THE WATERFRONT GUIDE · PINELLAS COUNTY

# If It Looks Too Good To Be True, *There's a Reason.*

*The honest version of buying on the water — what the listing photos leave out, and what to check before your heart gets involved.*

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START HERE

# People fall in love with St. Pete Beach in about *eleven minutes*.

Usually somewhere between the first sandbar and the second drink. I get it — I live out here, and I still pull over for the sunsets like a tourist who has never once seen the sky.

But buying here is a different sport than vacationing here. Vacationing is a margarita and a good attitude. Buying is a flood zone, a seawall, and a number on a Citizens quote that makes you sit down. The listing photos sell the dream in fourteen filtered slides — this is everything they leave out, built from what I actually check before I let a buyer write an offer.

**THE FIVE-MINUTE VERSION**

- The Gulf side is for *views.* The bay side is for *boats.* Not the same house.
- Most of it sits in a high-risk flood zone — pull the *exact* zone for the address.
- Insurance kills more deals out here than inspections do. Quote it early.
- Seawalls and "boat access" are where listings quietly lie. Verify both.
- The storms were real — but so is the value. Eyes open, and you'll be fine.

WHAT'S INSIDE

# The *guide.*

CHAPTER ONE

# Not all water is the *same water.*

*Two homes can both carry the "waterfront" label and have nothing in common but a wet backyard. Decide what you want to do with the water before you fall for a view.*

St. Pete Beach is a barrier island — Gulf on one side, intracoastal on the other, a maze of canal homes in between. Gulf-front is the postcard: open water, the sunsets that ruin you for living anywhere else. What it almost never gets you is a boat in your backyard.

*The Gulf side is for looking at the water.*
*The bay side is for leaving from it.*

Those are two completely different houses at two completely different prices, and people mix them up constantly. "Waterfront" on its own tells you almost nothing — one home sits on a narrow canal with a sliver of a view; another has wide-open water across Boca Ciega Bay. Both technically have water behind them. Only one delivers the view you're actually paying for.

CHAPTER TWO

# Sailboat water & the *treadmill apartment.*

*Most buyers nod politely at "sailboat water" in a listing. Most agents don't explain it well either. Here's the real answer — and why it moves a price by tens of thousands.*

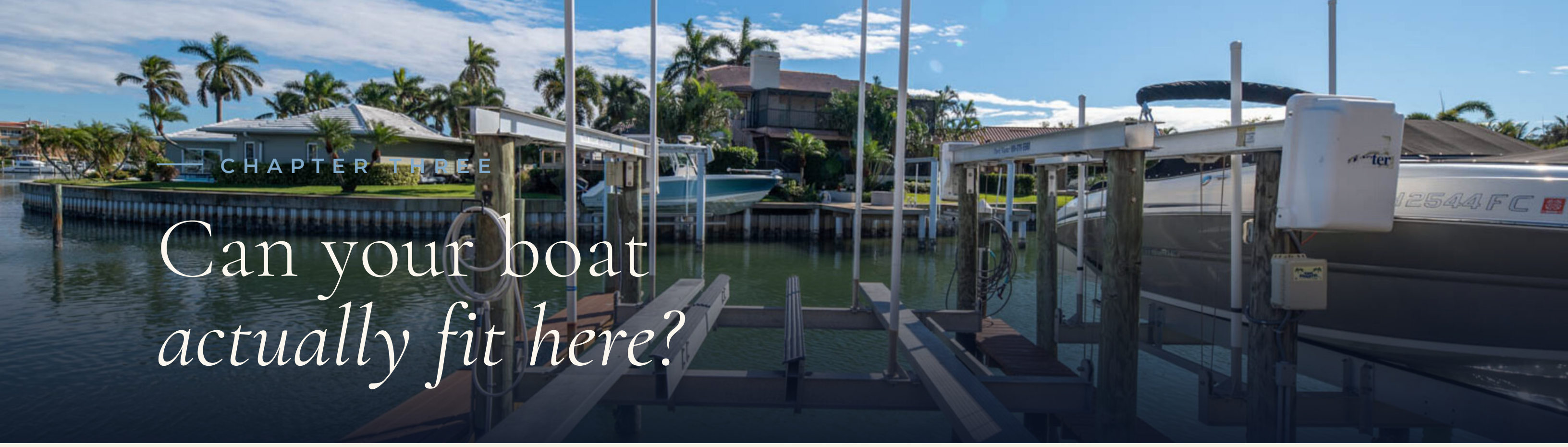
Sailboat water means water deep enough for a keel, no fixed bridges in the way, and genuine access to open water. In Pinellas County the term gets used very loosely — a listing can say it while ignoring tidal depth, bridge clearance, and whether your actual boat fits.

> Some waterfront homes have boat access the same way a studio apartment has "room for a treadmill." Technically true. Spiritually a stretch.

### THE FIXED BRIDGE IS THE SILENT DEALBREAKER

A fixed bridge doesn't open. If your boat is taller than its clearance, you don't reach open water — full stop. And canal depth is the one people forget exists: many buyers consider **5+ feet at mean low tide** genuine sailboat water, depending on draft. Aerial photos won't tell you depth. The canal will.

