PATRIOT HOME TEAM · PCS & CONTRACTOR RELOCATION GUIDE

MISSION: TAMPA

Your MacDill AFB move, planned like an OPORD: BAH against real home prices, where to live, schools, and the Florida benefits you've earned.

Steven Tiralongo & Joe Harosky · Real Broker, LLC



Home prices: Stellar MLS, single-family sales 10/1/2025–9/30/2026. Updated October 2026.

WHY TAMPA

THE FLORIDA ADVANTAGE FOR MILITARY & VETERANS

$0
State income tax on base pay or retired pay

~$50K
Homestead exemption off your home's assessed value, plus a 3% yearly cap

7 days
State license turnaround for military spouses, fees waived

VETERAN PROPERTY TAX BENEFIT	WHO QUALIFIES
$5,000 off assessed value	VA service-connected rating of 10% or higher
$0 property tax on the homestead	100% permanent & total (P&T) VA rating
Discount equal to your disability %	Age 65+ with a combat-related disability
Deployment exemption (days deployed ÷ 365)	Active duty deployed outside the continental U.S.

Homestead requires owning and living in the home on Jan. 1. Sources: Florida DBPR; PropertyExemption.com 2026 guide. Confirm with the Hillsborough County Property Appraiser.

NEIGHBORHOODS & HOUSING OPTIONS

SHORT COMMUTE OR MORE HOUSE: PICK ONE

CLOSE TO MACDILL

South Tampa: 33611, 33616, 33629 · <5–20 min to the gate

- **PRO** Shortest commute; Bayshore Blvd, restaurants and the water nearby
- **PRO** Values held up: 98% of list price, under contract in about a month
- **CON** Highest price per sq ft; older homes, smaller lots
- **CON** Low-lying peninsula; check flood and evacuation zones on every address

THE SUBURBS

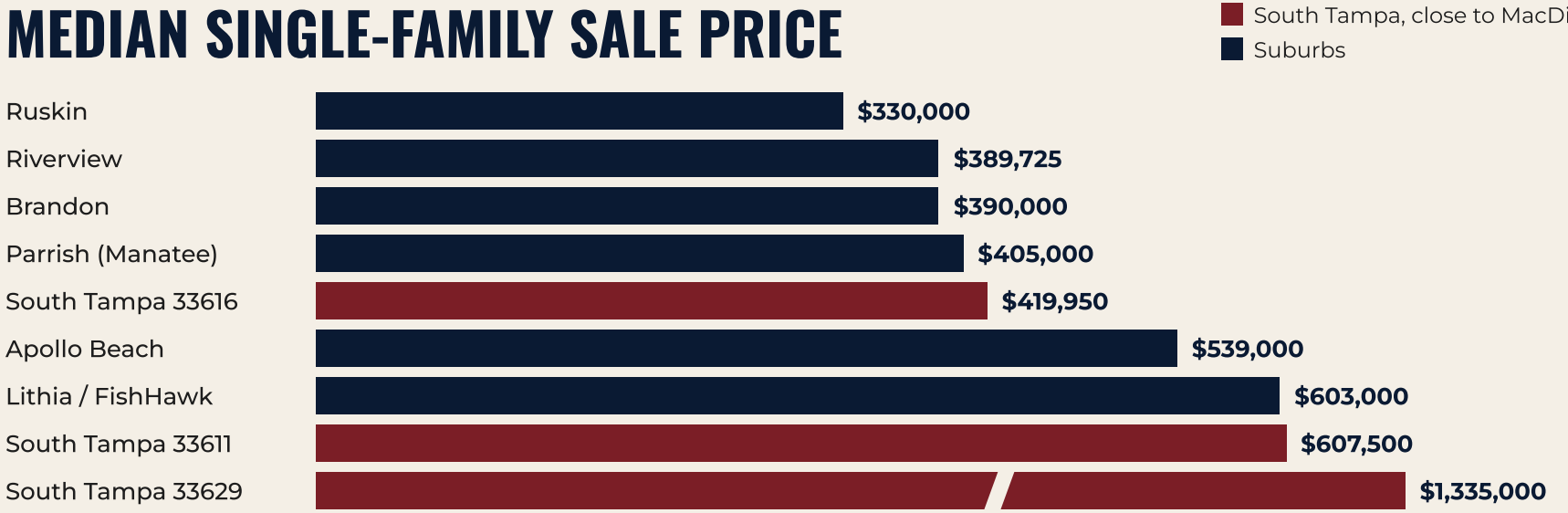
Riverview, Brandon, Apollo Beach, Ruskin, FishHawk, Parrish · 30–55 min

