

South Tampa Neighborhood Cheat Sheet

Hyde Park · Davis Islands · Palma Ceia · Beach Park · Bayshore Beautiful · Sunset Park · Westshore

South Tampa is seven different markets wearing one zip code. Hyde Park buyers are not Davis Islands buyers. Here is the honest side-by-side so you can narrow your search before you tour a single home.

The Seven Neighborhoods at a Glance

Hyde Park

Median Price: \$900K - \$2.5M (historic bungalows to new builds)

Vibe: Walkable, urban, dog-friendly. Hyde Park Village, brick streets, oak canopy. The 'live downtown without

Flood Exposure: Mostly Zone X (lower risk), but pockets near Bayshore edge into AE. Always verify.

Schools: Plant HS (A-rated), Wilson Middle, Gorrie Elementary.

Best For: Young professionals, empty-nesters, walkable-lifestyle buyers.

Davis Islands

Median Price: \$1.1M - \$5M+

Vibe: Island living, private feel, airport and hospital right there. Waterfront lots command the premium. Quiet

Flood Exposure: Significant AE and VE exposure - it is an island. Flood insurance is a real line item here.

Schools: Gorrie Elementary, Wilson Middle, Plant HS (same as Hyde Park).

Best For: Buyers who want privacy, water, and do not mind the flood premium.

Palma Ceia

Median Price: \$800K - \$3M

Vibe: Classic South Tampa - tree-lined streets, Palma Ceia Golf Club, family energy. More yard than Hyde Pa

Flood Exposure: Mostly Zone X. A few pockets near the drainage lines run higher. Elevation cert helps.

Schools: Roosevelt Elementary (A-rated), Coleman Middle, Plant HS.

Best For: Growing families who want space + A-rated schools + walkable streets.

Beach Park

Median Price: \$1.1M - \$4M+

Vibe: Quiet, luxury, newer-build heavy. Closer to Westshore business district and airport. Feels more suburban

Flood Exposure: AE zones along the bay side. Inland lots typically Zone X - huge difference in insurance.

Schools: Grady Elementary (A-rated), Coleman Middle, Plant HS.

Best For: Executive buyers, relocations, buyers who want new construction.

Bayshore Beautiful

Median Price:	\$950K - \$3M+
Vibe:	Waterfront views on Bayshore Blvd - the 4.5-mile linear park. Mix of historic and new.
Flood Exposure:	Direct Bayshore lots are AE/VE. One block inland drops to X. The block matters.
Schools:	Roosevelt Elementary, Coleman Middle, Plant HS.
Best For:	Buyers who want the Bayshore lifestyle - running, sunsets, waterfront - with school access.

Sunset Park

Median Price:	\$900K - \$3M
Vibe:	Canal access, boating community. Tucked between Westshore and Beach Park. Quieter than Palma C
Flood Exposure:	AE/VE exposure near canals. Inland streets safer. Boat owners love it here.
Schools:	Grady Elementary, Coleman Middle, Plant HS.
Best For:	Boat owners, buyers who want water access without Davis Islands price tag.

Westshore / Westchase-adjacent

Median Price:	\$600K - \$1.5M
Vibe:	Most affordable South Tampa entry. Business district nearby, easy airport access. More condos and tow
Flood Exposure:	Varies heavily block by block. Some areas Zone X, others AE. Verify every address.
Schools:	Varies - some addresses zone into Plant, others Robinson. Confirm at purchase.
Best For:	First-time South Tampa buyers, condo buyers, airport commuters.

The 3 Questions to Ask Before You Offer

- 1. What is the FEMA flood zone for THIS specific address?** Not the neighborhood - the address. Two houses on the same street can have \$200 vs. \$4,000 annual flood insurance.
- 2. What is the elevation certificate?** This is the single biggest insurance lever in South Tampa. An elevation cert can cut flood insurance by 50%+ on some properties.
- 3. Which school zone is THIS address in?** Zoning lines cut through neighborhoods. Two houses two blocks apart can feed different elementary schools.

Want the flood-zone-specific cheat sheet for the whole county? Reply to the email you got this in and I'll send the Pinellas and Hillsborough flood zone cheat sheets. They go deep on which neighborhoods have which FEMA designations and what it means for your insurance.

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South Tampa Neighborhood Cheat Sheet is for general information only. Market conditions, rules, and programs change. Verify current details with the relevant authority before making decisions.