MIDDLETON
TAMPA BAY

FALL / WINTER 2026–27

A BUYER'S & SELLER'S INTELLIGENCE GUIDE

The *Historic Homes* Edition



How condition, renovation and architectural character shape value in Tampa Bay's older neighborhoods, and everything worth knowing before you buy or sell a home with a past.

COMPASS

HISTORIC RESIDENCE, HYDE PARK, TAMPA · PHOTOGRAPHY BY MARK MIDDLETON



PRAIRIE-STYLE RESIDENCE

IN THIS ISSUE

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An older home is three things at once: a house, a piece of a neighborhood's story, and a set of systems updated by many hands over many decades. This guide is about reading all three.

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A LETTER FROM MARK

These homes were never meant to be perfect. *They were meant to endure.*

I studied history at the University of South Florida before I ever sold a house, and that training shapes how I see every older home I walk into. History teaches you to ask why something exists the way it does, to separate what changed from what endured. It turns out that is exactly the skill a historic home transaction demands.

Since 2017, much of my work has been in the neighborhoods that hold Tampa Bay's architectural memory: the Old Northeast, Crescent Lake, Seminole Heights, Hyde Park, Dunedin, Safety Harbor and the small pockets in between. Again and again I watch good homes and good people struggle for the same reason. A house built for 1925 gets judged by the standards of 2026.

An older home is not a flawed new home. It is a different kind of home. Its inspection report will be longer because it has lived longer. Its windows, plaster and floors may be doing exactly what they were designed to do. Some things will need real attention, and knowing which ones is where value is protected or lost.

This edition gathers everything I share with buyers and sellers of character homes, from the sales that are setting prices this year to the questions that separate a defect from a detail. My hope is that you finish it understanding these houses a little better, and loving them a little more.

Mark Middleton

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PROLOGUE

Built in a boom, *made to last*

Much of Tampa Bay did not grow gradually. It surged in the 1910s and 1920s, when railroads connected the region to the rest of the country, the ports in Tampa and St. Petersburg were busy, and Florida was sold nationwide as a place of health and sunshine. Whole neighborhoods in St. Petersburg, Tampa, Dunedin and Safety Harbor rose almost at once, often by local builders rather than national developers.

Those homes were framed in old-growth lumber that no longer exists in the supply chain. Walls were plaster. Rooflines were shaped to shed heat and catch breezes. Windows were wood, sized by hand and meant to be repaired. They were built before modern codes and before air conditioning, and they were built to be maintained across generations. Understanding that is where every good historic transaction begins.

Character still sells. *Condition decides the price.*

01

The 2026 sales in Tampa Bay's historic neighborhoods tell a consistent story. Buyers pay a premium for authentic character, but only when it comes with sound systems, a dry site and a renovation that respects the house.

TOP HYDE PARK SALE TRACKED

$3.2M

817 S. Willow Ave., Aug. 2026, about $713 per sq ft with original floors and millwork intact.

OLD NORTHEAST RANGE

$1–2.5M

Spring 2026 closings from 1920s bungalows to a $2.495M sale at full list.

SEMINOLE HEIGHTS BUNGALOWS

$345/sf

A renovated 1925 bungalow on Powhatan Ave., April 2026. Entry point to historic Tampa.

FASTEST RESTORED SALE

6 days

A restored 1920 Hyde Park bungalow two houses from Bayshore, $2.45M.

SLOWEST UNRESTORED SALE

1,022 days

A 1932 Bayshore Blvd. home sold in January 2026 without post-storm restoration.

TAMPA LUXURY MEDIAN

$1.64M

Top 5% of metro sales, three months ending July 2026, up 15.4% (Redfin).

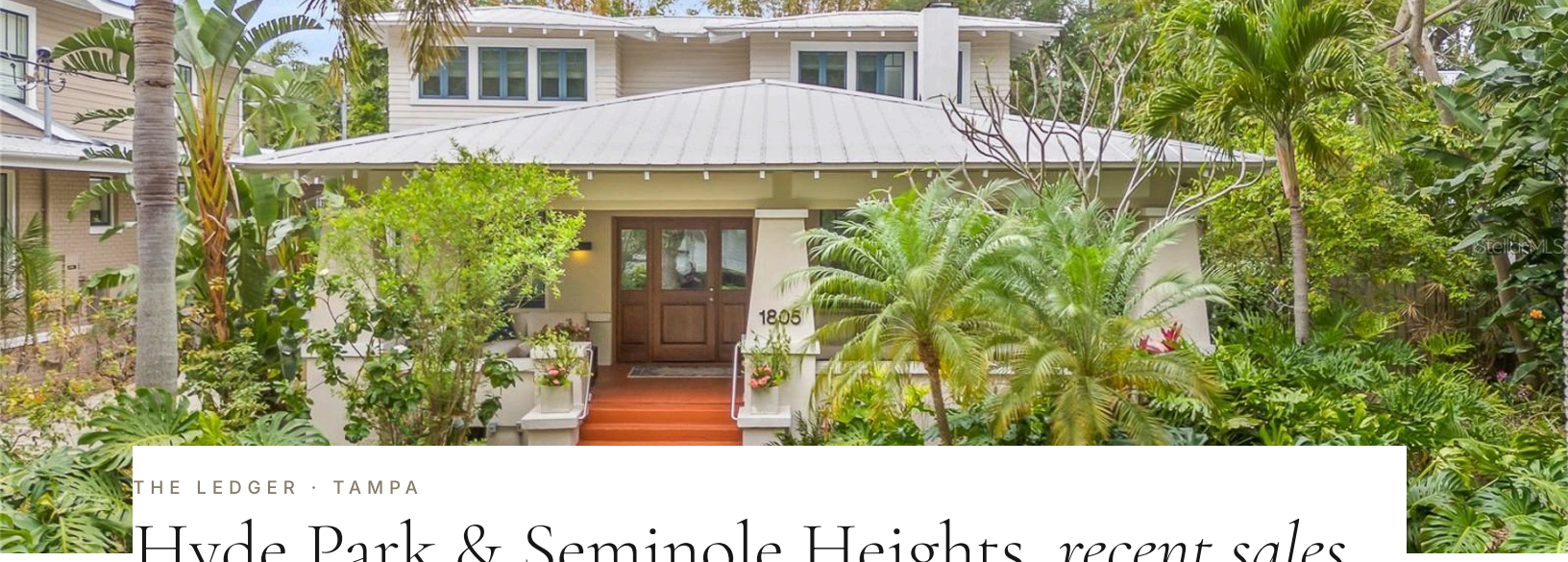
Read any stack of 2026 listing descriptions from Hyde Park, the Old Northeast or Dunedin and two phrases appear again and again: original hardwood, and no flood insurance required. That pairing captures the market. Buyers want the authenticity only an older house can offer, and they want certainty about the things that cost money after closing.