*If the boat is part of the plan, send me the listing before your heart gets involved. I'll tell you if the water's lying.*



CHAPTER THREE

# Can your boat *actually fit here?*

*Waterfront is nuanced in weird ways. The boat has to fit the lift, the lift has to fit the dock, the dock has to fit the rules — and some of the rules are written by grass.*

Start with lift capacity, using the wet weight — fuel, batteries, gear, everything onboard — and size for the slightly bigger boat you'll talk yourself into within six months. You will. Age matters less than condition: a maintained 15-year-old lift beats a neglected newer one.

| | |
|---|---|
| 6,000–10,000 LB | **Boats under 25 feet** |
| 10,000–16,000 LB | **Boats 25–30 feet** — where most St. Pete buyers land. |
| 16,000+ LB | **Larger offshore boats** — verify the pilings and seawall can take it. |

### THE DOCK HAS TO FIT THE BOAT, TOO

A lift rating means nothing if the slip is too short or too narrow. Check usable slip length and beam clearance between pilings — a 30-foot boat doesn't fit a slip built for a 24, whatever the lift is rated for.

### AND THEN IT GETS WEIRD: THE GRASS HAS A LAWYER

The seagrass behind a home is state-protected, and it can quietly veto your plans. Building, extending, or even rebuilding a dock after a storm through a seagrass bed means environmental permitting, mitigation, and sometimes a flat "no." The grass disagrees with your dock plans, and it usually wins.

### IN A CONDO, THE RULES AREN'T YOURS TO SET

Waterfront condo and HOA docks come with fine print you'd never guess from the listing — caps on boat length, lift restrictions, assigned or waitlisted slips, limits on liveaboards. Read the docs before you fall for the view.

CHAPTER FOUR

# The seawall: the *unglamorous slab.*

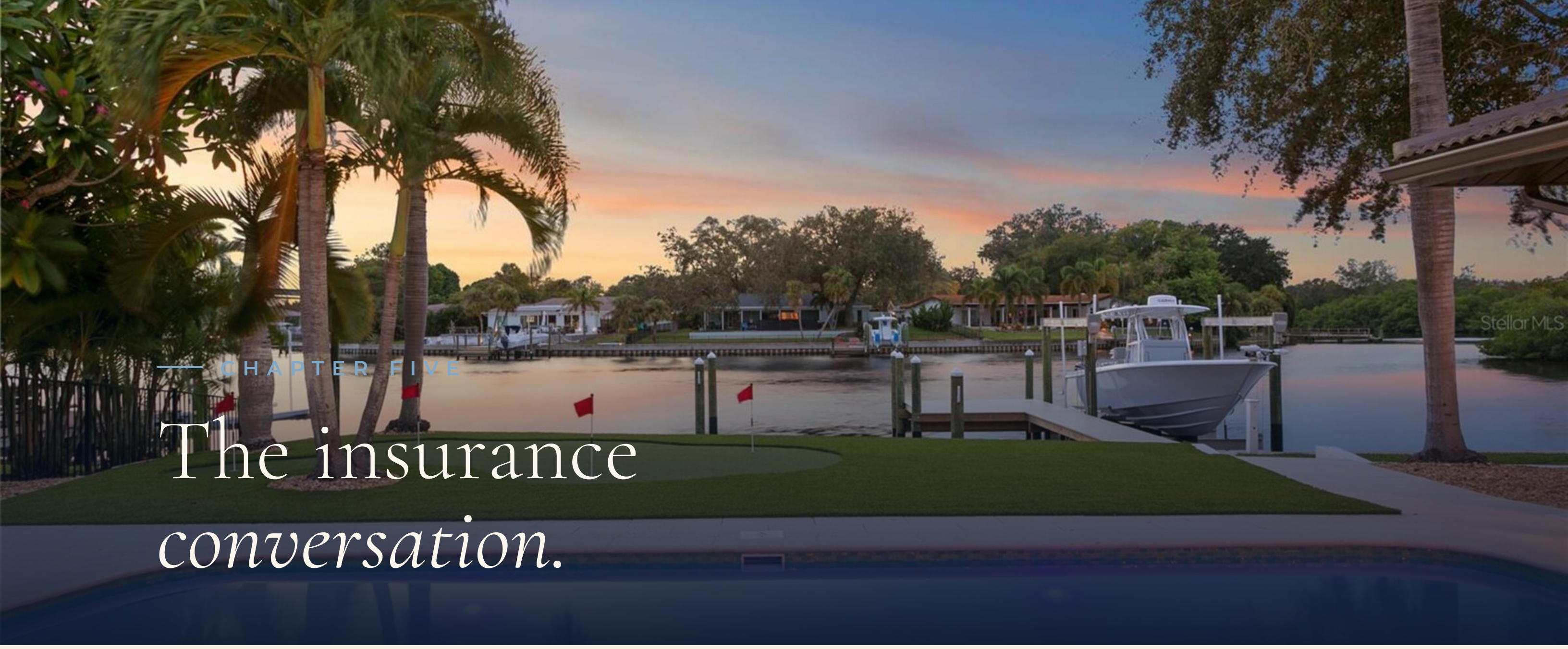
*It's the slab of concrete between your backyard and the bay. The quartz countertops will not save you when your lawn is migrating into the canal.*