- **PRO** Newer homes built to current wind codes, bigger floor plans, community pools
- **PRO** Riverview and Brandon cost about half South Tampa's price per sq ft
- **CON** Longer drive on I-75, the Selmon Expressway or US-301
- **CON** Many have HOA and CDD fees; Parrish is in Manatee County

Drive times are off-peak estimates (Military By Owner, Rome2Rio); add 20–40 min at peak. Market figures: Stellar MLS.

HOME PRICES

MEDIAN SINGLE-FAMILY SALE PRICE



33629 (Palma Ceia, Beach Park) runs off the scale; its bar is broken to fit.

Source: Stellar MLS, single-family homes sold 10/1/2025–9/30/2026. Riverview = 33569, 33578, 33579; Brandon = 33510, 33511. Deemed reliable, not guaranteed.

SIZE, PRICE PER FOOT AND HOW FAST HOMES SELL

WHAT YOUR MONEY BUYS

AREA	HOMES SOLD	MEDIAN SQ FT	$/SQ FT	DAYS ON MKT	SALE VS. LIST
Ruskin	430	1,840	**$181**	50	100%
Riverview	1,560	2,067	**$192**	42	99%
Parrish (Manatee)	2,269	2,180	**$200**	53	99%
Brandon	698	1,795	**$220**	23	100%
Apollo Beach	707	2,394	**$224**	74	98%
Lithia / FishHawk	429	2,731	**$230**	28	99%
South Tampa 33616	212	1,388	**$289**	38	98%
South Tampa 33611	408	1,708	**$367**	29	98%
South Tampa 33629	397	3,004	**$486**	35	97%

TAKEAWAY Brandon sells fastest (23 days). Apollo Beach is slowest (74 days), so it has the most room to negotiate.

Source: Stellar MLS, single-family homes sold 10/1/2025–9/30/2026; medians. Sale vs. list uses final list price. Deemed reliable, not guaranteed.

WHAT IT ACTUALLY COSTS

2026 BAH AT MACDILL (TAMPA MHA)

ENLISTED

GRADE	WITH DEPS	WITHOUT
E-4	**$2,520**	$1,932
E-5	**$2,709**	$2,187
E-6	**$3,042**	$2,346
E-7	**$3,066**	$2,526
E-8	**$3,075**	$2,781
E-9	**$3,123**	$2,874

WARRANT OFFICER

GRADE	WITH DEPS	WITHOUT
W-1	**$3,063**	$2,463
W-2	**$3,072**	$2,778
W-3	**$3,084**	$2,886
W-4	**$3,141**	$3,039
W-5	**$3,231**	$3,054

OFFICER

GRADE	WITH DEPS	WITHOUT
O-1	**$2,757**	$2,328
O-2	**$3,039**	$2,649
O-3	**$3,081**	$2,919
O-4	**$3,255**	$3,042
O-5	**$3,390**	$3,057
O-6	**$3,417**	$3,060