The spread between those two ideas is where value is made. In Hyde Park, a restored 1920 bungalow near Bayshore went under contract in six days and closed at $2.45 million. A 1932 Bayshore Boulevard home, marketed with photos taken before hurricane damage and never restored, needed more than a thousand days on the market to sell for about $2 million.

The historic market is really several markets. A Seminole Heights bungalow and a Hyde Park bungalow may share a style and an era, but their land values and buyer pools are worlds apart.

The takeaway: character is a premium that has to be earned twice, once by preserving what makes the house special and again by documenting that the house underneath is sound.

Sources: Stellar MLS sale records as published by brokerage sites. Redfin luxury report via Business Observer. Figures are individual sales, not neighborhood medians.



THE LEDGER · TAMPA

Hyde Park & Seminole Heights, *recent sales*

PRICE	PROPERTY	CLOSED	WHAT IT TELLS US
$3.2M	**817 S. Willow Ave.**, Hyde Park · 4,488 sq ft, about $713/sq ft	Aug 2026	Original hardwood, extensive millwork and thoughtful modernization on a prime street. Preserved character at the top of the market.
$2.5M	**1821 W. Richardson Pl.**, Hyde Park · built 1922, Spanish style	Jan 2026	Marketed as high and dry with no flood insurance required. Elevation is now a headline feature.
$2.45M	**1001 S. Oregon Ave.**, Hyde Park · 1920 bungalow, corner lot	Dec 2025	Restored and reimagined with a guest house. Six days on market.
$2.0M	**1811 W. Hills Ave.**, Hyde Park · built 1915, about $646/sq ft	Jun 2026	Listed at $2.15M. Even in Hyde Park, pricing discipline matters.
$2.005M	**829 Bayshore Blvd.**, Hyde Park · built 1932	Jan 2026	Storm damage, never restored, over 1,000 days on market. Condition overrode an iconic address.
$690K	**5110 N. Seminole Ave.**, Seminole Heights · 1910 bungalow	Jan 2026	Restored with refinished floors and crown molding. Listed at $749K, sold about 8% below.
$454.9K	**1029 E. Powhatan Ave.**, Seminole Heights · 1925 bungalow, about $345/sq ft	Apr 2026	Updated, move-in ready, near Lake Roberta. The historic entry point in Tampa.
$419K	**1026 E. Henry Ave.**, Hampton Terrace, Old Seminole Heights	Jan 2026	Previously sold for $259K in 2018. Long-run appreciation for updated bungalows.

Reading the ledger: the price per square foot for a Hyde Park original ranged from roughly $646 to $713, about double a renovated Seminole Heights bungalow. Within each neighborhood, the gap between the fastest and slowest sales came down to condition, elevation and pricing, not architecture.

Sources: Stellar MLS records as published by Shane Anderson, Bex Realty, RateMyAgent, Mike Chen Realtor and Welcome Home 904 listing archives.



THE LEDGER · PINELLAS

Old Northeast & Dunedin, *recent sales*

PRICE	PROPERTY	CLOSED	WHAT IT TELLS US
$4.1M	**1268 Bayshore Blvd.**, Dunedin · built 1924, waterfront, 6,160 gross sq ft	Feb 2025	Sold 3% above list. A century-old house on the water is about as rare as Tampa Bay real estate gets.
$2.495M	**115 27th Ave. NE**, Old Northeast	Apr 2026	Listed and sold at the same price within three weeks.
$1.775M	**446 13th Ave. NE**, Old Northeast · Craftsman	Apr 2026	Character with modern comfort, a reliable recipe.
$1.7M	**315 8th Ave. NE**, Old Northeast · 1925, main house, guest cottage and pool	May 2026	Walkable to Beach Drive. Secondary dwellings add flexibility and value.
$1.675M	**429 Scotland St.**, Dunedin · 1900 Victorian farmhouse, double lot	Jan 2026	Half an acre in downtown Dunedin. Land and age together.
$1.105M	**222 11th Ave. N**, Old Northeast · about $358/sq ft	Apr 2026	Marketed first for its non-flood, non-evacuation location and new roof.
$1.02M	**239 Florida Ave.**, Dunedin · 1926 two-story	Feb 2026	First listed at $1.199M in July 2025. Patience and a price adjustment brought the buyer.
$977.5K	**141 15th Ave. N**, Old Northeast · 1934 bungalow	Mar 2026	Long-time owners, careful upkeep. Stewardship shows in the result.

