



2026



The Broadwater Breeze

www.broadwaterfl.org

News and information for the Broadwater Community in St. Petersburg, Florida

RELOCATING, RAZING OR RAISING OUR FLOOD DAMAGED HOME

Frank and Bre Marsalisi live at 3800 46th Ave S and are sharing their post-Hurricane Helene experience to help neighbors understand the decisions that may need to be made after a flood. This is part 2 of 3.

Insurance coverage plays a central role in a decision like this. Homeowners need to carefully evaluate:

- What portion of the structural damage is covered
- Whether they have Increased Cost of Compliance (ICC) coverage
- Whether any mitigation or elevation funding may be available (unfortunately, we did not qualify for this)
- What their true out-of-pocket exposure will be

In our case, we also looked beyond the immediate repair costs and evaluated the long-term insurance implications. Once the home is fully elevated to 12 feet and compliant with current floodplain standards, we have been advised that our flood insurance premiums should be nominal compared to what we were paying. That long-term reduction in recurring insurance expense was a significant factor in the analysis.

Another often overlooked issue is tax basis. We also confirmed with the City that, despite the elevation and the enclosure of the bottom floor as a garage and storage space, our property taxes are expected to remain relatively consistent, which provided additional financial clarity.

When we ran the numbers carefully, elevation was not just an emotional decision; it was economically sound. It preserved long-term value, reduced future costs, and avoided realizing a loss in what would have been a distressed sale.

Raising a home is not as simple as placing it on stilts. The process involves:

- Vetting and selecting an experienced contractor in home elevation.
- Structural engineering evaluations
- Soil and foundation analysis
- FEMA and floodplain compliance
- City permitting and inspections
- Utility disconnection and reconnection
- Temporary bracing and hydraulic lifting
- New foundation construction at the required Base Flood Elevation

Continued on page 2

BBQ, BOATS & BOOMS!

Join your neighbors as we celebrate America 250 at the Canizares Estate!! There will be food and drink, music and plenty of fun activities culminating with a lighted flotilla and fireworks. Volunteers and sponsors can contact Anthony Lorino. See the flyer for info and be sure to RSVP by June 15th.

BROADWATER

Celebrate 250 years of American Freedom with Your Friends and Neighbors!

JULY 4TH 2026
BBQ, BOATS & BOOMS!

- ◆ Starts at 5 PM at the Canizares Estate
- ◆ Decorate your boat with **patriotic flare!** Prizes for **Top decorations!**
- ◆ Anchor in the bay for a floating parade - shuttle provided to the dock.
- ★ **Bounce house and Cornhole** for the kids & fun seekers.

TO RSVP, VOLUNTEER OR SPONSOR

RSVP by 6/15/26 by scanning this QR code or at www.broadwaterfl.org

To volunteer contact **Anthony Lorino** at 727-237-6180 or alorino08@gmail.com

GENERAL MEETING

There will be no General Meeting in June, the next meeting will be held in September

SUMMER BEAUTIFICATION AWARD

Congratulations to Chris & Denise Woods 3864 46th Ave S



Chris & Denise will receive a \$50 gift certificate compliments of Debbie & Mike Zito, Realtors® 727-865-TEAM (8326) Homes@StPeteTeam.com



RELOCATING, RAZING OR RAISING OUR FLOOD DAMAGED HOME CONTINUED FROM PAGE 1



One of the biggest obstacles, besides the expense, is time. Permitting, engineering approvals, contractor scheduling, and supply chain delays all add complexity. Costs can fluctuate, and coordination between city officials, engineers, and contractors is critical.

There are also code requirements regarding enclosed lower levels in AE zones, breakaway walls in certain flood zones (fortunately not ours in Broadwater), and strict rules about what can and cannot be placed below Base Flood Elevation. These issues must be analyzed early in the process to avoid expensive redesigns later. At the end of the day, this was both a personal and practical decision. This home carries generational meaning. My grandparents built memories here. Elevating it allows us to preserve that legacy while adapting responsibly to changing coastal realities.

At the same time, it was a forward-looking economic decision. Elevating the home 12 feet significantly reduces flood risk, future insurance uncertainty, and long-term vulnerability. Rather than abandoning the property, we chose to fortify it.

My advice to neighbors facing this decision:

1. Run the numbers carefully, including insurance, tax basis, and long-term value.
2. Speak with general contractors and elevation companies early.
3. Understand FEMA and local floodplain requirements.
4. Consider both emotional and financial factors, because both matter.

