

TRU LIVING
GROUP

Tampa Bay

A RELOCATION GUIDE FROM JUAN ALCALÁ

Where to live, what it costs, and what makes each pocket of the bay feel like home.

HILLSBOROUGH

PASCO

PINELLAS



Three counties, one bay

JUNE 2026
SINGLE-FAMILY HOMES

Hillsborough

Tampa proper, the job center, and the widest spread of price points in the bay.

Median price	\$445,155
Days to contract	31
Months of supply	3.7

Pasco

The room-to-grow county — newer construction, bigger lots, longer commutes.

Median price	\$390,000
Days to contract	40
Months of supply	4.1

Pinellas

The beach county — walkable downtowns, the Gulf, and the tightest inventory.

Median price	\$480,000
Days to contract	29
Months of supply	3.5

Source: Florida Realtors / Stellar MLS STAR monthly statistics, June 2026.

Hillsborough County

JUNE 2026
STELLAR MLS / STAR

\$445,155

MEDIAN SALE PRICE

Up 1.2% year over year

31 days

MEDIAN TIME TO CONTRACT

28 days a year ago

6,201

ACTIVE LISTINGS, ALL TYPES

Down 13.9% year over year

3.7 mo

MONTHS OF SUPPLY

97.2% of original list price

What the numbers are telling us

Hillsborough is the busiest of the three counties, and it's quietly tightening. Closed sales rose 2.4% while active listings fell almost 14% — fewer choices than last summer, but nothing is flying off the shelf either.

At 3.7 months of supply, with homes closing near 97% of their original asking price, this is a genuinely balanced market. Buyers still have room to ask for repairs or a rate buy-down.



Hillsborough neighborhoods

01 South Tampa

Hyde Park, Palma Ceia and Bayshore — bungalows and new builds side by side, Bayshore Boulevard for morning walks, dinner five minutes away. The most walkable corner of the county.

02 Westchase

Northwest county, master-planned in the nineties: sidewalks, a golf course, a village-style town center and an easy run down the Veterans to the airport. Suburban without feeling far out.

03 FishHawk Ranch · Lithia

Southeast county, built around trails, pools and Newsome High. Newer homes and more square footage per dollar — with a real trade-off: you're 40 minutes from downtown.



SCHOOLS

Hillsborough County Public Schools earned an **A district grade** from the state in July 2026 — its first in more than a decade.

Newsome High	Grad rate 99%+
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Plant High	#2 in county
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Steinbrenner High	#3 in county
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Rankings: PublicSchoolReview 2025–26. District grade: FLDOE, July 2026.

ALSO WORTH A LOOK

Riverview · Brandon · Seminole Heights · Apollo Beach

HILLSBOROUGH COUNTY · OUTDOORS

River, trail and boardwalk

Tampa Riverwalk

2.6 paved miles along the Hillsborough River, linking Channelside to Waterworks Park past museums, the aquarium and Armature Works.

Lettuce Lake Park

240 acres of cypress swamp with a 1.25-mile paved trail, a 3,500-foot boardwalk and an observation tower. Alligators and wading birds are the regulars.

Lower Hillsborough Wilderness Preserve

About 16,000 acres with seven entrances — the largest natural area in the region, for paddling and hiking. The 7.25-mile Upper Tampa Bay Trail covers the west side.

WHERE WE EAT

Hillsborough dining

Bern's Steak House

Steakhouse · South Tampa. Since 1956 — dry-aged steaks, a legendary wine list, the dessert room upstairs.

Ulele

Florida native · Riverwalk. In the 1906 Water Works building — riverside patio, house-brewed beer.

Oystercatchers

Waterfront seafood · Rocky Point. Floor-to-ceiling windows over the bay. The table you book for visitors.

Oxford Exchange

Brunch & café · Hyde Park. Bookstore, tea shop, glass-roofed dining room. The Saturday spot.

Columbia Restaurant

Spanish-Cuban · Ybor City. Florida's oldest, since 1905. A block long, flamenco most nights.

Rooster & the Till

Modern American · Seminole Heights. Rotating small plates; a Michelin Bib Gourmand since 2022.

Koya & Rocca

Omakase & Italian · Tampa Heights. One Michelin star each in the 2026 Florida guide. Book weeks out.