Reading the ledger: in the Old Northeast, flood and evacuation status appear in listing headlines because buyers now price them. Homes that pair period character with a dry location, a newer roof and updated systems close fastest and nearest to list.

Sources: Stellar MLS records as published by Coldwell Banker, Bex Realty, Shane Anderson and eXp listing archives. St. Pete Catalyst.

Five lessons *from the 2026 sales*

1 · AUTHENTICITY IS THE PREMIUM

The highest prices went to homes where original floors, millwork, windows and proportions survived. Buyers pay for what cannot be built today. A renovation that strips those features turns a historic house into an old house with new finishes, and the market notices.

2 · SYSTEMS ARE THE FLOOR UNDER THE PRICE

Roof, electrical, plumbing and HVAC age set the minimum a buyer will offer. Every one of the fast sales advertised a newer roof or updated systems. Insurability starts here.

3 · ELEVATION IS NOW PART OF THE ADDRESS

After 2024, “high and dry,” “zone X” and “no flood insurance required” moved into the first line of listings. Many early neighborhoods sit on natural ridges, and that history is now worth money.

4 · SECONDARY DWELLINGS ADD REAL VALUE

Carriage houses, garage apartments and guest cottages show up repeatedly in the stronger sales. They answer the modern need for space without altering the main house.

5 · UNRESTORED STORM DAMAGE IS EXPENSIVE

Even on Bayshore Boulevard, a damaged and unrestored home sat for years. Buyers discount uncertainty far more than they discount age.

Buyers forgive age. They do not forgive uncertainty.



FOURSQUARE WITH SCREENED PORCH, CRESCENT LAKE

A field guide to *Tampa Bay's historic styles*

02

Style is more than decoration. It tells you when a house was built, how it was framed, what its roof and windows are likely made of, and what a faithful renovation should look like.



C. 1880 – 1920

Frame Vernacular

Florida's original pioneer house: wood frame, tall ceilings, deep porches, raised on piers to move air underneath. Simple, practical and often the oldest homes in Dunedin, Safety Harbor and Tarpon Springs.



C. 1885 – 1910

Queen Anne & Victorian

Turrets, wraparound porches, spindlework and decorative shingles. Rare in this region and highly prized. Expect complex roofs, intricate trim to maintain and wood siding that rewards careful painters.



C. 1910 – 1935

Craftsman Bungalow

The signature of Seminole Heights, Kenwood and the Old Northeast. Low-pitched roofs, exposed rafter tails, tapered porch columns and built-ins. Usually wood frame on piers with heart pine floors.



C. 1900 – 1930

Foursquare & Prairie

Two-story, boxy and generous, often with a hipped roof, wide eaves and a full front porch. Efficient floor plans make these some of the most livable historic homes for modern families.



C. 1918 – 1935

Mediterranean Revival

The style of the Florida land boom: stucco walls, clay barrel-tile roofs, arched openings and wrought iron. Common on Davis Islands and in the Old Northeast. Often masonry or hollow clay tile, which changes how you inspect for cracks and moisture.



C. 1915 – 1935

Mission & Spanish Eclectic

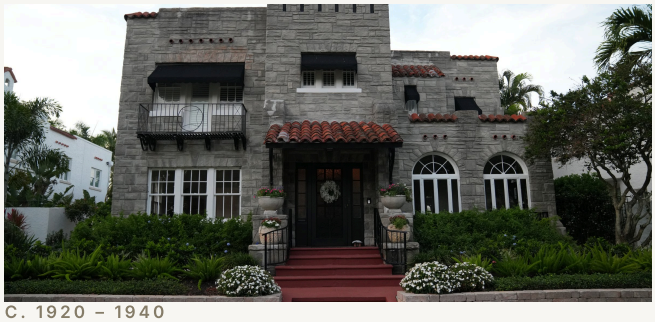
Flat or low roofs behind shaped parapets, smooth stucco and tile accents. Charming and compact. Flat roofs and parapet walls need watchful maintenance where water collects.



C. 1900 – 1940

Neoclassical & Colonial Revival

Full-height columns, symmetrical façades and formal center halls. Stately and timeless, often on the largest lots. Columns, porch ceilings and balustrades are the maintenance priorities.



C. 1920 – 1940

Tudor & Romantic Revivals

Steep gables, stone or brick, arched doors and leaded glass. A small but beloved group in the Old Northeast and South Tampa. Masonry repointing and roof flashing deserve close attention.

ALSO WORTH KNOWING

Mid-century modern (c. 1945–1970) is the next generation of character homes. Block construction, terrazzo floors, clerestory windows and open plans. Many are now old enough for historic designation, and the original details are increasingly valued.

STYLE VERSUS INTEGRITY

A house can be a style without being historically intact. Preservation reviewers, appraisers and discerning buyers all ask the same question: how much of the original form, materials and detail survives?

Three houses on one street, *three different values*

03

The hardest part of pricing a historic home is choosing what to compare it to. Two 1925 bungalows on the same block can be worth very different amounts, and the reasons are rarely visible in the square footage.

HOUSE A

Original & tired

Original windows, floors and trim survive. Roof, wiring and plumbing are near the end of their lives. Priced by buyers who subtract the cost of systems and the uncertainty around them.

