PHYSICIAN HOME STRATEGY

Physician Home Buying & Relocation Guide

On your hardest call week, what would matter most about where you live?

Relocating / Buying your first home locally
Moving closer to practice / Selling and moving up



TAMPA PALMS | NEW TAMPA, FLORIDA

THE PHILLIPS GROUP

Chuck & Kim Phillips | Real Estate Advisors

Wesley Chapel | New Tampa | East Pasco

Brokered by LOKATION® REAL ESTATE

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START HERE

Start with your work pattern, not just the house.

Whether you are relocating, buying your first home locally, moving closer to practice or selling and moving up, your schedule, call obligations, timing and family priorities should shape the plan before the houses do.

We anchor to your primary hospital or practice site, then compare communities, ownership costs, commute tradeoffs and timing. If a sale is part of the move, we coordinate that strategy into the same plan.

A regional medical corridor

Wesley Chapel hospitals sit within a wider network that includes AdventHealth Tampa / Fletcher, Moffitt / USF Health and AdventHealth Zephyrhills.

One corridor south

Bruce B. Downs and I-75 connect the search to north Tampa and beyond. Compare routes to your exact site; downtown Tampa is a different commute.

Time back, daily

Weigh daily errands, space, amenities and downtime alongside work. A home should support the week you actually live.

Two advisors. Complementary perspectives.

Kim Phillips, Real Estate Advisor - Licensed in Florida since 1998. Kim brings community knowledge, property evaluation, lifestyle-fit judgment and negotiation experience to help separate genuine fit from online noise.

Chuck Phillips, PSA, Real Estate Advisor - Chuck brings pricing, finance, mortgage-lending and ownership-cost perspective so decisions make sense beyond the list price.

Your route through this guide

03 Hospital anchor 04-05 Community comparisons
06 Resale, construction & timing 07 Florida checklist 08 Your next step

Our commitment: No invented properties, untested commute promises or pressure to skip inspections, insurance, HOA or CDD review to meet a date.

Start with the hospital.

Tell us your primary site, any second site or clinic days, and whether call requires a set response time. Confirm the exact address before shortlisting homes.

Hospital / practice anchor	Location	Communities to compare
AdventHealth Wesley Chapel	2600 Bruce B. Downs Blvd, Wesley Chapel	Seven Oaks, Wiregrass Ranch, Estancia, Epperson, WaterGrass, Meadow Pointe
BayCare Hospital Wesley Chapel	4501 Bruce B. Downs Blvd, Wesley Chapel	Seven Oaks, Wiregrass Ranch, Estancia, WaterGrass, Meadow Pointe; New Tampa options
Florida Medical Clinic Orlando Health Wiregrass Ranch Hospital	3000 Wiregrass Ranch Blvd, Wesley Chapel	Wiregrass Ranch, Estancia, Seven Oaks, Epperson, WaterGrass
Florida Medical Clinic - area practices	2352 Bruce B. Downs Blvd and other sites	Wiregrass Ranch, Estancia, Seven Oaks; match the actual clinic
Moffitt Cancer Center / USF Health	USF / Fowler corridor, north Tampa; multiple sites	Tampa Palms, Hunter's Green, Cory Lake Isles; Wesley Chapel via Bruce B. Downs
AdventHealth Tampa	East Fletcher Avenue, north Tampa	Tampa Palms, Hunter's Green, New Tampa, southern Wesley Chapel
Tampa General Hospital	Davis Islands, downtown Tampa	Compare the longer New Tampa / Wesley Chapel trip honestly with options closer to work

Geographic starting points only, not commute guarantees. The Phillips Group and LoKation Real Estate are not affiliated with or endorsed by these hospitals or health systems.

