existing flood policy can transfer.

BEFORE YOU WRITE AN OFFER, REQUEST

- Elevation certificate and flood zone
- Flood and storm claim history
- Helene repair scope, permits and closeout
- Wind mitigation report
- Roof age and permit records
- Seawall and dock condition
- Four-point inspection for older homes
- Insurance quotes in writing



A RAISED HOME WITH GARAGES AND STORAGE AT GROUND LEVEL



A WHITE TILE ROOF AND ARCHED LOGGIA UNDER A CLEAR SKY

Sell the lifestyle, *document the facts*

Buyers come to Gulf Harbors for the water, and the right marketing tells that story: the dock, the route to the Gulf, the sunset from the back porch, the beach at the end of the street. A home here deserves editorial photography, aerial views and copy that place it within the community's history.

Then the facts close the sale. Buyers and their insurers will ask about elevation, flood history, Helene repairs, roof age and seawall condition. Sellers who have those answers ready, with permits and receipts organized, remove doubt and protect their price.

Pricing takes judgment. With few truly comparable sales in any month, the right comparisons often come from carefully matched homes elsewhere in Gulf Harbors, adjusted for elevation, renovation, water frontage and Gulf access. Well-prepared, well-priced homes sell. Homes that ask buyers to guess usually wait.

A SELLER'S FILE

- Elevation certificate
- Wind mitigation and four-point reports
- Helene repair permits and closeout
- Roof, HVAC and water heater history
- Seawall, dock and lift records
- Flood policy and claim history
- Survey and the house's own story

Gulf Harbors, *answered*

Where is Gulf Harbors?

Gulf Harbors is a waterfront community on the Gulf of Mexico in western Pasco County, just west of U.S. 19 in New Port Richey's 34652 ZIP code. It is unincorporated, so most homes fall under Pasco County rather than the city.

Is there an HOA?

Most single-family homes are not in a mandatory homeowners association. The Gulf Harbors Civic Association is voluntary. Condominiums and some subdivisions have their own associations, so confirm the status of any specific property.

Can residents use the beach?

The beach on Westshore Drive is private and run by the Gulf Harbors Beach Club, which requires membership. Robert K. Rees Memorial Park, the public beach on Green Key, is just north.

Did Gulf Harbors flood in Helene?

Yes. Storm surge on September 26, 2024 flooded much of the community, and many homes have since been repaired, elevated or rebuilt. Ask about the history of any home you consider.

What do homes cost?

Zillow's typical values, as published in November 2026, ranged from about $435,000 in Gulf Harbors Woodlands to about $737,000 in Sea Forest. Gulf-front estates sell far higher, and condominiums for less.

Is it in a flood zone?

Nearly all of it. Redfin's data shows severe 30-year flood risk for about 97 percent of homes in the Flor-A-Mar area. Elevation varies by home and matters a great deal.

Can I keep a boat?

Most waterfront lots have docks, many with lifts, and canals lead to the Gulf. Ask about depth, lift capacity and the route to open water for any home.

Who built Gulf Harbors?

Howard Burkland began it as Flor-A-Mar in 1958 with partner Sumner Sollitt. After foreclosure in 1963, Robert Crown and his Lindrick Corporation completed the community from 1965 onward.

What schools serve it?

Pasco County Schools. Area addresses have been assigned to Richey Elementary, Gulf Middle and Gulf High. Confirm any address with the district's school locator.

Is there new construction?

Yes. Many lots are being rebuilt with elevated homes, and Aqua Harbor is adding 96 condominium residences at U.S. 19 and Marine Parkway.

Where is the public beach?

Robert K. Rees Memorial Park on Green Key, just north of Gulf Harbors, is free and open daily from dawn to dusk.

How far is Tampa?

Downtown Tampa and Tampa International Airport are roughly 33 to 38 miles away, most quickly reached by the Suncoast Parkway. Downtown New Port Richey is about three miles.



ABOUT MARK

Mark Middleton

Mark Middleton is a Realtor® Broker Associate with Compass and leads Middleton Tampa Bay, advising buyers and sellers across Pinellas, Hillsborough and Pasco. He specializes in historic, character and waterfront homes, the qualities that define Gulf Harbors. He has lived in Dunedin since 2013, serves on the Florida Realtors® and National Association of Realtors® Boards of Directors, and is Vice President of the Suncoast Tampa Association of Realtors®.

He hosts the YouTube channel *Living and Buying in Tampa Bay* and produced the documentary *Delightful Dunedin*. His team's philosophy: **People. Planet. Purpose.**

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Where this guide's *facts come from*

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- Florida State Parks and Florida DEP, Werner-Boyce Salt Springs State Park
- Great Florida Birding and Wildlife Trail and Visit Florida, Robert K. Rees Memorial Park
- City of New Port Richey, Sims Park and historic landmarks
- BayCare, Morton Plant North Bay Hospital
- Seafire Grill, Visit New Port Richey and Greater Pasco Chamber listings; OpenTable, Catches Waterfront Grille
- Pasco County Schools; school assignments as published in area listings

Information is deemed reliable but not guaranteed and should be independently verified. Neighborhood boundaries, school assignments, club membership terms, park facilities, flood zones and market figures change and vary by source. Drive distances are approximate. This guide is for general information and is not legal, tax, insurance, engineering or financial advice. Photographs show homes in the Gulf Harbors area and are not offered for sale unless otherwise noted. If your property is currently listed with another broker, please disregard this material. It is not our intention to solicit the offerings of other real estate brokers. Compass is a licensed real estate broker in Florida and abides by Equal Housing Opportunity laws. Mark Middleton, Broker Associate, Compass Florida, LLC.

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Thinking about Gulf Harbors? Let's walk it together.

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