HOUSE B

Sympathetic restoration

Character preserved, systems replaced, kitchen and baths updated in the spirit of the house. The benchmark. Usually commands the neighborhood's top price per square foot.

HOUSE C

Gut renovation

Everything new, little original left. Appeals to buyers who want the street, not the house. Often sells below House B in neighborhoods where authenticity carries the premium.

Appraisers capture these differences with two standardized ratings used on most mortgage appraisals: **condition**, from C1 (new or like new) to C6 (substantial damage or deferred maintenance), and **quality**, from Q1 (exceptional, custom craftsmanship) to Q6 (basic). A historic home can be Q2 in quality and C4 in condition at the same time, which is exactly why careless comparisons go wrong.

They also distinguish **actual age** from **effective age**. A 1922 home with a new roof, updated electrical and plumbing, and well-maintained structure may carry an effective age of 15 or 20 years. Documenting updates is how sellers help an appraiser see that.

The best comparables share the same era, the same construction type and a similar level of preserved character, ideally on similar streets with the same flood status. When those don't exist, we adjust, and every adjustment should be explainable to a buyer, an appraiser and a seller alike.

Finally, in many neighborhoods the land sets a floor under value. Where local designation restricts demolition, that floor behaves differently, because the house itself, not just the lot, is what a buyer is acquiring.

What moves value *in a character home*

FEATURE	TYPICAL EFFECT	WHY, AND HOW TO DOCUMENT IT
Original wood floors heart pine, oak	Strong plus	Irreplaceable old-growth material. Refinishable many times. Note species and any replacement patches.
Original wood windows	Plus, if working	Character-defining, repairable, often valued by preservation buyers. Show operation, glazing and storm protection plans.
Plaster walls & millwork	Plus	Denser and quieter than drywall. Hairline cracks are usually cosmetic. Intact trim, transoms and built-ins signal integrity.
The big four systems roof, electrical, plumbing, HVAC	Sets the floor	Drives insurability and buyer confidence. Provide permits, install dates and invoices.
Kitchen & baths	Plus, if sympathetic	Modern function in period-appropriate materials earns the premium. Trend-driven remodels date quickly.
Flood zone & elevation	Major	Zone X and high ground are now headline features. Provide an elevation certificate if one exists.
Guest house or garage apartment	Plus	Space and flexibility without altering the main house. Confirm permits and any rental rules.
Additions	Depends	Rear, subordinate and well-detailed additions add value. Large or mismatched ones can subtract. Keep approvals on file.
Lost original features	Minus	Vinyl siding, replacement windows of the wrong profile and enclosed porches reduce integrity and appeal to the most motivated buyers.
Historic designation	Two-sided	Protects the streetscape and can bring tax incentives. Adds review to exterior changes. Explained in Chapter 06.







What a century *leaves behind the walls*

04

Older homes have usually been updated in phases, by different owners, across decades. The goal of due diligence is to learn which chapter each system is on.

ELECTRICAL

Look for remnants of knob-and-tube wiring, ungrounded two-prong circuits, undersized service and panels from brands insurers commonly flag, such as Federal Pacific and Zinsco. Active knob-and-tube is a near-automatic failure with most Florida insurers.

PLUMBING & SEWER

Galvanized supply lines corrode from the inside. Cast iron drains crack along the bottom. Clay sewer laterals let roots in. A camera scope of the sewer line from the house to the street is inexpensive and essential on any older home.

ROOF

Roof age is the single biggest insurance variable. Note the material, the age by permit, the condition of decking and flashing, and whether tile or slate requires a specialist.

FOUNDATION & STRUCTURE

Many bungalows sit on piers over a crawlspace. Some settlement is normal after a century. Uneven or recent movement, rotted sills or failed piers warrant a structural engineer. Masonry homes need eyes on cracks, lintels and moisture.

WOOD-DESTROYING ORGANISMS

Subterranean and drywood termites, and wood rot at porches, sills and window frames. Ask for treatment history and any active bond.

LEAD & ASBESTOS

Homes built before 1978 require a federal lead-based paint disclosure, and buyers are entitled to an opportunity to test. Asbestos may be present in old flooring, pipe wrap or siding. Neither is a reason to walk away. Both are reasons to plan renovations carefully.

WINDOWS, CHIMNEYS & DRAINAGE

Check sash cords, glazing putty and rot. Have chimneys inspected before use. Watch grading and gutters, because water is the enemy of every old house.



A longer report does not mean *a worse house*

An inspector's job is to document conditions, and an 80 or 100 year old home has more to document. Length is not severity. The skill that keeps historic transactions together is sorting every item into one of three categories.

True defect

Unsafe, broken or failing at its basic job. Active roof leaks, unsafe wiring, structural movement beyond normal settlement, plumbing failures causing damage. These deserve attention and often negotiation.

Deferred update

Works today but is near the end of its life or below modern standards. An older HVAC unit, aging plumbing, phased electrical updates, a roof with limited remaining life. Sometimes a credit, often a plan.

Original feature

Performing as designed for its era. Single-pane wood windows that operate, plaster with hairline cracks, floors with a gentle slope. Information, not obligation, and often part of what the buyer paid for.

An older home isn't revealing problems because it is flawed. It is revealing information because it has a longer story.

Many buyers who purchased during the 2020 to 2022 rush shortened or waived inspections and discovered issues later. They often return to the market wanting the inspection to eliminate every surprise. On a historic home, that expectation needs a translator.