Raw Oysters Flatbreads Tacos

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SKYWAY MARINA DISTRICT

Lauren Hubbard is the new Director of the Skyway Marina District replacing Misty Bottorff. We thank Misty for her years of dedicated service to the District!! Misty is now working at Maximo Marina, so she is still a part of the District. We look forward to working with Lauren, who brings some great energy to the District! We should see Smoothie King and Huey Magoo's opening soon in front of Marina Club and Sky Town is adding Foxtail Coffee and 3 Natives Acai Café as well. Be sure to support Food Truck Nights, Clean Ups, Cornhole Tournaments and all our local business members.



The District relies on volunteers and your support of local businesses.

To volunteer contact Lauren at director@skywaymarina.org or 727-466-7173.

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FROM THE BCA BOARD

Our Garage Sale on March 14th was well attended thanks to organizer Pam Arnold. We intend to hold a Fall Sale on October 3rd in conjunction with Maximo Moorings Neighborhood Association.

Our 5th Annual Easter Event on April 4th was a great time thanks to Kevin Webb and his great cast of volunteers as well as the Canizares Family who graciously provide us with this awesome venue.

Our next event is our first Independence Day Event scheduled for July 4th at the same location. We are asking folks to decorate their boats, in celebration of America's 250th Birthday, for a flotilla to watch the fireworks on the bay.

We are seeking volunteers to replace many that are either leaving Broadwater or just can't devote their time and energy anymore. We need a fresh new group of volunteers to advance Broadwater to the next level. The events committee and promotions committee are two key cogs for our great social events! We are looking for organizers in several other areas of Broadwater as well. The time is now to step up and keep our neighborhood moving forward!! You do not need to be on the Board to participate on a committee or organize an event.

We will be losing Board Member Jon Kind as he is moving out of Broadwater. We thank Jon for his time and efforts as Treasurer as he hands over the position to Amanda Long. We are also in need of a new President as this is my last year. Anyone interested in getting involved, contact me at tando1@tampabay.rr.com. Note: there is no General Meeting for June as we seek a new venue.

Tom Ando
BCA President

SAVE THE DATE

July 4: Broadwater Independence Day Event
July 23-25: Suncoast Ladies Classic Fishing Tournament
Oct 3: Fall Garage Sale



Katie Willis and **Evelyn Hill** make up the Welcome Aboard Committee. They handle the important task of making sure our new neighbors receive a proper welcome. If you are new to Broadwater and have not been contacted by Welcome Aboard, please email infolink@broadwaterfl.org with your contact information so that we can let you know about all of the things that make Broadwater such a great neighborhood and provide you with some welcome gifts. **Any resident can let our Welcome Aboard ladies know about a new resident via email at infolink@broadwaterfl.org**

A WARM WELCOME TO OUR NEWEST NEIGHBORS

- ◆ Sean & Lisa Bosken 4391 38th Way S
- ◆ Micheal Dolecki & Renee Matonic 3912 46th Ave S
- ◆ Vaiva Gustainyte & Matt Bauer 4201 46th Ave S
- ◆ Benjamin Crumley 4149 38th St S
- ◆ Scott & Lori Schoenig 3796 42nd Ave S
- ◆ Robert Wallace 4029 38th Way S

A business card for Daniel Slyh, a Broadwater Resident. The card features the SLYH Financial Group logo, which includes a globe icon. To the right of the logo is a list of services: Life Insurance, Medicare Supplements, Medicare Advantage, Annuities, and Long-Term Care. Below the logo is the name "Daniel Slyh", the email address "dslyh@aol.com", and the phone number "727-742-6114 | Fax: 727-623-9295". There is a small Facebook icon in the top right corner.

SUNCOAST LADIES CLASSIC FISHING TOURNAMENT JULY 23-25

Sky Beach Resort will be hosting the Suncoast Ladies' Classic July 23rd –25th. Sponsorship and donation opportunities are available if you would like to get involved. Win some great raffle prizes and bid on auction items at the July 23rd Captain's meeting or at the Ready for Life Pinellas Benefit on July 24th. Weigh-in begins at 3 PM on July 25th with live music and raffles. You do not have to participate in the tournament to join in on the fun at SkyBeach all 3 days. For up-to-date information to sponsor or volunteer visit <https://suncoastclassicevents.com/> or call (352) 672-5076



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Connecting with Broadwater

Broadwater has several tools to stay informed and also network with neighbors. We encourage you to use these tools to keep up to date with everything going on in Broadwater.