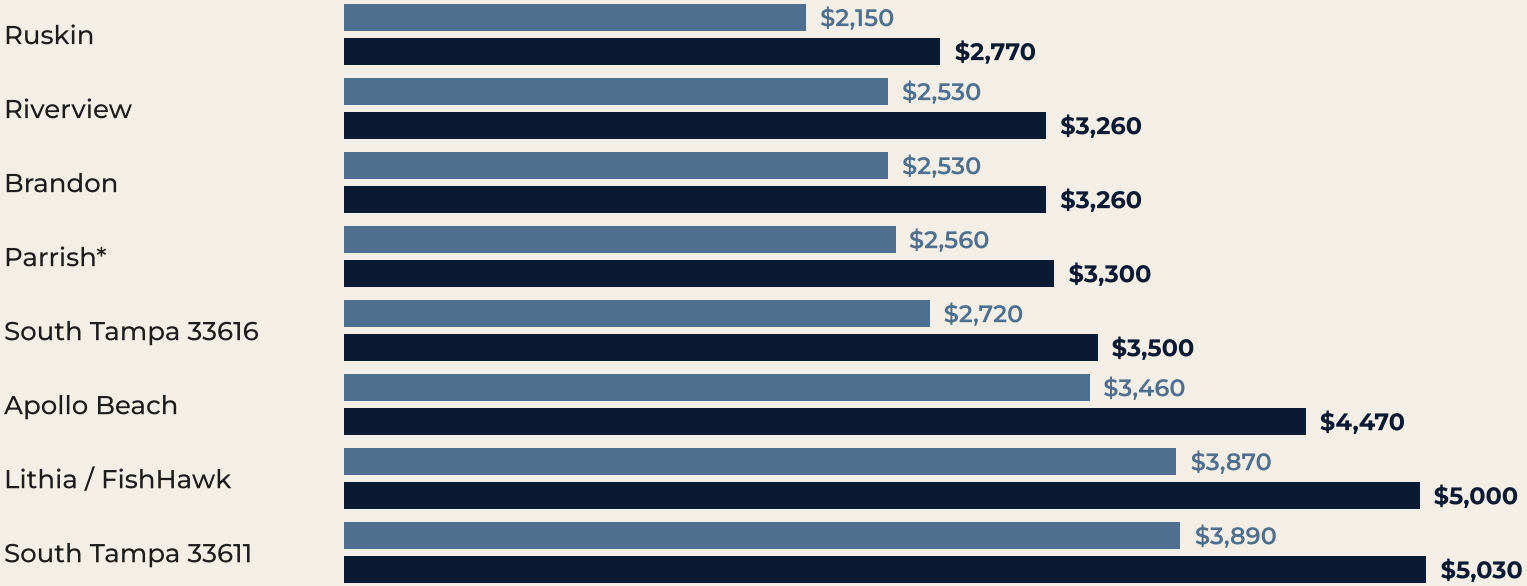
COLA?
DON'T BUDGET ON IT.

CONUS COLA only goes to areas whose non-housing costs exceed 107% of the national average. At the time of this publication, Tampa is not a CONUS COLA area. Confirm with your finance office on the DTMO COLA lookup.

Monthly rates effective Jan. 1, 2026. Sources: MilPayTools (DoD BAH data); DTMO CONUS COLA program rules.

ESTIMATED MONTHLY PAYMENT: ENTRY-LEVEL VS. MEDIAN SINGLE-FAMILY HOME

BAH VS. THE PAYMENT



Estimate, not a loan quote: VA loan, $0 down, 7.0%, 2.15% funding fee financed, homestead taxes, $151/mo insurance; HOA/CDD not included. Entry-level = 77% of median sale price. *Parrish (Manatee) at 13.310 mills; others at Hillsborough's rate.

CDDS: COMMUNITY DEVELOPMENT DISTRICTS

THE FEE MOST OUT-OF-STATE BUYERS MISS

HOW IT WORKS

- A special-purpose local government created under Florida Statutes Chapter 190
- It sold bonds to build the community's roads, utilities, ponds and amenities
- Owners repay through a line on the county property tax bill, usually paid through escrow
- An elected board sets the budget in public meetings, with an annual audit
- A home can have a CDD and an HOA; they are separate bills

PART 1

DEBT SERVICE

Repays the bonds. Fixed by lot type, runs 20–30 years, then ends. Often can be paid off early in one lump sum.