Insuring a house *older than its insurer*

05

THE FOUR-POINT INSPECTION

Most Florida insurers require a four-point inspection of the roof, electrical, plumbing and HVAC on older homes before they will write a policy. It is the gateway document for any historic purchase, and the reason updated systems carry so much value.

FLORIDA'S ROOF-AGE RULE

Under section 627.7011, an insurer may not refuse to issue or renew a homeowner's policy solely because of roof age if the roof is less than 15 years old. For older roofs, the owner may obtain an inspection, and if an authorized inspector finds at least five years of remaining useful life, age alone cannot be the reason for refusal. Passing does not guarantee coverage, but it changes the conversation.

WIND MITIGATION

Older homes often earn fewer wind credits, though hip roofs, opening protection and strong roof-to-wall connections still count. On historic homes, impact windows or shutters may require design review, so plan protection that respects the façade.

REPLACEMENT COST ON IRREPLACEABLE HOMES

Ask how the policy values plaster, heart pine and custom millwork. Some carriers offer coverage that restores with like materials. Others pay to rebuild with modern equivalents.

THE HISTORIC STRUCTURE EXEMPTION

Under the National Flood Insurance Program, buildings that meet FEMA's definition of a historic structure can be exempted from the substantial improvement and substantial damage rules, the so-called 50% rule, as long as the work preserves their historic designation.

The definition generally includes homes individually listed on the National Register, contributing homes in a listed district, and homes on certain state or local inventories. Communities apply it through their own ordinances or by variance.

Why it matters: for a contributing home in a flood zone, designation can be the difference between a sensitive restoration and a mandatory elevation. Confirm with the local floodplain administrator before you plan.



CRAFTSMAN RESIDENCE, OLD NORTHEAST

National Register, local district *and why the difference matters*

06

National Register listing is honorific in most respects for a private homeowner. It recognizes significance, can open incentives and, as noted earlier, can bring flood-rule flexibility. On its own it generally does not restrict what an owner does with private funds.

Local designation is where the rules live. Exterior changes, additions, new construction and demolition of a contributing home typically require a Certificate of Appropriateness, reviewed against local design guidelines and the Secretary of the Interior's Standards.

ST. PETERSBURG

The city has ten local historic districts and five larger National Register districts. Less than one percent of the city's land area falls under the Historic Preservation Commission's review. Many famous neighborhoods, including much of the Old Northeast, are National Register districts with only small locally designated sections such as Granada Terrace, while Roser Park and several Kenwood sections are locally designated.

TAMPA

The Architectural Review Commission reviews exterior work in the Hyde Park, Seminole Heights and Tampa Heights local districts and on individual landmarks. The Barrio Latino Commission oversees Ybor City. Many Tampa neighborhoods are National Register listed without local review.

THE COASTAL DEMOLITION LAW

Florida's 2024 Resiliency and Safe Structures Act limits local governments from blocking demolition of certain non-conforming coastal buildings. Single-family homes and buildings individually listed on the National Register are excluded, so it mainly affects multifamily and commercial properties near the Gulf.

BEFORE YOU BUY, FIND OUT

- Is the home locally designated, National Register listed, both or neither?
- Is it contributing or non-contributing to its district?
- What past Certificates of Appropriateness are on file?
- Do your plans, including windows, fences, pools and additions, need review?



The incentive most owners *never hear about*

Florida law allows counties and cities to adopt ordinances granting an ad valorem tax exemption of up to 100 percent of the increase in assessed value that results from qualifying rehabilitation of a historic property. In other words, the improvement you make need not raise your property tax bill for a period of years.

HOW TAMPA'S PROGRAM WORKS

- Eligible homes are local landmarks or contributing structures in a local or National Register district.
- A minimum of $10,000 in qualifying work must be proposed.
- The application must be filed and approved before work begins. Projects already started do not qualify.
- Part I is reviewed before rehabilitation and Part II after completion, with a public hearing at each stage.
- The owner signs a covenant, and the exemption on city and county taxes can last up to ten years.

St. Petersburg implements the same state statutes through its historic preservation overlay. Requirements differ by community, so confirm details with the local preservation office.

FEDERAL REHABILITATION TAX CREDIT

The federal 20% historic tax credit applies to certified rehabilitations of income-producing buildings, not owner-occupied homes. Investors restoring a historic rental or commercial building should ask a tax professional early.

Apply before the first permit is pulled. The order of operations is the whole game.



07

CHAPTER 07

Neighborhood *Portraits*

Eight historic neighborhoods, each with its own era, its own architecture and its own questions. Every street, and often every house, needs to be judged on its own merits.

CRESCENT LAKE PARK, ST. PETERSBURG



ST. PETERSBURG

The Old Northeast

Listed on the National Register as the North Shore Historic District, the Old Northeast is one of the most eclectic collections of early twentieth-century residential architecture in the city. Brick streets, granite curbs and hexagon-block sidewalks frame Craftsman bungalows, Mediterranean villas, Colonial Revivals and stately foursquares, all within walking distance of Beach Drive and the waterfront parks.

Ask about: flood and evacuation zone by block, whether the home sits in a locally designated section, and alley access for garages and carriage houses.

ST. PETERSBURG

Crescent Lake & Crescent Heights

Grand old oaks surround a spring-fed lake and park, with its landmark water tower, a short drive north of downtown. The streets around it hold some of the city's best foursquares, bungalows and Mediterranean homes, many on generous lots and higher ground than the waterfront neighborhoods nearby.

Ask about: original wood siding versus replacements, sewer lateral condition and mature tree roots near foundations.