- ♦ **Website:** www.broadwaterfl.org should be your first stop if you are looking for event information and useful links.
- ♦ **Infolink:** Infolink is our Broadwater email service, subscribe at www.broadwaterfl.org and click on the Contact Us tab or email your name, address, phone number to infolink@broadwaterfl.org.
- ♦ **Facebook:** Families of Broadwater Facebook Page
- ♦ **What's App Broadwater:** Join at <https://chat.whatsapp.com/HQLxDZMAF4PFdSxUBXoFi9>

BLOCK CAPTAINS



Broadwater's 23 Block Captains are your street level representatives and are the lifeblood of Broadwater. Each street or area has a Block Captain assigned to be your **first contact for neighborhood questions or concerns**. Block Captains also hand deliver the Broadwater Breeze and can collect your 2026 membership dues. If you do not know who your Block Captain is, click on the Contact Us Tab at www.broadwaterfl.org.

Thanks to all our Block Captains for making Broadwater a great place to live!!

BROADWATER NEIGHBORHOOD WATCH

With school out of session, we usually see an uptick in criminal activity. Please be alert to your surroundings and report any unusual activity to the police by calling the non-emergency line at 727-893-7780. Keep your garage door down and lock your vehicles and home when unattended. Be sure to let your contractors and guests know to secure their vehicles as well. Crimes of opportunity can happen at any time of the day so if something does not quite seem right report it. **Volunteer to be part of the Broadwater Neighborhood Watch by contacting Mark Ewin at 727-804-3828 or ewinml@msn.com.** The St Petersburg Police have several resources to help you help them fight crime. **Eagle Eye** is a program that allows you to register your camera with the SPP allowing them to contact you for video that may help them solve a crime occurring nearby. The officers can send a link to your phone where you can upload your video evidence to assist investigators. **Eagle Eye and many other crime prevention and reporting tools can be found at www.stpete.org/police**

MEMBERSHIP 2026

For just \$50 per year, you get to be a part of one of the best neighborhoods in St Petersburg! Your dues support this publication and all the great social activities of the Broadwater Civic Association. Thanks to our 215 paid members (40%) so far in 2026. You may also download the form by clicking on Membership under the

Contact Us Tab at www.broadwaterfl.org.

Please be sure to fill it out completely even if your information has not changed. This will ensure that we have your information up to date. Please mail or drop it off to our treasurer Amanda Long or your Block Captain or bring it to any Broadwater event. If you are not sure if you have paid your dues, email your name and address to infolink@broadwaterfl.org.

BROADWATER CIVIC ASSOCIATION 2026 BOARD MEMBERS			
Tom Ando (President)	727-638-1421	tando1@tampabay.rr.com	4532 38th St S.
Evelyn Hill (Vice President)	727-415-9291	hill.evelyn@hotmail.com	4416 46th Ave S.
Vicki Linkovich (Secretary)	727-215-0397	mslink@tampabay.rr.com	4316 44th St S.
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Eric Blackledge	541-829-0033	eric@blackledges.com	4286 45th St S
Pam Arnold	615-969-4056	pamarnold2001@yahoo.com	4401 45th St S

THE Real Estate Report

Prepared exclusively for the Broadwater / Maximo neighborhood by The SIMMS Team

Second Quarter 2026

Support USF Marine Science Recovery

Being largely a waterfront neighborhood, we imagine that Broadwater residents keenly understand the impact that marine science has on protecting our coastal communities and ecosystems. The recent catastrophic fire that claimed the USF St. Petersburg Marine Science Laboratory on the downtown campus has far-reaching effects on that research work.

Initial assessments indicate that the building is likely a total loss, and the specimens and research contained inside were irreplaceable. Many have asked how they can help rebuild and support the displaced scientists and students. The USF Foundation has launched the **Marine Science Operating Fund** through which individuals and organizations can make financial contributions that will go directly to the college of Marine Science.

Visit <https://giving.usf.edu/online/gift/f/260040/> to make a contribution to these efforts. Let's rally as a community to support marine science, and to support our waterfront ecosystem.

MARKET MUSINGS ...

There have been ten waterfront sales so far this year, bringing the average up to \$1,291,650, which is very positive news. In our last issue of the newsletter we spoke of the trend of sub \$1M sale prices for Broadwater waterfront homes. But it appears the tide may be turning. Not only is our average sale price over \$1M but of the ten homes that have sold this year, more than half (6) were at or over the million dollar mark. At this point only two active waterfront listings are in the high \$900s with the others above \$1M and the one pending sale was last listed at \$1,999,000.

The price per square foot is also back up over the \$500 mark at \$540.16, but there is also positive news in the volume of waterfront homes sold. In February we spoke of declining sales of only 17 homes in 2025 which were significantly

lower than the 2019 and 2020 peak years of 27 sold annually. As of May 15 we've already hit 10, putting us on a pace for 24 waterfront homes to be sold in 2026.

