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**Tampa Bay Condominiums - A Wise Choice**

**By Bob Lippy**

Condominiums in the Tampa and Clearwater area have become a popular choice for those seeking to buy second homes, real estate investments, or for those desiring a break from outside maintenance and upkeep. This is due to the multitude of benefits associated with condominium living. Combine those benefits with the beauty, abundant sunshine, pristine beaches and coastline of the Tampa Bay area, and attractions like: Busch Gardens, Disney World, Universal Studios, and Sea World and you have a winning combination that pays for itself again and again.

How so you might ask? Why should you consider a condominium over a single-family dwelling for example? When you buy a single home, you will need to purchase homeowner's insurance to secure financing from most lenders and also to protect yourself from loss due to fire, theft, etc. When you purchase a condominium, the insurance is included as a part of the monthly maintenance fee; most lenders therefore, don't require you to purchase separate homeowners insurance policy.

If you buy a single-family dwelling you will have to maintain your home and your lawn yourself, whereas, condo owners can spend their time doing other things while someone else mows the lawn and cleans out those gutters! Upkeep and maintenance are included in the Condominium's maintenance agreement, and these owners are more than happy to pay a monthly fee in order to not have to worry about getting these things done themselves.

For the most part, condominium maintenance fees are reasonable when you add up the costs involved and how much it would cost for you to hire someone to do these things for you. On the Florida beaches you will find higher condominium maintenance fees and this is because there is simply much more maintenance that comes with owning a home near the ocean. On the other hand, owning a condominium slightly inland can save you a lot of money on the purchase as well as the monthly maintenance fees.

The safety of your family and the security of your real estate property are of course, very important to you. While the owners of single-family homes may choose to equip their homes with expensive alarm systems, most condo owners have the benefit of gated security, which provides 24 hour protection, even when you're away. Such security also makes it harder for the "unlawful" to spot an unoccupied dwelling. Single homes, whose owners are away, are easier to detect due to such things as: uncut

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grass, no lights on in the home, and no activity around the home. At a condominium complex, there is always some kind of activity, which helps to conceal that you're away from your property.

Condominiums provide some pretty terrific amenities right there on the property. Some of those amenities are: fitness rooms, pools, spas, restaurants, hair salons, tennis and golf to its residents. It would be impossible for a single home owner to duplicate some of these amenities and cost-prohibitive to acquire some of these amenities. Keep in mind that the more amenities there are in a condominium, the higher the maintenance fee can be. It costs money to keep up the amenities for the residents to enjoy. Amenities are what makes condo living so popular though. In the long run, the more amenities the condo has, the more saleable and desirable the condominium will be on a resale.

Real estate investors will find that some condominiums, depending on the condo restrictions, are easily

rented out short or long term. If you and your family use your condominium only part of the year, consider leasing it out for additional income for yourself. Have your real estate agent check the restrictions for you before making an offer for purchase. Not all condos are alike on this policy.

Now that you know about the many benefits to owning a condominium, add the undeniable value that owning a condominium in the Tampa Bay area of Florida's West Coast holds for you. Now you will have a place to escape to when the temperatures up north get down right cold! You won't ever have to worry about no vacancies at hotels, and resorts either. The beach and ocean with bountiful amounts of sun are at your doorstep. Your Tampa or Clearwater area Florida Condo offers you the opportunity to get away from areas that are overcrowded with tourists, and yet you're only a short drive from Florida's most popular attractions. If you're looking for a way to make some additional income, consider renting out your condo unit when you head back north in the summer.

Contact your Tampa Bay area realtor today to get started on finding the condominium property that meets your needs. They can assist you whether you're looking to buy a first or second home, a retirement home, or investment property.

Bob Lippy is a top Real Estate Broker Associate in the Tampa Bay Florida area. He and his team have been helping families get top dollar for their homes with great success. Visit his website at

Tampa Bay Real Estate

for many other valuable selling tips.

### **What We Love About Tampa Bay, Florida**

**By Bob Lippy**

The Tampa Bay area in Florida includes the major cities of Tampa, Clearwater, and St. Petersburg.

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Tampa is in Hillsborough County and Clearwater and St. Petersburg are in Pinellas County. There is more to this area than just sand, surf and sun. While it is true that the three are the original main attractions of the area, there is so much more to Tampa Bay. Tampa Bay Florida real estate is one of the hottest markets available. Homes and condos in this area are hot because they have it all and especially location, location, location!

There are hundreds of homes and condos on the market every day for Tampa Bay Florida real estate, leaving the Tampa Bay area one of the most desirable places to live in North America. There are also plenty of homes in Pinellas County at affordable rates for people of all ages should you want to live closer to the beaches. Families thrive in Pinellas County with good schools nearby, and plenty of park space for young ones to run and play. The beaches of Pinellas County will take your breath away each and every time you visit.

The Pinellas County homes for sale are perfect for the young executive who works in the area. It is close to major shopping centers and has plenty of quiet character for up and coming future CEOs to concentrate on their jobs while living in the peaceful surroundings of Pinellas County. Tampa is a short 20 minute drive from Pinellas County should you find yourself working in downtown Tampa or in need of access to the Tampa International Airport.

There are many Tampa Bay homes for sale that are just perfect for anyone, no matter your situation. Whether you are a young family who is purchasing your first home, or senior citizens who are looking for an active 55+ community that's a little more 'out of the hub', then this area is for you. There is a wide variety of homes and condos for sale in this beautiful area of Florida, so one of them is guaranteed to be right for your needs.

Tampa Bay Florida real estate offers awesome opportunities for the young and the old. As mentioned before, the Tampa Bay area is also very popular with the aging population — senior citizens love the warm climate and the friendly atmosphere and are looking at Tampa Bay as a wonderful, safe place to retire.

Florida is a beautiful state located in the southern portion of the United States. Its warm atmosphere is about more than just its climate. The people that reside in Florida are pleasant and a welcoming factor to the area. After all, most of us are transplants from the northern states such as New York, New Jersey and Chicago. 90% of the people who live here hated the brutally cold winters up north and thoroughly enjoy having 365 days of warm sunshine to wake up to each morning. The residents that live here range from blue collar to white collar workers — from families to executives to senior citizens. Tampa Bay Florida real estate is for everyone who wants to get in on the action that Florida has to offer — mild climate, good schools, fantastic restaurants, superb night clubs, convenient shopping, boating, outstanding golf courses, and community events for everyone.

You really can't go wrong. As they say in the real estate world, it's all about location, location, location...and Tampa Bay Florida has a great location! Check out the Tampa homes for sale today and find your dream home or retirement get away.

Bob Lippy is a licensed broker associate with Remax Realtec in Palm Harbor, Florida. He has many years of experience in selling

Tampa Bay Florida Real Estate

and has helped many families relocate

to Florida and find their dream homes. Visit his website at

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