TAMPA

Hyde Park

Tampa's first great streetcar suburb, steps from Bayshore Boulevard and Hyde Park Village. Both National Register listed and locally designated, it combines Craftsman bungalows, Queen Anne and Colonial Revival homes and Spanish-style villas on brick streets. Its 2026 sales reached $3.2 million for preserved originals.

Ask about: Architectural Review Commission approvals for past work, elevation on your particular block, and parking and lot coverage for additions.

ST. PETERSBURG

Old Pasadena

A quiet, tree-shaded enclave west of downtown near Boca Ciega Bay, laid out during the 1920s boom with Mediterranean Revival estates, Spanish-style gateways and waterfront homes. It blends historic architecture with access to the water and the Gulf beaches.

Ask about: flood zone and elevation, seawall condition on waterfront lots, and the FEMA 50% rule for any planned renovation.





TAMPA

Seminole Heights, Tampa Heights & Ybor

Seminole Heights grew along the trolley line as one of Tampa's early suburbs and holds one of the region's great concentrations of Craftsman bungalows, with Hampton Terrace and Lake Roberta among its most beloved pockets. Tampa Heights and Ybor City, a National Historic Landmark district, carry the city's cigar-era story.

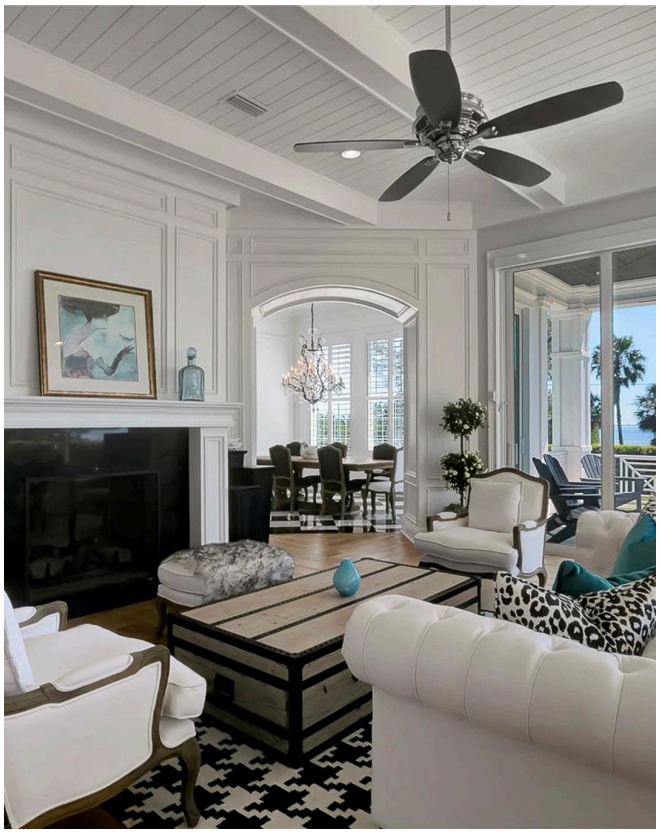
Ask about: which homes fall within the local district boundary, foundation piers and crawlspaces, and sewer scopes.

TAMPA

Davis Islands

Built by D.P. Davis in the 1920s on dredged islands in Hillsborough Bay, Davis Islands is the region's great showcase of Mediterranean Revival. Original homes with barrel-tile roofs, arched loggias and wood-beamed ceilings sit alongside newer estates, and waterfront lots set the island's price ceiling.

Ask about: elevation and flood zone, masonry and stucco condition, and whether a renovation would trigger flood compliance.





NORTH PINELLAS · HOME

Dunedin

One of the oldest towns on Florida's west coast, with Scottish roots, a walkable downtown and Edgewater Drive along St. Joseph Sound. Frame vernacular houses, Victorian farmhouses and 1920s bungalows sit a short walk from Main Street. A 1924 waterfront home on Bayshore Boulevard sold above list at $4.1 million, and downtown homes on double lots trade at a premium.

Ask about: lot size and subdivision potential, original heart pine, and the city's own historic preservation resources.

NORTH PINELLAS

Tarpon Springs

Famous for its Greek sponge docks, Tarpon Springs also holds one of the region's finest collections of Victorian homes around Spring Bayou, many from the 1880s and 1890s. It is a rare place on the Gulf Coast where Queen Anne architecture survives in numbers.

Ask about: local historic district review, wood siding and trim condition, and elevation near the bayou.



Old bones, *modern life*

The most successful renovations keep the architecture in charge. Light, proportion, trim and original materials lead, and modern comforts are woven in without announcing themselves.







Keep the envelope. Original window openings, trim profiles and ceiling heights define the rooms. Restore before you replace.

Hide the upgrades. Ductless or small-duct HVAC, rewiring through existing chases and plumbing re-routed in crawlspaces keep plaster intact.

Add outdoor rooms. Pools, pergolas and courtyards extend living space without altering the historic façade.

RESTORED TWO-STORY NEAR CRESCENT LAKE, ST. PETERSBURG · AERIAL, DINING ROOM AND COURTYARD

Which buyer *are you?*

08

In nearly every historic transaction, two kinds of buyers appear. Knowing which one you are, before you write an offer, makes everything after it calmer.

BUYER ONE

The informed historic buyer

Knows they are buying an 80 or 100 year old home and has made peace with that. Expects quirks and maintenance. Appreciates original floors that aren't perfectly level and windows that aren't double-pane. Doesn't confuse age with failure.

Buying authenticity, not perfection.