Non-waterfront sales remained steady with three sales in the first third of 2026, keeping pace with the nine total non-waterfront sales in 2025. The average sale price and price per square foot dropped but still remains just over \$400. The average sale price sits at \$900,000.

2026 is continuing to bring buyers back into the market and waterfront home sales are rebounding. Cautious optimism is in order as interest rates and geopolitical forces continue to impact the real estate market. As Sharon would often say quoting a Chinese proverb, "May you live in interesting times."



The SIMMS Team

727-898-2582

info@simmsteam.com

www.SimmsTeam.com



THE
SIMMS
TEAM



Statistically Speaking

These figures show the current market and the recent **Broadwater** sales history according to the Multiple Listing Service (MLS). Prices vary by size, condition (including hurricane damage) and location, so the \$/sq ft has a tremendous range and is “nice to know” rather than a useful function.

Broadwater: Waterfront

Non-Waterfront

	#	\$Low	\$High	Avg	\$/SF	#	\$Low	\$High	Avg	\$/SF
Avail 5/15/25	14	975,000	\$3.25M	\$1.598M	729	4	825,000	\$2.59M	\$1.56M	740
Pnd 5/15/25	1	\$1.999M	N/A	\$1.999M	825	1	815,000	N/A	815,000	266
Sold YTD '26	10	910,000	\$2.572	\$1.292M	540	3	775,000	\$1.035M	900,000	401

Here is a look at what’s happening on the waterfront (navigable to the Gulf) in some other popular areas. *This data is for properties marketed as existing single-family homes, and may include homes that were damaged.*

Active & Pending as of 5/15/25

Sold YTD 2026

Sold 2025

Neighborhood	#	\$Low	\$High	#	\$Low	\$High	#	\$Low	\$High
Broadwater	15	975,000	3,250,000	10	910,000	2,572,500	17	700,000	1,550,000
Bayway Isles	14	1,449,900	7,950,000	4	1,600,000	3,100,000	7	1,040,000	4,125,000
Causeway Isles	11	844,000	3,395,000	4	815,000	1,375,000	19	500,000	3,250,000
Pasadena Yacht & CC	3	1,320,000	3,500,000	5	1,400,000	3,605,000	9	1,300,000	3,500,000
Pinellas Point/Bahama Sh	9	645,000	5,500,000	5	880,000	2,550,000	7	800,000	2,775,000
Snell Isle/Coffee Pot	11	2,750,000	12,000,000	11	1,461,475	7,950,000	22	1,800,000	8,800,000
St. Pete Beach/PAG	38	995,000	11,000,000	29	570,000	6,995,000	71	490,000	4,250,000
Tierra Verde	18	1,399,900	11,000,000	5	1,340,595	2,850,000	18	1,400,000	9,000,000
Treasure Island	62	745,000	7,990,000	27	751,000	3,485,000	84	415,000	4,650,000
Venetian Isles/Arrowh.	37	699,000	5,950,000	21	725,000	4,425,000	43	555,000	5,000,000
Yacht Club Estates	12	1,149,000	5,750,000	5	1,170,000	2,895,000	12	800,000	4,487,420

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MEET THE TEAM



Tami Simms

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I take our profession seriously and am proud to have earned these well-regarded designations:

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Certified Residential Specialist (CRS)

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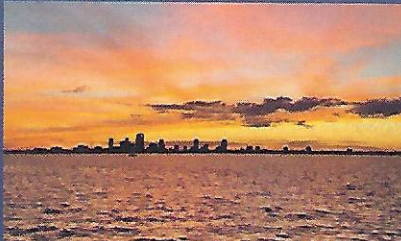


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HOUSEHOLD TIPS

De-grease pots and pans.
Soak hard-to-clean dishes in water with a used tea bag tossed in. The tea will help loosen stuck-on food and break up grease.