PART 2

O&M

Operations and maintenance. Set every year, can rise or fall, never ends and can't be prepaid.

BEFORE YOU OFFER

$700–$3,500/yr

Typical for single-family homes. FishHawk's O&M alone was $1,008/yr (FY2023).

- Find the exact amount on the parcel's tax bill
- Ask the payoff year and the early-payoff cost
- Add it to your BAH math
- Usually not deductible on a primary home; ask a CPA

Older neighborhoods such as Hyde Park and Davis Islands generally have no CDD. Sources: Fla. Stat. ch. 190; MoveWithMomentum; Shane Anderson (Tampa Bay CDD guide); Osprey Observer.

NEW CONSTRUCTION

BUYING NEW: BUILDERS, BENEFITS & INCENTIVES

BUILDERS ACTIVE HERE

- **Lennar:** Riverview, Apollo Beach, Wimauma
- **D.R. Horton, M/I Homes:** Riverview
- **Taylor Morrison:** Riverview, Apollo Beach
- **Pulte, David Weekley, Homes by WestBay:** Waterset (Apollo Beach)
- **KB Home:** Brandon, South Hillsborough
- **Parrish:** 96% of recent sales were new builds

WHY BUY NEW

- Built to current Florida wind codes
- More energy efficient: lower power bills
- Community amenities: pool, fitness center, pickleball courts and more
- New roof and systems can help on insurance quotes
- Builder warranty; pick your plan and finishes

BUILDER INCENTIVES

- **2-1 buydown:** rate 2 pts lower in year 1, 1 pt lower in year 2
- **Permanent buydown:** builder pays points to cut the rate for life
- Closing-cost credits and design-center credits
- Often tied to the builder's preferred lender; VA limits seller concessions

BRING YOUR AGENT ON THE FIRST VISIT.

Most builders require your agent to be with you, or to register you, the first time you enter a sales office or model home. Sign the guest sheet alone and the builder may refuse to work with your agent, leaving you with only the builder's sales rep, who represents the builder. Call or text us first and we'll register you before you go.

Sources: M/I Homes Tampa builder guide; MoveWithMomentum Apollo Beach new construction (Sept. 2026); Stellar MLS; Movement Mortgage; NewHomeSource Professional. Incentives change by community; get them in writing.

SCHOOLS & EDUCATION

HIGH SCHOOLS BY AREA

Hillsborough County: A | Manatee County: B

HIGH SCHOOL	AREA SERVED	RATING /10	STUDENTS	PROGRAMS
Newsome	FishHawk / Lithia	**8**	3,068	AP, Cambridge
Plant	South Tampa	**8**	2,316	3 College Success Awards
Bloomingdale	Brandon / Valrico	**8**	2,301	—
Robinson (magnet)	South Tampa / Interbay	**6**	1,466	IB, AP, Cambridge
Riverview	Riverview	**6**	2,544	—
Parrish Community	Parrish (Manatee)	**5**	2,361	Career-ready focus
Durant	East Brandon / Plant City	**4**	2,402	AP, Cambridge
Lennard (magnet)	Ruskin / Apollo Beach	**3**	2,328	AP, Cambridge
Sumner	Riverview / Balm	**3**	2,364	—

Also: Randall Middle (FishHawk) rates 9/10. Always confirm the zoned school for the address.

Source: GreatSchools.org Summary Ratings, retrieved Oct. 2026; FLDOE district grades, 2025–26 (data as of Sept. 1, 2026). Ratings are one data point; visit and verify.