A seawall inspection is one of the most important — and most skipped — steps on a waterfront home. It's a specialty, not a line item on a general home inspection. Here's the math that makes a $400 inspection non-optional.

| | |
|---|---|
| $300–$600 | **Standard visual inspection** |
| $600–$1,200 | **With a probe or underwater camera** for voids and the panels below the waterline. |
| $25,000–$120,000 | **Full replacement** — depending on length, access, and permitting. A long wall can still hit six figures. |

> A $400 inspection against a six-figure replacement. That math is not complicated. Get the inspection. Every time.

Concrete seawalls in Florida typically last 25–50 years — if it's original to a 1970s home, I want to know. And if your lender requires the inspection, they'll usually want a licensed marine contractor or structural engineer, not a home inspector. Ask early.




CHAPTER FIVE

# The insurance *conversation.*

*A few years ago insurance was a final-week formality. Today it's one of the first conversations we have — and honestly, that's a good thing.*

The answer nobody likes is: it depends. Two homes a few streets apart can quote thousands of dollars apart. "Oh, it's not that bad" is a thing people say roughly one week before it is, in fact, that bad — insurance quietly ends more waterfront deals than bad inspections do.

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*Insurance companies aren't pricing the view.*
*They're pricing risk.*

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Which is why "every waterfront home is expensive to insure" isn't true — a newer, elevated home can cost less than an older one sitting low inland. What drives the number: elevation, flood zone, roof age, prior claims, construction, and storm history. And remember homeowners and flood are two separate policies. Get both quotes before you're attached.

CHAPTER SIX

# Why two identical homes sell *$300,000 apart.*

*Same street. Same square footage. One sells for $1.5M, the one next door for $1.8M. The difference is almost never the patio furniture.*

DRIVES THE GAP

## Water depth

Too shallow at low tide and a serious boater eliminates the home on that alone.

## Sailboat access

No fixed bridges and fast Gulf access carry a real premium.

## View quality

Open bay vs. a neighbor's seawall or a parked yacht. Mangroves often can't be removed.

DRIVES THE GAP

## Dock condition

Permitted and powered adds value; neglected or unpermitted is a future expense.

## Seawall life

Decades left vs. a looming replacement — rarely reflected in the price.

## Wake & wind

A sheltered lot vs. one taking constant traffic that wears docks and lifts.

None of these show up reliably in an automated valuation — but all of them move both the price and the daily lifestyle. Out here, "location, location, location" sometimes becomes water, water, water.

—— CHAPTER SEVEN

# The part nobody puts in *the listing.*

*Let's just say it out loud, because dancing around it would be insulting. The storms were real.*

Drive down Gulf Boulevard and you'd swear nothing happened. Turn off it, and the neighborhoods correct the record. Helene's surge pushed through in September; Milton showed up two weeks later like it had unfinished business. A block in, you'll still see homes gutted to the studs and the occasional one jacked up on a fresh foundation, standing on its tiptoes hoping the Gulf doesn't notice it next time.

I'm not telling you this to talk you out of anything — I live here, and I'm not leaving. I'm telling you because it changes the questions you ask: **Did it flood, and how high? What's been redone? Was the work permitted?**

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*A properly rebuilt home can be a smart buy.*
*A fast cosmetic patch is a future problem*
*in a good outfit.*

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BEFORE YOU OFFER

# The pre-offer *checklist.*

*If your life revolves around the water, these answers matter more than the finishes. You're not buying the view — you're buying how usable the water actually is.*

- [ ] What is the **canal depth at mean low tide?**
- [ ] Is there a **fixed bridge** to open water — and what's the clearance?
- [ ] How long is the **idle to the Gulf**, and has the canal been dredged?
- [ ] Does the **dock have permits**, and what size boat did the owner keep?
- [ ] Is the **slip long and wide enough** for your actual boat?
- [ ] What's the **lift's wet-weight capacity**, and is there service history?
- [ ] How old is the **seawall** — any bowing, and has it been inspected?
- [ ] Any **protected seagrass or condo/HOA rules** that limit the dock?
- [ ] What's the **exact flood zone**, and is there an elevation certificate?
- [ ] Did the home **flood in Helene or Milton** — and how high?
- [ ] What's been **redone since the storms**, and was it permitted?
- [ ] Have you pulled a real **insurance quote** — homeowners *and* flood?

HI, I'M CARLY

# I'm not here to sell you *the sunset.*

I live on the water, work on the water, and spend most of my free time on the water. Turns out building a career around that was easier than finding a new hobby.

*You bought the sunset in your head somewhere around the first sandbar. I'm here to make sure the house underneath it is one you'll still be glad you own three storms from now. That's the whole job.*

If you're looking out here, send me the address.

I'll tell you what the listing won't.

Carly Majorana

WATERFRONT & LUXURY SPECIALIST · NEXTHOME GULF COAST

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