BROADWATER BRUNCH AND EASTER EGG HUNT

It was another perfect day and setting for the 5th Annual Broadwater Brunch and Easter Egg Hunt on April 4th! Huge thanks go out to the **Canizares Family** for hosting this great family event every year!! 141 adults and 57 children enjoyed the bounce house, obstacle course, face painting, caricature artist and donuts & coffee. **Chefs Mike Zito and Mike & Jean Compitello** served up chicken, waffles & bacon while our **bartenders Janet & Bill Bergeron** mixed Mimosas & Bloody Mary's. The kids also enjoyed the Easter Egg Hunts and of course the Easter Bunny!! Thanks to all of the folks who made this event happen. **Kevin Webb** led the volunteer effort with help from **Pam Arnold, Dana & Tom Ando, Ron Feick, Jean Sheahen, Jeff & Paige Joyner, Eric Blackledge, Eva Felix, Tom Hobgood, John Rude, Vicki Linkovich, Sean Nyitray** and our photographers **Deann Feick and Chuck Goes**. Thanks to **Jeff Trosclair & David Robinson** for providing trash and recycling cans, **Tony Wolz** for providing tables and **Kevin Lampman (Double Time Offshore Fishing Charters)** for providing ice and coolers. Thank you to our **Silver Sponsors King Contracting, Hookin' Ain't Easy, Chick Fil A and Select Insurance Providers!** Thanks also to **Sprouts Farmer's Market** and **Kevin Webb** for in kind donations and our raffle sponsors **Tom Ando, Circo Italian Kitchen, Beef O'Brady's and Hookin' Ain't Easy**. Thanks to all who attended, our newsletter advertisers, our paid Association Members who make these events possible, and all who made donations to defray the cost of the event. *Continued to next page...*

Photos can be viewed and downloaded at www.broadwaterfl.org





Who do you know that wants to be our neighbor?!

Scan to learn more about 4401 38th St S

4401 38th St S



- Built in 2009
- Home Elevator
- Generator
- Updated Systems

Step inside this exceptional residence and experience a lifestyle where luxury meets peace of mind. With 265 feet of seawall, a custom dock featuring a 20,000lb lift, and deep water access, this home is a dream come true for boating enthusiasts. Nearly every room offers breathtaking water views, setting the stage for a truly remarkable living experience. Take the custom elevator to the main floor, where you'll be greeted by soaring ceilings and a wall of sliding glass doors that flood the space with natural light and showcase expansive water views.

3927 48th Ave S

Scan to learn more about 3927 48th Ave S



- Updated Interior
- New Seawall
- Updated Systems
- Covered Patio



This beautifully updated waterfront home in the desirable Broadwater community offers exceptional deep-water access, ideal for boaters seeking quick and unobstructed routes to the Intracoastal Waterway. Designed for effortless coastal living, the property features inviting outdoor spaces, tranquil water views, and a private dock that supports a true boating lifestyle.



I am your neighbor and full-time Realtor! Stop me next time you see me in the neighborhood, let's talk!

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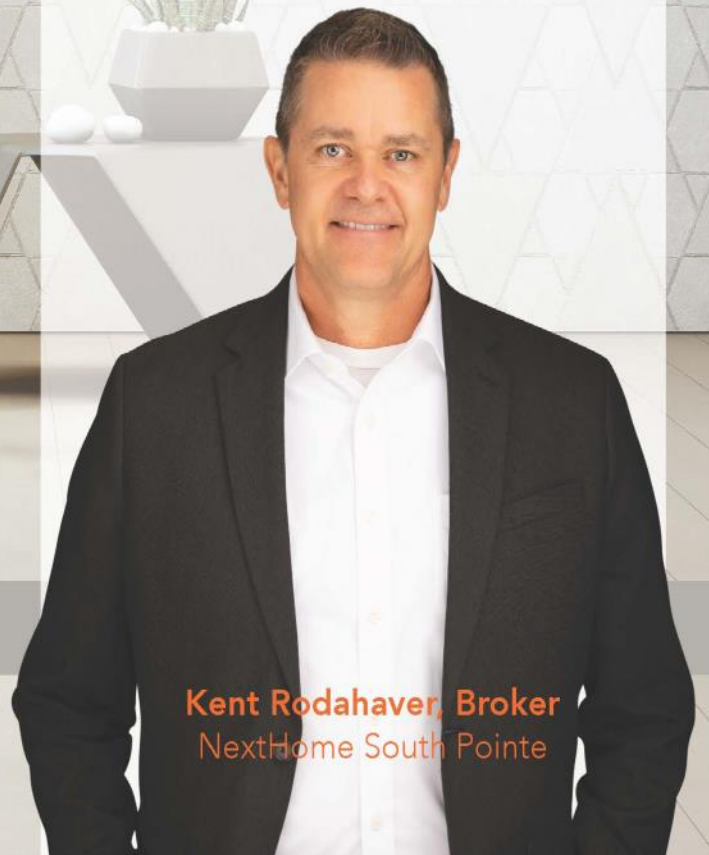
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About Memorial Park

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JUST SOLD



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JUST SOLD



4029 38th Way South
4 BD 2 BA 1960 SF \$890,000



Debbie Zito
ABR, RRC, SRES, CSP, CNE, CLHMS
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