EMPLOYMENT & ECONOMY

CLEARED TALENT IS IN DEMAND HERE

80,000+
Veterans in the regional workforce

+15%
Defense & security job growth in 5 years

4.6%
Hillsborough unemployment, Aug. 2026

CONTRACTORS THAT HIRE PRIOR SERVICE

- **SAIC:** CENTCOM IT support task order (up to $621M)
- **CACI:** SOCOM mission-support contract
- Northrop Grumman, General Dynamics, RTX, Honeywell, CAE
- Booz Allen Hamilton, Leidos: Tampa offices (check openings)

MILITARY SPOUSES

- **Health care:** BayCare (~34,000) and Tampa General (~15,000)
- **Also hiring:** Hillsborough County Public Schools, USF, Publix
- **Licensing:** 7-day spouse licenses and fee waivers (next page)

Sources: Capital Analytics (June 2026), Tampa Bay EDC; GovConWire; Tampa Bay Business Journal via Hoodline (July 2026); FRED; Florida DBPR.

PROFESSIONAL LICENSES · SPOUSES & VETERANS

BRING YOUR LICENSE. SKIP MOST OF THE FEES.

DBPR is the Florida Department of Business and Professional Regulation, the state agency that licenses trades and professions such as real estate, contractors, CPAs, cosmetology and barbers, and engineers. Health care licenses (nursing, therapy and others) go through the Florida Department of Health.

SPOUSES: 7-DAY LICENSE

- DBPR issues a license within 7 days of a complete application from an active-duty spouse
- Health care: spouses with a valid out-of-state license get a full Florida license within 7 days; application fee waived

DBPR FEE WAIVERS

- Veterans and spouses applying within 60 months of honorable discharge: initial license, application and unlicensed-activity fees waived
- Current or former active duty and spouses: initial license fee waived
- Exam fees still apply; file a DD-214

HEALTH CARE FEE WAIVERS

- Honorably discharged veterans and spouses: initial licensing, application and unlicensed-activity fees waived
- Veterans can apply up to 6 months before discharge
- Spouses skip renewal while out of state on the member's orders

Sources: Fla. Stat. 455.213(13), 455.219(7)(a) and 456.024; Florida DBPR (SB 562, 2022); FL Board of Professional Engineers. Rules vary by board; confirm with yours.

TRANSPORTATION & COMMUTE

TWO WAYS ON BASE. PLAN THE DRIVE.

FROM	TO THE GATE, OFF-PEAK
South Tampa	5–20 min
Brandon	~30 min
Riverview	~30 min
Apollo Beach	~35 min
Ruskin	~35–40 min (est.)
FishHawk / Lithia	~40 min
Parrish	~45–55 min (est.)
St. Petersburg	45–60 min

INTEL

- Main gate: Dale Mabry
- Add 20–40 min at peak
- Selmon Expressway is a toll road: get a SunPass
- You'll need a car; transit doesn't serve the base well
- Test-drive the route at your report time

Sources: Military By Owner (MacDill PCS guide); HonestMOS; Rome2Rio (FishHawk). "(est.)" = our estimate; confirm on your recon drive.

WEEKENDS · THE GULF BEACHES

SIX BEACHES WITHIN ABOUT AN HOUR

CLEARWATER BEACH

#2 U.S. beach · TripAdvisor 2026

Wide, powder-white sand and calm water. Nightly sunset celebration at Pier 60.

ST. PETE BEACH

#1 U.S. beach · TripAdvisor 2021

Resort strip with beach bars and watersports; quiet, historic Pass-a-Grille at the south end.

FORT DE SOTO PARK

County park · five keys

Uncrowded beaches, kayak trails, fishing piers, a dog beach and an 1898 coastal fort.

CALADESI ISLAND

#4 U.S. · Dr. Beach 2025

No bridge, no cars: ferry over from Honeymoon Island to an undeveloped state-park shoreline.

ANNA MARIA ISLAND

Old Florida · about 1 hour

Low-rise beach towns, pier fishing and a free island trolley. No high-rise condos.

SIESTA KEY

#1 U.S. · Dr. Beach 2011 & 2017

Fine white quartz sand that stays cool underfoot, with a Sunday-sunset drum circle.

Awards: Visit St. Pete/Clearwater; Dr. Beach (Stephen Leatherman). Most are 40–75 min from MacDill. Check park access after storms before you go.