Coming and nearby

Coming, not yet open: Johns Hopkins All Children's Golisano Children's Medical Center at Wesley Chapel is expected in fall 2027 near I-75 / Overpass Road.
Freestanding ERs, not full hospitals: AdventHealth Central Pasco ER, 16625 SR 54, Lutz; AdventHealth Meadow Pointe ER, 5170 Chapel Commerce Dr.
East Pasco: AdventHealth Zephyrhills, 7050 Gall Blvd, Zephyrhills.

Three commute tests: Drive the call route at a realistic hour. Map home and both work sites on clinic days. Weigh your partner's commute, family routines and airport access alongside yours.

Choose two or three finalists.

No community is universally "best." Compare commute, privacy, amenities, home age and housing style against the way you want to live.

Community	Daily-life considerations	Housing profile
Estancia at Wiregrass	Wiregrass Ranch setting; gated sections and resort amenities	Larger floor plans, varied lots and finishes; compare the specific section
Seven Oaks	Established setting, mature landscaping, clubhouse and recreation	Broad resale mix; varied sizes and villages
Wiregrass Ranch / The Ridge	Master-planned district with shopping, work sites and residential villages	Newer homes and more private sections; options vary by village
Epperson	Lagoon-centered downtime; confirm amenity obligations	Newer construction and resale; compare builder, lot and total cost
Tampa Palms, Hunter's Green & Cory Lake Isles	Established New Tampa options for the USF / Moffitt / Fletcher corridor	Wide range by village, including golf, country-club and lakefront settings

Live pricing. Property-specific context.

Pricing and availability change quickly and can vary sharply within one community. Chuck and Kim provide a live MLS snapshot matched to your practice location, budget, timing and housing priorities - rather than static neighborhood price ranges.

The question that cuts the list fastest

On your hardest week - call, early rounds or a late case - what matters most at home: the shortest practical drive, quiet, space for visiting family or amenities that help you reset?

Schools, fees, access rules and amenities should be checked for the exact home and date. A community name alone does not establish fit.

What daily life can feel like.

Use these distinctions to focus the search, then verify the details for each home. Routes and commute times depend on your exact work site and travel hour.

Estancia at Wiregrass

Gated sections, detailed homes and resort-style amenities in the Wiregrass Ranch area. Compare privacy, finish, outdoor space and access to the Wesley Chapel medical corridor.

Seven Oaks

Established villages, mature landscaping, trails and clubhouse recreation. A useful comparison if you prefer a settled neighborhood; home condition and village details still matter.

Wiregrass Ranch / The Ridge

A broad master-planned district with residential villages, shopping and medical access. Compare newer homes, lot positions and more private sections such as The Ridge.

Epperson

Lagoon-centered living with newer homes and resale choices. Confirm lagoon, HOA and CDD costs in writing, and weigh the amenity package against how often you will use it.

Tampa Palms, Hunter's Green & Cory Lake Isles

Established New Tampa options for the Fowler / Fletcher corridor. Compare mature streets, golf or country-club choices and lakefront settings alongside the real route to USF Health, Moffitt or AdventHealth Tampa.

WaterGrass & Meadow Pointe

More Wesley Chapel choices: newer master-planned settings in WaterGrass and established villages with a broad housing mix in Meadow Pointe. Compare the specific home and route.

Mirada, San Antonio, Dade City & Zephyrhills

East Pasco brings lagoon living at Mirada, small-town settings, historic character and opportunities for more space. The commute tradeoff deserves attention before committing.

Resale or new construction? Let timing help decide.

Resale: a finished home

See the actual home, lot and street before committing. A conventional contract window may suit a firm start date once financing, inspection and appraisal align. The tradeoff may be finishes or limited inventory.

New construction: flexibility

Compare newer systems, warranties and available design choices. Add lot premiums and upgrades to the base price. Build dates can move; keep a rental or other fallback rather than relying on a promised completion.

Inside 90 days, available resale and quick-move-in homes usually deserve more weight. With a longer runway, a build may be worth considering.