BUYER TWO

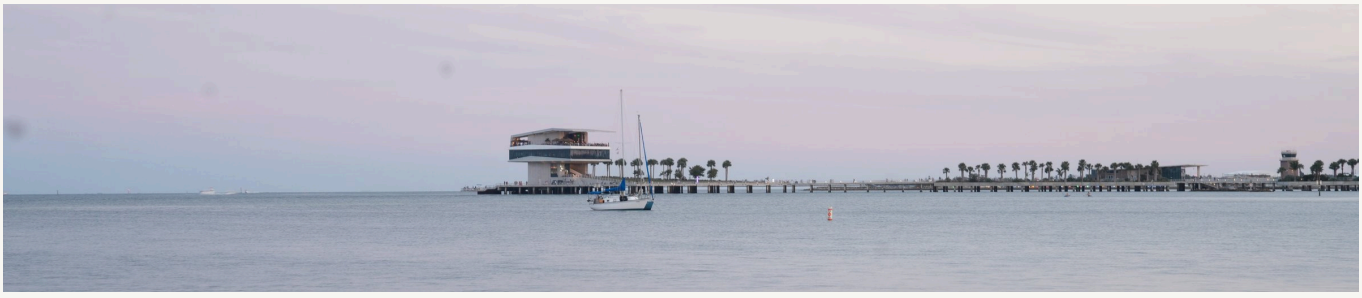
The aesthetic buyer

Drawn to the porch, the trees and the charm, which is completely understandable. Can be surprised to learn the windows are original, the wiring was updated in phases and the roof framing isn't modern trusses.

Needs education before the inspection, not after.

FROM FIRST TOUR TO CLOSING

Before touring	**Set the lens.** Decide which original features matter to you and what you will update over time. Budget for a reserve beyond the purchase price.
Before an offer	**Request the history.** System ages and permits, four-point and wind mitigation reports, designation status, past approvals, termite history and the flood disclosure.
Days 1–3	**Insurance quotes.** Get binding quotes early. The four-point decides insurability.
Days 1–7	**Specialist inspections.** General inspection, sewer scope, wood-destroying organism inspection, and structural, roofing or electrical specialists as needed. Lead testing if planned.
Days 5–10	**Sort the report.** Defect, deferred update or original feature. Price the first, plan the second, respect the third.
Before expiry	**Ask reasonably.** Safety and insurability first. Credits often work better than rushed repairs.



THE ST. PETE PIER FROM THE OLD NORTHEAST WATERFRONT

Thirty questions *to ask of any older home*

HISTORY & DESIGNATION

- ☐ When was it built, and by whom?
- ☐ What architectural style, and how intact is it?
- ☐ Local district, National Register, both or neither?
- ☐ Contributing or non-contributing?
- ☐ What past approvals and permits are on file?
- ☐ Is the house eligible for tax incentives?

SYSTEMS

- ☐ Roof age, material and permit date?
- ☐ Any knob-and-tube or flagged panels?
- ☐ Supply lines and drains: what material?
- ☐ Has the sewer line been scoped?
- ☐ HVAC age and duct routing?
- ☐ Water heater age and location?

STRUCTURE

- ☐ Piers, crawlspace or slab?
- ☐ Signs of recent, uneven movement?
- ☐ Termite history and active bond?
- ☐ Rot at sills, porches or windows?
- ☐ Masonry cracks or failed lintels?
- ☐ Grading and drainage away from the house?

INSURANCE & FLOOD

- ☐ Will it pass a four-point today?
- ☐ Wind mitigation credits available?
- ☐ Flood zone and elevation?
- ☐ Has water ever entered the home?
- ☐ How does the policy value historic materials?

PLANS & VALUE

- ☐ Which original features will you keep?
- ☐ Do your plans need design review?
- ☐ Would your budget trigger the 50% rule?
- ☐ Are the comparables truly comparable?
- ☐ Lead, asbestos and renovation sequencing?
- ☐ Garage apartment or ADU rules?
- ☐ What is your reserve for the unexpected?



FRAME COTTAGE WITH SCREENED PORCH, LAUREL PARK, SARASOTA



CHAPTER 09 · THE SELLER'S PLAYBOOK

Most stress comes from surprise. *A good plan removes it.* 09

THE LEAST-TROUBLE BLUEPRINT

1 · Get ahead of the story. Don't hide age. Explain it, position it and tell the truth in a way that builds trust.

2 · Prepare what creates fear. Visible water issues, obvious electrical concerns, roof questions and HVAC uncertainty spook buyers and lenders. Address or document them first.

3 · Set expectations early. Be clear about what is original, what is updated and what that means, so the right buyers find you.

4 · Decide your repair strategy in advance. Know what you will fix, credit or decline before an inspection report arrives.

THE HISTORIC HOME DOSSIER

- Year built, style and designation status
- Roof, electrical, plumbing, HVAC dates and permits
- Pre-listing four-point and wind mitigation
- Sewer scope and termite history
- Past Certificates of Appropriateness
- Flood disclosure and elevation certificate
- Survey and any guest house permits
- A list of original features and their care

A buyer can request anything. *A seller is responsible for what is reasonable in context.*

CATEGORY	WHAT BELONGS HERE	TYPICAL RESPONSE
Reasonable	Safety, function, water intrusion and material risk. Unsafe electrical, active leaks, failing HVAC, plumbing causing damage.	Usually addressed. These can stop financing, insurance or the buyer's confidence.
Negotiable	Real, not urgent. Aging systems, a roof with limited life, items needing professional evaluation.	A credit, price adjustment, specialist review or a scoped repair of one specific item. A clean credit is often smoother than a rushed repair.
Not reasonable	Preference, modernization and efficiency upgrades. Requests to make an older home perform like a new one.	A polite, documented no. These are choices a buyer can make after closing.

