

A RELOCATION
GUIDE FOR

Buyers



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Welcome!



I'm a Tampa Bay REALTOR® and the face behind The Singing Realtor. I help families just like yours figure out where to put down roots in one of the most exciting cities in the country.

I've spent years learning every corner of this market — from Westchase to Waterset, South Tampa to St. Pete, Seminole Heights to Wesley Chapel. And I bring over 11 years of sales and business experience to every client relationship.

Moving to a new city is a big deal. This guide is here to make it feel a little less overwhelming. I hope it helps your family feel ready for this next chapter.

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TAMPA BAY NEIGHBORHOODS

Tampa Bay has a neighborhood for every kind of family. Here's a quick breakdown of the areas I work in most — and what makes each one special.

SOUTH TAMPA

- **Price range: \$500K–\$1M+** Walkable, trendy, top-rated Plant High School zone. Urban feel with great restaurants and waterfront parks. Perfect if you want to be close to downtown.

WESTCHASE

- **Price range: \$400K–\$650K** Master-planned community with top-rated schools, golf, pools, and a tight-knit family vibe. One of Tampa's most popular suburbs.

WATERSET / APOLLO BEACH

- **Price range: \$350K–\$550K** One of the fastest-growing communities in Tampa Bay. Resort-style amenities, new construction, great for families who want space without the price tag.

RIVERVIEW / BRANDON

- **Price range: \$300K–\$480K** Affordable, growing fast, and super convenient to downtown Tampa. Great for first-time buyers and young families.

NEW TAMPA

- **Price range: \$350K–\$550K** Planned community with A-rated schools, parks, and a quieter suburban feel. Popular with families relocating from the Northeast and Midwest.

WESLEY CHAPEL

- **Price range: \$320K–\$550K** Booming suburb north of Tampa. Tons of new construction, top schools, and easy highway access. Growing fast — get in now.

SEMINOLE HEIGHTS / TAMPA HEIGHTS

- **Price range: \$300K–\$500K** Hip, historic, and full of character. Great for buyers who love walkable neighborhoods, local coffee shops, and homes with personality.

ST. PETERSBURG

- **Price range: \$350K–\$650K** Across the bay but worth it. Vibrant arts scene, beaches nearby, and a more relaxed vibe. Great if you don't need to commute into Tampa daily.

TAMPA BAY SCHOOLS



Schools are one of the biggest factors for relocating families — and Tampa Bay has some great options. Here's what you need to know about both counties.

Hillsborough County Schools

Hillsborough County is one of the largest school districts in Florida. School grades run from A to F, and many neighborhoods are zoned for A-rated schools. Always verify the exact school zone for any home you're considering — it can vary street by street.

- South Tampa:** Plant High School, Coleman Middle, Gorrie / Grady / Mitchell Elementary
- Westchase:** Sickles High School, Davidsen Middle, Westchase Elementary
- New Tampa:** Freedom High School, Liberty Middle, Chiles Elementary
- Riverview/Brandon:** Newsome High School, Barrington Middle

Pinellas County Schools (St. Pete area)

Pinellas County has its own strong school district. St. Pete is especially popular with families who want waterfront living without sacrificing school quality.

St. Pete Schools:

St. Petersburg High School — one of the oldest and most respected in the county Lakewood High School — strong arts and IB program Several A-rated elementary and middle schools throughout St. Pete.



Florida has an open enrollment and school choice program. Some families qualify to enroll in schools outside their assigned zone. Ask me about this — it can open up a lot of options.

TAMPA BAY COST OF LIVING



Tampa Bay is still one of the most affordable major metro in the country — especially compared to where most families relocate from. Here's how it stacks up.

Category	Northeast (NY/NJ/CT)	Midwest (OH, IL/MI)	Tampa Bay
Median Home Price	\$550K - \$900K+	\$280K - \$400K	\$380K - \$520K
State Income Tax	Yes (up to 13%)	Yes (3-10%)	None
Avg. Property Tax Rate	2 - 3%	1.5 - 2.5%	0.8 - 1.2%
Avg 1 BR Rent	\$2,200 - \$3,500	\$1,200 - \$1,800	\$1,600 - \$2,200
Avg. Utilities/Mo	\$200 - \$350	\$180 - \$300	\$150 - \$250
Traffice & Commute	Very Heavy	Moderate	Moderate (improving)
Weather	Cold Winters	Cold Winters	Sunshine year-round



FLORIDA THINGS



Florida is a little different from most states. Here are the things I tell every relocating family before they move.

NO STATE INCOME TAX

Florida has zero state income tax. That's a big deal if you're coming from NY, NJ, CA, OH, or IL. Your take-home pay goes further here.

HURRICAN SEASON

June through November is hurricane season. Most years in Tampa Bay are quiet, but you should know it exists. Homes built after 2002 have stronger building codes. Ask about hurricane shutters, roof age, and insurance before buying.