WEEKENDS · FOOD & ENTERTAINMENT

WHERE TAMPA EATS

MICHELIN-STARRED (2026)

- **Ebbe:** Scandinavian tasting-menu counter, Ybor
- **Kōsen:** 10-seat omakase counter, Ybor
- **Koya:** one star
- **Rocca:** one star

TAMPA CLASSICS

- **Bern's Steak House:** legendary steaks, mahogany rooms, Hyde Park
- **Columbia:** Florida's oldest restaurant, Spanish-Cuban, Ybor
- **Mise en Place:** New American since 1986
- **Restaurant BT:** modern Vietnamese

CASUAL & LOCAL

- **Carmine's:** Cuban sandwiches, Ybor
- **Armature Works:** food hall on the river
- **Oxford Exchange:** brunch and coffee
- **The Pearl:** oysters and seafood
- **Bella's:** wood-fired Italian
- **Mel's Hot Dogs:** near Busch Gardens

ALSO Busch Gardens (Waves of Honor) · Bucs, Lightning & Rays · Straz Center · Ybor · Riverwalk

Sources: MICHELIN Guide Florida 2026; Frommer's Tampa restaurants; Busch Gardens military offer page. Tampa calls itself the birthplace of the Cuban sandwich.

WEEKENDS · MILITARY DISCOUNTS

YOUR ID CARD SAVES REAL MONEY HERE

BUSCH GARDENS

WAVES OF HONOR

- **Active duty** (incl. activated Guard & Reserve): one free admission a year for you plus up to 3 dependents
- 50% off single-day tickets for up to 6 more guests
- **Veterans:** free single-day ticket for you plus 3 dependents during Military Appreciation Month (2026: register by May 10, visit by June 30)
- **Military Silver Annual Pass:** $154.80 (2026) for Busch Gardens and Adventure Island, 12 months, no blackout dates
- Register at WavesofHonor.com with ID.me or a valid military ID

FLORIDA AQUARIUM

10% off year-round; free for service members on Memorial Day weekend

ZOOTAMPA

Summer 2026: free for active duty plus 3 dependents (May 25–Sept. 7)

MACDILL ITT OFFICE

Discounted tickets to area parks and attractions year-round

Sources: Busch Gardens 2026 Military Appreciation release; HonestMOS; Florida Aquarium; WFTV (ZooTampa). Offers change; confirm before you go.

THE OUTDOORS & FLORIDA LAW

PARKS, FISHING AND FIREARMS

STATE PARKS

- 25% off annual passes for active duty and honorably discharged veterans
- Free lifetime pass for service-connected disabled veterans and surviving spouses or parents of the fallen
- Pick up in person at a staffed ranger station
- Nearby: Alafia River, Hillsborough River, Little Manatee River

FISHING & HUNTING

$20 / YEAR

Military Gold Sportsman's License: saltwater and freshwater fishing, hunting, and the snook, lobster, deer and turkey permits. Active duty or retired, stationed in or resident of Florida. Buy at GoOutdoorsFlorida.com.

FIREARMS (VERIFY FIRST)

- Permitless concealed carry at 21+ since July 2023; carry ID
- Open carry legal after McDaniels v. State (Sept. 2025)
- Purchase age 21, with limited military exceptions
- No carry in bars, schools, courthouses or airport secure areas
- On base, follow MacDill's registration rules

Sources: Florida State Parks; FWC; GunVera Florida gun laws 2026. Gun law is changing (the waiting period is in court); not legal advice. Re-check before publishing or buying.

