

ENGEL & VÖLKERS®  
AVAYMARIA BROWN

A RELOCATION GUIDE FOR BUYERS MOVING TO TAMPA

# The Real Tampa Guide

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THE CITY

Downtown Tampa



THE NEIGHBORHOODS

South Tampa

Which one fits your lifestyle?

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PREPARED BY AVAYMARIA BROWN · LIFESTYLE CURATOR  
ENGEL & VÖLKERS SOUTH TAMPA



# Two neighbors. Two very different lives.

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Downtown Tampa and South Tampa sit just minutes apart, but they offer two very different ways to live. Downtown is high-rise, walkable and fast-paced. South Tampa is established, tree-lined and rooted in history and character.

Most people relocating from New York assume they are interchangeable. They are not. This guide shows you the difference, so you can choose the Tampa that fits your life, not just your price range.

## At a glance

|                    | Downtown Tampa                                               | South Tampa                                                        |
|--------------------|--------------------------------------------------------------|--------------------------------------------------------------------|
| PACE OF LIFE       | Fast, urban, always something happening                      | Relaxed, residential, neighborhood rhythm                          |
| TYPICAL HOMES      | High-rise and mid-rise condos, luxury towers, some townhomes | Historic bungalows, renovated estates, new-construction luxury     |
| OUTDOOR SPACE      | Balconies, rooftop pools, the Riverwalk                      | Private yards, porches, pools, tree-lined streets                  |
| GETTING AROUND     | Walk to dining, arenas and offices                           | Car-centric, with walkable pockets like Hyde Park Village and SoHo |
| COSTS TO ASK ABOUT | Condo association fees and building reserves                 | Homeowners and flood insurance; updating older homes               |
| SIGNATURE SPOTS    | Water Street, Riverwalk, Amalie Arena, Sparkman Wharf        | Bayshore Boulevard, Hyde Park Village, SoHo, Palma Ceia            |
| BEST IF YOU WANT   | Lock-and-leave living with the city at your door             | Room to spread out, history and a sense of place                   |

# The city at your door

Downtown is Tampa's fastest-changing area: glassy towers, waterfront dining and a 2.6-mile Riverwalk that ties it all together. If you loved the convenience of Manhattan but want sunshine and more space for the money, start here.

Morning walks along the Hillsborough River, lunch at Sparkman Wharf, a Lightning game at Amalie Arena, and dinner without ever getting in a car.

## Standout neighborhoods

### Water Street Tampa

A newly built district of luxury residences, hotels, shops and restaurants beside the Channel.

### Channel District

Mid-rise and high-rise condos near the cruise port, Sparkman Wharf and the Florida Aquarium.

### Harbour Island

A quiet island minutes from downtown, with condos, townhomes and waterfront walking paths.

### Downtown Core & Riverwalk

Tower living with river and bay views, close to offices, museums and Curtis Hixon Park.

#### ASK BEFORE YOU BUY

- What are the monthly association fees, and what do they cover?
- How healthy are the building's reserves?
- Has the building completed Florida's required structural inspections?

# Where memories are made

South Tampa is established Tampa: oak-canopied streets, historic homes with front porches, and Bayshore Boulevard's waterfront sidewalk stretching about 4.5 miles along the bay. If you want space, character and a true sense of neighborhood, this is your Tampa.

A sunrise run on Bayshore, coffee and boutiques in Hyde Park Village, dinner on SoHo, and evenings on your own porch or by your own pool.

## Standout neighborhoods

### Hyde Park

Historic bungalows and grand restored homes, steps from Hyde Park Village and Bayshore.

### Palma Ceia

Classic architecture around the Palma Ceia Golf & Country Club, on tree-lined streets.

### Bayshore Beautiful

Waterfront and near-water homes along the southern stretch of Bayshore Boulevard.

### Davis Islands

An island community with its own village center and marina, minutes from downtown.

### Beach Park & Culbreath Isles

Luxury and waterfront estates near Westshore and the bay.

#### ASK BEFORE YOU BUY

- What flood zone is the home in, and what is its elevation?
- When were the roof, windows and electrical last updated?
- Is the home in a historic district with design review rules?

# What surprises New York buyers

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The biggest surprises are rarely the prices. They are insurance, flood zones and how Florida taxes a primary home.

## 01 No state income tax

Florida has no personal state income tax, often the biggest financial change for New Yorkers.

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## 02 Homestead exemption

Make Tampa your primary residence and you can claim up to a \$50,000 exemption on assessed value, plus Save Our Homes caps that limit how fast your assessment rises.

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## 03 A property-tax vote is coming

On November 3, 2026, Floridians vote on Amendment 3, which would raise homestead exemptions and change some residency rules. Ask me how it could affect your purchase.

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## 04 Flood zones matter

Many South Tampa and waterfront homes sit in flood zones, and lenders may require flood insurance. Check the zone and elevation before you fall in love.

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## 05 Insurance shapes your budget

Roof age, windows and wind-mitigation features can change premiums significantly. Get quotes during your inspection period, not after closing.

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## 06 Condos have new rules

Florida now requires structural inspections and funded reserves for many condo buildings, which can raise association fees. Review the building's reports first.

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## 07 Hurricane season: June 1 – November 30

Impact windows, a generator and a newer roof add peace of mind and can lower insurance costs.

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*I'm a real estate advisor, not a tax or insurance professional. Please confirm your situation with a licensed CPA and insurance agent. Source: Pinellas County Property Appraiser, legislative update ([pcpao.gov](https://pcpao.gov)).*

## QUIZ

# Which Tampa are you?

Check one box per row, then count your marks.

| A                                                           | B                                                      |
|-------------------------------------------------------------|--------------------------------------------------------|
| 1 <input type="checkbox"/> Brunch I can walk to             | <input type="checkbox"/> Coffee on my own porch        |
| 2 <input type="checkbox"/> A rooftop pool and concierge     | <input type="checkbox"/> A private yard and garage     |
| 3 <input type="checkbox"/> Lock and leave                   | <input type="checkbox"/> Making a home my own          |
| 4 <input type="checkbox"/> Sleek, modern glass              | <input type="checkbox"/> Historic charm with character |
| 5 <input type="checkbox"/> I'd rather not need a car        | <input type="checkbox"/> My car is part of daily life  |
| 6 <input type="checkbox"/> A game, a show, a new restaurant | <input type="checkbox"/> A sunset walk on Bayshore     |
| 7 <input type="checkbox"/> A flexible chapter               | <input type="checkbox"/> The long haul                 |

### Mostly A

Downtown Tampa is calling. Start with Water Street, the Channel District and Harbour Island.

### Mostly B

South Tampa is your Tampa. Start with Hyde Park, Palma Ceia and Bayshore Beautiful.

A tie? That's the best reason to talk. Many of my clients find their match on the edges, where both lifestyles meet.

YOUR NEXT STEP

# Find the Tampa that fits your life.

Book a complimentary 15-minute Tampa Lifestyle Fit Call. I'll match your lifestyle, budget and timeline to the right neighborhoods and send you a current price snapshot for each. Prefer to see it first? Ask for a virtual tour of Downtown and South Tampa.



Call or text to book  
your Lifestyle Fit Call

**407-881-2434**

*"I look forward to representing your vision with intention and excellence."*

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