HOMEOWNER'S INSURANCE

Insurance is a real conversation in Florida right now. Rates have risen sharply. Budget \$3,000–\$6,000+ per year depending on location, home age, and coverage. I'll connect you with a trusted insurance broker early in the process.

HEAT & HUMIDITY

Summers are hot and humid. July and August feel intense if you're not used to it. But winters are absolutely beautiful — 65–75°F and sunny. Most locals say it's worth it. You'll think so too by January when your family is at the beach.

HOMESTEAD EXEMPTION

If this is your primary residence, you can apply for a Homestead Exemption and save up to \$50,000 off your home's assessed value for tax purposes. You must apply by March 1 of the year after you move in. Don't miss this.

FLOOD ZONES

Tampa Bay is coastal. Some areas are in FEMA flood zones, which means flood insurance is required. I always check flood zone status for every home before my buyers fall in love with it. It can significantly affect your monthly costs.

WILDELIFE & NATURE

You'll see lizards everywhere — they're harmless. You may also see the occasional alligator near ponds and lakes. Don't feed them, don't approach them, and keep small pets supervised near water. That's it. Welcome to Florida! 😊

CAR IS KING

Tampa is not a walkable city outside of a few neighborhoods. You'll need a car. The good news: no toll roads in most suburban areas, and gas is generally cheaper than the Northeast.


NEW CONSTRUCTION VS RESALE



This is one of the most common questions I get from relocating buyers. Here's the honest breakdown.


New Construction	Resale
<ul style="list-style-type: none"> • Brand new - no one's lived in it 	<ul style="list-style-type: none"> • More character and established neighborhoods
<ul style="list-style-type: none"> • Builder warranties (usually 1-2-10 year) 	<ul style="list-style-type: none"> • Often bigger lots than new builds
<ul style="list-style-type: none"> • Customize finishes before it's built 	<ul style="list-style-type: none"> • Mature trees and landscaping
<ul style="list-style-type: none"> • Energy efficient - lower utility bills 	<ul style="list-style-type: none"> • May be closer to top-rated schools
<ul style="list-style-type: none"> • Often includes builder incentives (rate buydowns, closing cost help) 	<ul style="list-style-type: none"> • Faster to close - no build time
<ul style="list-style-type: none"> • Great resale value in growing communities 	<ul style="list-style-type: none"> • More negotiating room with motivated sellers
<ul style="list-style-type: none"> • Communities with amenities: pools, trails, clubhouses 	<ul style="list-style-type: none"> • Price per sq ft can be lower than new construction

Hot New Construction Communities Right Now

 **Waterset** — Apollo Beach David Weekley, Homes by Westbay, Neal Homes. Resort amenities, great schools nearby.

 **Mirada** — San Antonio Lagoon community. Incredible amenities. Wesley Chapel area.

 **Epperson** — Wesley Chapel First Crystal Lagoon community in the US. Families love it.

 **River Oaks** — Riverview Townhomes by Spire Homes. Affordable entry point with low maintenance.

 **Ridgewood Park** — Tampa Meritage Homes. Close to everything. Great value for Tampa proper.

THINGS TO DO IN TAMPA

Tips From A Local Expert!



One of the best parts of moving here? There's always something to do. here's what families love most about Tampa Bay.



BEACHES

- Clearwater Beach - consistently ranked one of the best in the US
- St. Pete Beach - calm water, perfect for kids
- Honeymoon Island - state park, dog-friendly, stunning
- Caladesi Island - only accessible by ferry. worth every minute.



FAMILY ACTIVITIES

- Busch Gardens Tampa — theme park with roller coasters and animals
- Florida Aquarium — downtown Tampa, incredible for kids
- ZooTampa at Lowry Park — one of the top zoos in the Southeast
- MOSI (Museum of Science & Industry) — great for curious kids
- Glazer Children's Museum — perfect for toddlers and young kids



FOOD & NIGHTLIFE

- Armature Works — food hall in a stunning historic building on the river
- Ybor City — historic Cuban neighborhood, amazing Cuban sandwiches
- Hyde Park Village — upscale outdoor shopping and dining
- Seminole Heights — local restaurants, breweries, and coffee shops
- St. Pete Central Ave — murals, galleries, cocktail bars, and brunch spots



OUTDOORS & PARKS

- Tampa Riverwalk — 2.6 miles along the Hillsborough River
- Lettuce Lake Park — kayaking, boardwalks, turtles everywhere
- Flatwoods Park — biking and hiking trails in New Tampa
- Philippe Park — waterfront park in Safety Harbor, great for picnics



SPORTS TEAMS

- Tampa Bay Buccaneers (NFL) — Super Bowl champions
- Tampa Bay Lightning (NHL) — two-time recent Stanley Cup champs
- Tampa Bay Rays (MLB) — consistently competitive
- Rowdies (USL Soccer) — great family-friendly game day experience

TAMPA HOME BUYING ROAD MAP

Unlock Your Next Chapter



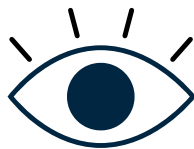
FINANCIAL PREPARATION



PROPERTY SEARCH



VIEWING HOMES



MAKING AN OFFER



NEGOTIATION



HOME INSPECTION



CLOSING PROCESS



MOVING IN



THE TAMPA BAY HOME BUYING PROCESS

Your Journey Home Starts Here: I'm With You Every Step!