A 90-day path, worked backward

Timing	What happens
Days 90-75	Consult, hospital anchor, budget, pre-approval and two or three finalist communities. Consider virtual tours if out of state.
Days 75-55	A focused, batched tour block; offer, negotiation and contract.
Days 55-30	Inspection, appraisal, insurance quotes and HOA / CDD review. Employer credentialing runs in parallel.
Days 30-7	Final loan conditions, walkthrough, utilities, movers and a temporary-housing backup.
Closing week	Allow a buffer before your first shift. Ask lender and title professionals early about remote-closing options.

This is a planning example, not a guaranteed schedule. Financing, condition, title, appraisal and insurance still control timing.

Physician financing: compare the terms

Some lenders offer physician programs with different down-payment and mortgage-insurance treatment. Eligibility, documentation, rates and terms vary by lender and borrower. Compare written offers, total cost and conventional alternatives. Chuck and Kim can introduce lenders who work with physicians; lender approval is separate from real estate guidance.

The details worth checking early.

Align the housing timeline with your other deadlines. Your employer, licensing authorities, lender, insurer and other professionals handle their respective requirements.

Work and licensing

- ☐ Confirm Florida medical-license status and timing with the applicable board and credentialing office.
- ☐ Map credentialing and privileging dates against housing dates.
- ☐ Get employment start dates and relocation-benefit rules in writing.
- ☐ Sequence DEA, NPI and practice-address updates for the move.

Family and daily life

- ☐ Verify school assignment for the exact address with Pasco or Hillsborough County schools.
- ☐ Weigh your partner's commute and priorities alongside yours.
- ☐ Shortlist childcare, after-school care and activities before arrival.
- ☐ Plan driver, vehicle and voter-registration updates after establishing residency.

Money and home

- ☐ Florida has no individual state income tax; confirm your full tax situation with your own tax professional.
- ☐ Ask the county property appraiser about homestead eligibility and filing deadlines.
- ☐ Obtain homeowners and flood-insurance quotes during due diligence.
- ☐ Confirm HOA, CDD, lagoon and amenity obligations for the exact home in writing.

Before you make an offer

- ☐ Drive the call route at a realistic hour.
- ☐ Review the specific property's flood zone, elevation and available insurance-claims history.
- ☐ Build the construction total: base, lot, upgrades, window treatments and landscaping.
- ☐ Identify temporary housing if closing or completion slips.

Quote insurance early, on real addresses. Include CDD and amenity costs in monthly ownership math from the beginning. Book inspections and moving services early when schedules are tight.

YOUR NEXT STEP

Which communities are worth your first tour?

Email Chuck and Kim your hospital or practice location, where else you cover, and what matters most at home. We'll suggest two or three communities to compare and explain why we'd start there.

01 / We anchor

Practice sites, call obligations, timing, budget and - when relevant - your current home.

02 / We shortlist

Live listings and quick-move-in choices, with ownership-cost questions surfaced early.

03 / We coordinate

Focused tours around your shifts and, if selling, timing across both sides of the move.

Email Chuck & Kim for your shortlist

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Scan to start

thephillipsgroupfl.com/physicians

Request a 30-minute Physician Home Strategy conversation. No obligation, no pressure. Contacting Chuck and Kim does not establish representation.

Sources & important context

Hospital and system information: official sources from AdventHealth, BayCare, Orlando Health, Moffitt Cancer Center, USF Health, Tampa General Hospital and Johns Hopkins All Children's Hospital. Community details: official community, HOA, builder and local-government sources where available. Pricing: live MLS data prepared for the specific search; no static community price ranges. Verify address-specific school, tax, homestead, flood and insurance details with the appropriate official source.

This guide is general information for physician buyers and sellers, not legal, tax, medical-licensing, lending or insurance advice. Prices, fees, school assignments, flood zones, insurance availability, licensing timelines and hospital details change and must be verified for the specific property, address and date. Hospital references are geographic only; no affiliation or endorsement is implied. Equal Housing Opportunity. Broker: LoKation Real Estate. Team: The Phillips Group at LoKation Real Estate.