

APOLLO BEACH, FLORIDA | UPDATED NOVEMBER 2026

The MiraBay Owner's Guide

Key West style homes, open water to Tampa Bay and a social calendar that keeps going all year. Here is what life is like inside the gates, and exactly what it costs.

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27 NORTH REALTY
NAVIGATE HOME

01

Why do people fall for MiraBay?

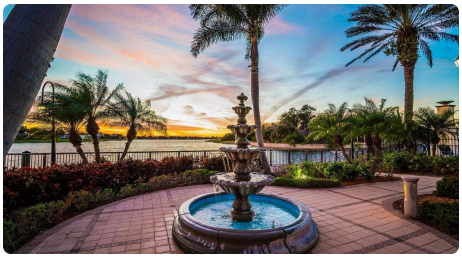
I live in MiraBay, so this is the guide I wish every buyer had before their first tour. People usually come for the water and stay for the people. Neighbors wave from golf carts, a full-time activity coordinator keeps the Clubhouse calendar full, and on the canal side it is normal to see dolphins and manatees slide past the back of the house while you have your coffee.

Here is the part that surprises people. In most of Apollo Beach you have to choose between true navigable water and a full resort-style amenity package. MiraBay is one of the rare places where you get both in the same neighborhood, and the CDD is what makes that possible. This guide walks through how all of it works, from the boat lift to the tax bill, so nothing catches you off guard.

> *The best way I can describe MiraBay is Key West social. Coastal, colorful, and there is always something going on.*
>
> SHAWNA CALVERT, MIRABAY RESIDENT







2
heated pools, open all year

24-hr
fitness center with classes

Full-time
activity coordinator at the Clubhouse

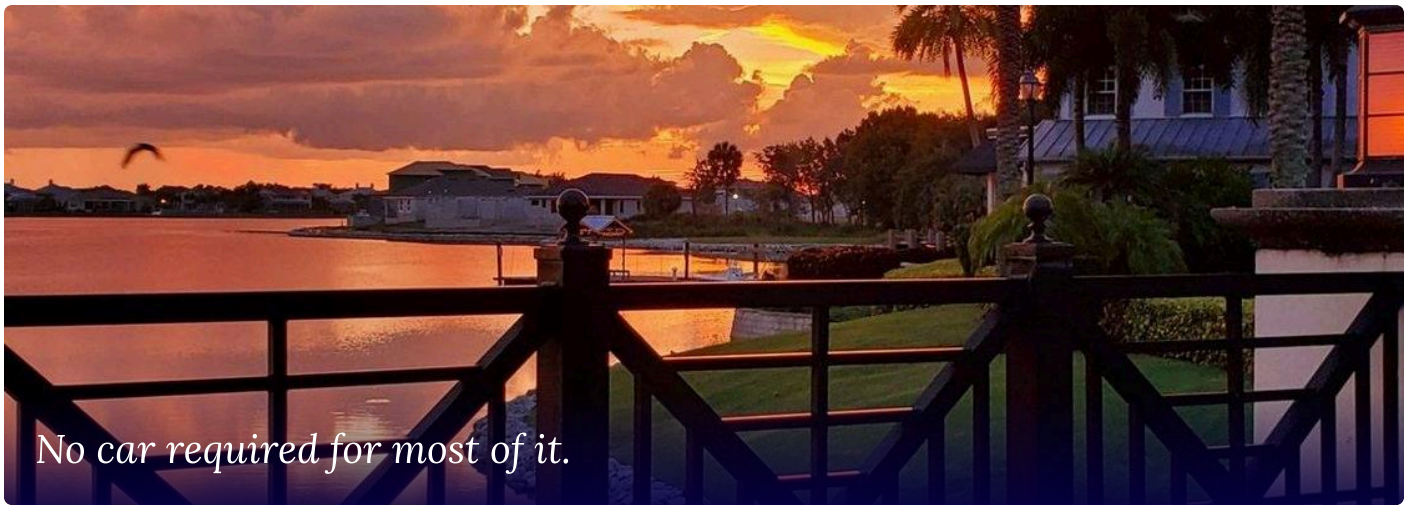
At a glance	The short answer
Community	Gated, master-planned waterfront community west of US 41
Water access	Canal homes run to Tampa Bay with no fixed bridges. Lagoon homes reach the canals through the community boat lift (boats up to about 35 ft)
Elevation	Built after 2000, at a 10 ft minimum elevation. No flooding in Helene or Milton (2024)
Community costs	Every home pays the Harbor Bay CDD (on the tax bill) and the Master HOA ($185.97 a year for 2027). Only homes in Anchor Cove, Bay Breeze, Compass Pointe and Sea Crest also pay an additional HOA each month
Getting around	Golf cart friendly, with direct access to the MiraBay shopping village



02

What does a Saturday in MiraBay look like?