Here's how it works when you're buying from out of state. I do this all the time — it's more manageable than you think.

01

GET PRE-APPROVED

Before we look at anything, you need a pre-approval letter from a lender. This tells us your budget and makes your offers competitive. I can connect you with a trusted Tampa mortgage broker who works with out-of-state buyers regularly.

02

BUYER CONSULTATION

We'll have a buyer consultation — by video if you're not in town yet. We talk about neighborhoods, schools, budget, commute, and your family's priorities. This saves us a ton of time when we start touring.

03

HOME SEARCH

I set up a custom search for you in the MLS. You'll get real-time alerts for homes that match your criteria. I also know about off-market and new construction options that aren't always online.

04

VIRTUAL/ IN PERSON TOUR

If you can't be here, I'll do video walkthroughs and FaceTime tours for you. We can also schedule an in-person tour trip where we see multiple homes in one visit. Most of my out-of-state buyers find their home this way.

THE TAMPA BAY HOME BUYING PROCESS

Your Journey Home Starts Here: I'm With You Every Step!

05

MAKE AN OFFER

When you find the one, I'll run a Comparative Market Analysis (CMA) to make sure you're paying the right price. I'll craft a competitive offer and negotiate on your behalf.

06

INSPECTION PERIOD

In Florida, you typically have 7–10 days to inspect the home after your offer is accepted. We can arrange inspectors even if you're not in town. I'll review the report with you and help you decide what to negotiate.

07

APPRAISAL & LOAN APPROVAL

Your lender will order an appraisal. If it comes in low, we negotiate. Meanwhile, your loan goes through underwriting. Stay responsive to your lender's requests during this time — it keeps things moving.

08

FINAL WALK-THROUGH & CLOSING

We do a final walk-through right before closing to make sure everything's in order. Closing in Florida typically takes 30–45 days from contract. You'll sign documents (can often be done remotely) and get your keys. Welcome home! 🏠

HOME BUYING KEY FACTORS



BUDGET & AFFORDABILITY

Know your full number — not just purchase price. Factor in property taxes, insurance (higher in FL), HOA fees, and maintenance. I'll help you build the full picture.

LOCATION

In Tampa Bay, location determines your school zone, commute, flood risk, and lifestyle. Different zip codes feel like different worlds. Let's find yours.

PROPERTY TYPE

New construction vs. resale, single-family vs. townhome — each has tradeoffs. Your lifestyle and timeline will help us decide.

HOMEOWNERSHIP RESPONSIBILITIES

Florida has specific things to know — insurance, flood zones, HOA rules, and the Homestead Exemption. I walk every buyer through all of it.

RESALE VALUE

Tampa Bay is one of the fastest-growing metros in the US. Well-located homes in A-rated school zones hold their value well. We buy smart.



MUST-HAVE HOME FEATURES

Define What Matters Most To your Family

Kitchen

- Updated appliances
- Modern countertops
- Spacious pantry for storage
- Island or breakfast bar

Bedrooms

- Split floor plan
- Master on ground floor
- Walk-in closets
- En suite bathrooms

Outdoor Spaces

- Well-maintained landscaping
- Functional patio or deck area
- Outdoor kitchen or barbecue
- Swimming pool or hot tub

Living Area

- Open floor plan
- Hardwood flooring
- Built-in shelves or storage
- Large windows

Bathrooms

- Double vanities
- Updated countertops
- Modern fixtures and lighting
- Large soaking tub

Additional Features

- Home office or study
- Dedicated laundry room
- Two-car (or larger) garage
- Smart home technology

TAMPA BAY NEIGHBORHOOD PREFERENCE SELF-CHECK

Define Your Home Criteria

TYPE OF NEIGHBORHOOD

What kind of area fits your family's lifestyle? Urban: walkable, close to restaurants and nightlife. Suburban: quieter, more space, community amenities. Somewhere in between?

SCHOOL QUALITY

How important is school zone to your search? Are you open to private or charter schools, or do you want to be in a top public school zone?

COMMUTE & LOCATION

Where are you working? What's your max commute time? Tampa traffic is manageable but worth planning for.

COMMUNITY AMMENITIES

What matters to your family? Pool, trails, clubhouse, dog park, playground? Some communities have all of it — others are more private and low-key.

FLOOD ZONE & INSURANCES

Are you comfortable near the water, or do you prefer a non-flood-zone area to keep insurance costs lower? This is a big factor in Tampa Bay.

LET'S FIND YOUR TAMPA HOME

Home Is Your Destination

You've got the guide. Now let's talk.

I work with relocating families every day. I know what questions to ask, which neighborhoods fit which lifestyles, and how to make a long-distance move feel manageable.

Whether you're 3 months out or just starting to research — I'd love to connect.

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