THE RELOCATION BUYING PROCESS

FROM ORDERS TO KEYS

PHASE	WHEN	ACTIONS
Orders in hand	**90–120 days out**	Pull your COE, get VA pre-approval, budget against BAH, book TMO
Remote recon	**60–90 days**	Video tours, commute videos, shortlist 2–3 areas
House-hunting trip	**45–60 days**	Ask about PTDY. Day 1 drive, Day 2 show, Day 3 offer
Under contract	**30–45 days**	Inspection, VA appraisal, insurance bound, HOA/CDD docs
Keys	**Report date**	Remote closing if needed; HHG delivery; homestead by Mar. 1

PCS CHECKLIST

- ☐ Orders, POA, COE saved digitally
- ☐ TLE claim and lodging booked
- ☐ School records; call the SLO
- ☐ FL license and registration if changing residency
- ☐ Insurance bound early (June 1–Nov. 30 storms)
- ☐ Military Gold license and park pass

Timelines are typical, not guaranteed. Insurers can pause new policies when a named storm threatens.

YOUR LOCAL SUPPORT NETWORK

VA, COUNTY & VETERAN POSTS

ORGANIZATION	LOCATION	PHONE
Hillsborough County Veteran Services	5 offices incl. Brandon & SouthShore	**(813) 635-8316**
James A. Haley VA Hospital	13000 Bruce B. Downs Blvd, Tampa 33612	**(813) 972-2000**
Tampa Vet Center	3637 W. Waters Ave, Ste 600, Tampa 33614	**(813) 228-2621**
FDVA Regional Office	601 E. Kennedy Blvd, Tampa 33602	**(813) 272-6690**
American Legion Post 111	3810 W. Bay to Bay Blvd, Tampa 33606	**(813) 831-5550**
VFW Post 10	9125 Memorial Hwy, Tampa 33615	**(813) 884-9737**
VFW Post 10139	14834 N. Florida Ave, Tampa 33612	**(813) 933-3885**

Sources: Hillsborough County (hcfl.gov); Warriors Fund Tampa directory; AVSOPS. Call ahead to confirm hours and services.

YOUR LOCAL SUPPORT NETWORK

DISABLED AMERICAN VETERANS CHAPTERS

DAV chapters help with VA claims, rides to appointments and connecting with other veterans. Free to use; membership is open to veterans with a service-connected disability.

CHAPTER	LOCATION	PHONE
Chapter 4 · Tampa	James A. Haley VA, 13000 Bruce B. Downs Blvd, Tampa 33612	**(813) 972-2000**
Chapter 83 · Brandon	C.W. Byers Sr. chapter, Brandon	**(813) 458-2394**
Chapter 110 · Sun City Center	1910 S. Pebble Beach Blvd, Sun City Center 33573 (near Ruskin)	**(813) 331-3871**
Chapter 23 · St. Petersburg	Bay Pines VA, 10000 Bay Pines Blvd, St. Petersburg 33744	**(727) 398-6661**
Chapter 11 · Clearwater	Clearwater	**(727) 365-6661**

Sources: AVSOPS chapter directory; Warriors Fund. Chapter 4's number is the Haley VA main line; ask for the DAV office. Call ahead to confirm.

HOW WE HELP YOU SETTLE IN

TWO AGENTS. ONE MISSION.

Work with us and you get two experienced agents who know the VA loan, military life and the PCS clock.



STEVEN TIRALONGO

U.S. Army veteran · MRP

- Army aviation, active duty 2009–2018 (Iraq, Afghanistan); Army Reserve 2018–2024
- MBA, Everglades University
- Six years on the mortgage side; knows the VA loan inside and out
- 100+ clients, most relocating military; $60M+ negotiated



JOE HAROSKY

Retired officer & former diplomat · investor

- Enlisted at 17, later commissioned; served in the 75th Ranger Regiment, the Green Berets and as a diplomat
- Master's in International Affairs, University of Pittsburgh
- Owns properties in 2 countries and 3 states
- Expert in VA real estate transactions, VA loans and VA assumptions

YOUR NEXT STEP

SEND US YOUR RANK, REPORT DATE AND GATE

We'll send back three real homes, the full monthly payment against your BAH, and the drive time to your gate.

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YOUR MOVE IS THE MISSION. CLEAR PLAN, REAL NUMBERS, KEYS IN HAND.