Pasco County

JUNE 2026
STELLAR MLS / STAR

\$390,000

MEDIAN SALE PRICE

Up 1.3% year over year

40 days

MEDIAN TIME TO CONTRACT

The slowest of the three

4,174

ACTIVE LISTINGS, ALL TYPES

Down 4.0% year over year

4.1 mo

MONTHS OF SUPPLY

96.1% of original list price

What the numbers are telling us

Pasco cooled off this year. Single-family closings fell 10.7% and homes are taking 40 days to go under contract — the longest of the three — while prices still nudged up 1.3%. Sellers here compete with a lot of new construction.

Translation for buyers: this is where your leverage is. About \$55,000 cheaper than Hillsborough at the median, often for a newer, larger house.



Pasco neighborhoods

01 Wesley Chapel

The fastest-growing address in the county: master-planned communities off SR-54, an outlet mall, an ice complex, hospitals and a stack of new schools testing six points above the state average.

02 Trinity

West Pasco, tucked between the Suncoast Parkway and Pinellas. Golf-course neighborhoods, a short hop to Tarpon Springs and the Gulf, and Mitchell High's 97% graduation rate.

03 Land O' Lakes

The middle ground — older established neighborhoods, lakes, bigger lots and acreage, and the shortest Pasco commute into north Tampa.



SCHOOLS

Pasco graduates **91%** of students — three points above the Florida average — across 30 public high schools.

Dr. John Long Middle	#1 in city
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Trinity Elementary	Top 3 in county
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Wesley Chapel High	#243 in Florida
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Rankings: PublicSchoolReview 2026 and U.S. News Best High Schools, Florida.

ALSO WORTH A LOOK

New Port Richey · Odessa · Dade City

PASCO COUNTY · OUTDOORS

Wilderness on your doorstep

Starkey Wilderness Preserve

Roughly 18,000 protected acres east of New Port Richey with more than 50 miles of hiking, biking and equestrian trails, primitive camping and rentable cabins.

Suncoast Trail

42 paved miles from Hillsborough up through Hernando — one of Florida's longest continuous bike paths. Pasco holds 21.6 of them.

Werner-Boyce Salt Springs

Nearly 4,000 acres of mangrove and salt marsh along four miles of coast, plus a spring over 320 feet deep. Kayak country — dolphins, gopher tortoise, wading birds.

WHERE WE EAT

Pasco dining

Brix Bistro

Fine dining · New Port Richey. Chef-driven and locally sourced, with a curated wine cellar.

Kafé Kokopelli

Contemporary American · Dade City. Farm-to-fork and seasonal; people drive out for it.

KRATE at the Grove

Open-air food hall · Wesley Chapel. Forty-plus concepts, live music, playground. The family Friday.

Craft Street Kitchen

Modern American · Land O' Lakes. Scratch kitchen and craft beer — the spot locals name first.

RARE 1981

Coastal American · Saddlebrook. Gulf Coast flavors done classically — the dress-up dinner.

The Citrus Room

Steakhouse · Dade City. Prime steaks and seafood across from the historic courthouse.

Sasha's on the Park

Patio dining · New Port Richey. In the historic Hacienda Hotel, over Sims Park and the Cotee River.

Pinellas County

JUNE 2026
STELLAR MLS / STAR

\$480,000

MEDIAN SALE PRICE

Up 5.5% year over year

29 days

MEDIAN TIME TO CONTRACT

Down from 36 days

6,793

ACTIVE LISTINGS, ALL TYPES

Down 17.3% year over year

3.5 mo

MONTHS OF SUPPLY

Tightest of the three

What the numbers are telling us

Pinellas has turned back toward sellers. Single-family sales are up 3.9%, the median price jumped 5.5%, and homes go under contract a full week faster than last June — while active listings dropped more than 17%.

It's a peninsula, so nobody is building their way out of it. Expect to move quickly, and to see competition on anything well-priced near the water.



Pinellas neighborhoods

01 St. Petersburg

The most walkable city on this side of the bay. Bungalow neighborhoods like Historic Kenwood and Old Northeast, murals and galleries downtown, the Pier, and a restaurant scene earning Michelin attention.

02 Dunedin

A genuinely small downtown you can walk end to end, breweries, the Pinellas Trail running straight through it, and the causeway to Honeymoon Island at the edge of town.

03 Palm Harbor

North county, leafy and quiet, built around one of Florida's top-ranked public high schools, with Honeymoon Island and Tarpon Springs both minutes away.



SCHOOLS

Pinellas holds an **A district grade** — one of only two districts in the region to earn one, two years running.