SAFETY VS. PREFERENCE

A loose stair handrail is safety. A missing GFCI near water may be safety. Wanting every outlet updated to new-build standard is modernization.

STRUCTURE VS. AGE

Historic homes settle. Sloped floors and plaster cracks are usually normal. Abnormal movement, active water or failed supports deserve a professional and real attention.

CODE VS. HISTORY

A home built in 1925 was not built to 2025 codes and generally does not have to be, unless systems are replaced or major work is done. Safety and insurance requirements are the exceptions.

A clear explanation is often more persuasive than a quick yes.







What adds value, *and what quietly erases it*

10

The Secretary of the Interior's Standards for Rehabilitation are written for review boards, but their logic is the best renovation advice any owner of a character home can follow.

ADDS VALUE

- Repairing original windows, doors and trim before replacing
- Refinishing original floors rather than covering them
- Replacing systems out of sight and documenting it
- Kitchens and baths in period-sympathetic materials
- Rear additions that are smaller and set back from the original
- Restoring porches that were enclosed
- Storm protection designed for the façade
- Keeping a binder of permits, products and approvals

ERASES VALUE

- Vinyl or cement siding over original wood
- Replacement windows with the wrong profile or grid pattern
- Removing built-ins, transoms and plaster for open plans
- Second-story additions that overwhelm the house
- Unpermitted work, especially in local districts
- Trend-driven finishes that fight the architecture
- Painting or sealing masonry the wrong way
- Starting work before tax-incentive applications

THE FLOOD-ZONE SEQUENCE

In a flood zone, start every project by asking three questions in order. Is the house a historic structure under the local floodplain ordinance? What is the structure's market value for 50% rule purposes? What is the look-back period? The answers determine whether a renovation stays a renovation.







Eight things to know *before you act*

1 · THE RIGHT COMPARABLES
Same era, same construction, similar integrity and the same flood status. Anything else needs an explained adjustment.

2 · RESTORED VERSUS UNRESTORED SPREAD
The gap between sympathetic restorations and tired originals in your neighborhood. It tells buyers what work is worth.

3 · DAYS ON MARKET BY CONDITION
Restored homes can sell in days. Homes with open questions can sit for months. Watch both.

4 · SALE-TO-ORIGINAL-LIST
The gap between first ask and final price shows how much uncertainty the market is discounting.

5 · FLOOD AND ELEVATION STATUS
Zone X and high ground are now priced. Know your block, not just your neighborhood.

6 · INSURANCE QUOTES ON THE ADDRESS
The four-point and roof age decide availability. Real quotes beat averages.

7 · MORTGAGE RATES
The 30-year averaged 7.18% on Nov. 5, 2026. Renovation loans and jumbo pricing vary widely by lender.

8 · PROPERTY TAXES AFTER AMENDMENT 3
Voters approved a larger homestead exemption starting in 2027. Taxes still reset to market value on sale, so estimate on your price.

IF YOU ARE BUYING

- Learn the house before you judge the report.
- Pay for integrity and systems before finishes.
- Price insurance and taxes on your purchase.
- Ask for what is reasonable in context.

IF YOU ARE SELLING

- Assemble the dossier before you list.
- Fix what creates fear, document the rest.
- Price to true comparables.
- Tell the house's story with confidence.







A historic home *glossary*

Certificate of Appropriateness (COA) · approval required for exterior changes, additions or demolition in a local historic district or on a landmark.

Condition rating (C1–C6) · the appraisal scale describing physical condition, from new to substantially deteriorated.

Contributing structure · a building that adds to a district's historic significance. Non-contributing buildings do not.

Crawlspace · the open area beneath a raised floor, common in bungalows on piers.

Effective age · the age a home functions like, after updates, as opposed to its actual age.

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

Frame vernacular · Florida's traditional wood-frame building type, practical and climate-adapted.

Heart pine · dense, resinous old-growth longleaf pine used for floors and framing.

Historic structure (NFIP) · a building meeting FEMA's definition, which may be exempt from the 50% rule.

Integrity · how much original location, design, materials and workmanship survive.

Knob-and-tube · early electrical wiring on ceramic insulators, flagged by most insurers.

Local landmark · an individually designated property under a city's preservation ordinance.

National Register of Historic Places · the federal list of properties worthy of preservation.

Quality rating (Q1–Q6) · the appraisal scale for construction quality and craftsmanship.

Sash · the movable frame holding a window's glass.

Secretary of the Interior's Standards · federal principles for treating historic properties.

Sewer scope · a camera inspection of the line from house to street.

Transom · a window above a door, historically used for ventilation.

Wind mitigation report · inspection documenting hurricane-resistant features for premium credits.





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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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SOURCES & NOTES

Where the information *comes from*

Sales. Stellar MLS records as published by Shane Anderson, Bex Realty, Coldwell Banker, RateMyAgent, Mike Chen Realtor, Welcome Home 904, Valor Homes and eXp listing archives (2025–2026). St. Pete Catalyst "Places This Week." Redfin luxury report via Business Observer (Sept. 2026). Figures are individual transactions, not medians.

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Context. Mark Middleton, "Understanding Older and Historic Homes in Tampa Bay" (2026). Freddie Mac PMMS, Nov. 5, 2026. Florida Amendment 3 (2026) results as reported by FOX 13.

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