Osceola Fundamental	#55 in Florida
St. Pete Collegiate	#61 in Florida
Palm Harbor University	#62 in Florida

Rankings: U.S. News Best High Schools, Florida.
District grade: FLDOE.

ALSO WORTH A LOOK

Clearwater · Safety Harbor · Seminole · Largo

PINELLAS COUNTY · OUTDOORS

Beaches, islands, one long trail

Fort De Soto Park

1,136 acres across five connected islands: about three miles of white-sand beach, seven miles of paved trail, a 236-site campground and kayak launches.

Honeymoon & Caladesi Islands

Honeymoon has four-plus miles of beach and a three-mile trail through virgin slash pine. Caladesi, next door, is ferry-only — which is exactly why it stays quiet.

Pinellas Trail

Nearly 50 paved miles running the length of the county, from St. Pete through Dunedin to Tarpon Springs — the spine tying the downtowns together.

WHERE WE EAT

Pinellas dining

Caretta on the Gulf

Fine dining · Clearwater Beach. AAA Four Diamond; No. 11 in the U.S. for fine dining, 2026 Tripadvisor.

Bon Appetit

Waterfront · Dunedin. Voted Tampa Bay's Best Waterfront Restaurant. Sit outside by the marina.

Il Ritorno

Modern Italian · St. Pete. Michelin-recognized — the anniversary reservation downtown.

The Tides Market

Seafood · Safety Harbor. Michelin-recognized and small — freshest fish in north county.

Frenchy's

Beach seafood · Clearwater Beach. Since 1981. Grouper off their own boats; Rockaway sits on the sand.

Elliott Aster

American · The Vinoy, St. Pete. Chef Lee Wolen's bayfront room, with a waterfront patio.

Fortu

Pan-Asian · St. Pete. Michelin-recognized. Raw bar, miso black cod, a long sake list.

Bodega

Cuban · Central Ave, St. Pete. Sidewalk seating and the easiest weekday lunch here.

ALL AROUND THE BAY

The year, as we live it

Tampa Bay runs on a calendar. Pirates in January, racing and art in February, music in April, jazz in October. Knowing it makes the first year feel a lot less like being new.



TEN TO KNOW

The big annual events

Gasparilla Pirate Festival

Tampa · late January. Running since 1904; about 300,000 people.

Florida State Fair

Tampa · February. Livestock, midway rides, things fried on a stick.

Gasparilla Festival of the Arts

Tampa · end of February. A top U.S. fine-art show, 30,000+ attendees.

Dunedin Highland Games

Dunedin · April. Pipes, drums and caber tossing.

SHINE Mural Festival

St. Pete · fall. New walls painted citywide; murals stay all year.

HONORABLE MENTIONS

Localtopia · St. Pete MLK Parade · Krewe of Sant'Yago Knight Parade · Fiesta Day in Ybor · River O'Green · Mainsail Art Festival · Reggae Rise Up

Dates shift yearly — confirm before planning.

Tarpon Springs Epiphany

January 6 every year. The cross dive at the Sponge Docks.

Firestone Grand Prix

St. Pete · late February. IndyCar on a downtown street course.

Gasparilla Music Festival

Downtown Tampa · April. Forty-plus bands over three days.

Tampa Bay Blues Festival

Vinoy Park, St. Pete · April. Three days on the waterfront.

Clearwater Jazz Holiday

Coachman Park · October. The bay's longest-loved music weekend.

GOOD TO KNOW

Things to sort out before you move

None of this is scary — it's just Florida-specific, and it's what surprises people moving here from somewhere else. Pick the two or three that apply to you and let's talk them through properly.

Hurricane prep and evacuation zones

Flood zones and elevation certificates

Homeowners, flood and wind insurance

Roof age and whether it's insurable

Impact windows and mitigation credits

Property taxes and the homestead exemption

No state income tax — what that changes

CDD fees on newer communities

HOAs, deed restrictions and what they cover

Condo milestone inspections and reserves

Well versus city water, septic versus sewer

School zoning and choice deadlines

Bridges, tolls and real commute times

New construction versus resale trade-offs





WANT THE DEEPER DIVE?

This guide covers the basics.

Every neighborhood in Tampa Bay has its own price trends, school zones and hidden trade-offs that don't fit in one post. If you're actually weighing a move, or just nosy about your own area, reach out and we'll walk you through what's really happening in your specific zip code. 🌴

[Start the conversation](#)



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