Every weekend is a little different, but here is the kind of day MiraBay makes easy.



SUNRISE
Out on the lagoon

Grab a paddleboard or kayak from the community launch. They are free for residents and their guests, and there is no better way to start the day.

9 A.M.
Coffee and a class

Head to the 24-hour fitness center for a class, or catch a pickleball game on the courts before it heats up.

NOON
Pool day

Two heated pools, lap lanes, a splash pad, the waterslide and the lighthouse. Lunch and a cold drink from the Galley are right there.

3 P.M.
Take the boat out

Canal homes head straight out to Tampa Bay. The MiraBay flats and Beer Can Island are weekend favorites, and Finn's and Circles are easy boat-up stops. Downtown Tampa and downtown St. Pete are each about 25 minutes by boat.

SUNSET
Back on the water

Watch the sky go orange over the bay, then idle back in. On the canals, keep an eye out for dolphins on the way home.

7 P.M.
Golf cart to dinner

Ride over to the MiraBay shopping village for dinner, or check what the activity coordinator has on the calendar at the Clubhouse tonight.







03

What comes with the amenities?

The amenities are over-the-top, resort-style living, and the CDD shows in every one of them. The MiraBay Club team runs them day to day from the Clubhouse.



One of the two heated pools, with the lighthouse



The 24-hour fitness center

THE CLUBHOUSE

The heart of the community. It is home to the Galley Cafe and the full-time activity coordinator, who keeps the calendar full with events, youth programs and get-togethers. Rooms can be rented for parties.

TWO HEATED POOLS

Open all year, with lap lanes, a kids splash pad, a waterslide and the lighthouse everyone photographs. Children 15 and under need an adult with them.

24-HOUR FITNESS CENTER

A full gym with classes, open around the clock. Anyone under 16 without a parent needs to complete the Club's certification first.

COURTS

Tennis, pickleball and basketball, whether you want a league or a casual game with the neighbors.

KAYAKS AND PADDLEBOARDS

Free use of the community canoes, kayaks and paddleboards for residents and their guests, with a kayak launch onto the lagoon.

PARKS, PATHS AND GROUPS

Playgrounds, Wolf Creek Park, miles of paths, and a club or group for almost every interest. This is where most people find their people.

GOLF CART FRIENDLY

Ride straight to the MiraBay shopping village for restaurants, salons, a dry cleaner, a grocer and more.



Basketball and the courts

04

How is MiraBay laid out?

MiraBay is one community with one Master HOA, but it is made up of several neighborhoods, and four of them have an additional HOA on top of it.



EVERY HOME: THE MASTER HOA

Everything inside the MiraBay boundary belongs to the Master HOA, managed by FirstService Residential.

MASTER HOA ONLY

Marisol Pointe
Shell Cove
Admiral Pointe
The canal and lagoon sections, each marked by named pillars at its entrance

ADDITIONAL HOA, MONTHLY FEE

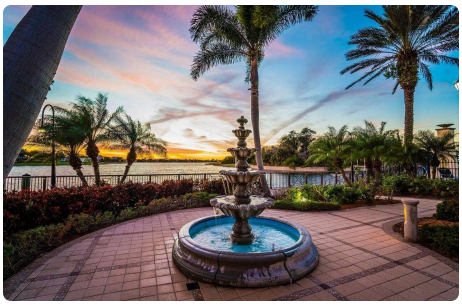
Sea Crest
Compass Pointe
Anchor Cove (townhomes)
Bay Breeze

LAGOON OR CANAL?

Lagoon homes reach the bay through the community boat lift. Canal homes go straight out with no fixed bridges. Not sure which a home is? Send me the address and I will tell you.







05

Lagoon or canal: which waterfront fits how you live?

MiraBay has two kinds of waterfront, and they live very differently. Neither one is better. It really comes down to how you picture your days.

CANAL FRONT

For the people who want to be on the water as often as possible.

- No fixed bridges between you and the bay
- Dolphins and manatees right in the backyard
- Concrete seawalls, all rebuilt in 2023 and maintained by the CDD
- Boat size follows lot width (see the table)

LAGOON FRONT

For the people who want the view and the quiet.

- Wide water views with no neighbors out back
- Reach the canals and bay through the community boat lift, about a 10-minute trip
- Boats up to about 35 ft
- The lagoon is not tidal, so there is no seawall to maintain

> *My take? The lagoon views are worth the 10-minute trip through the lift. On all the days you are not boating, you have no neighbors in a canal right behind your home.*
> SHAWNA CALVERT

BOAT SIZE BY CANAL LOT WIDTH

Lot width	Typical max boat
50 ft	30 ft
60 ft	35 ft
70 ft	40 ft
80 ft	45 ft
100 ft	55 ft

The MiraBay Master Dock Plan sets the dock allowed behind each lot, so always check the specific lot.

THE BOATING RULES

- Every motorized boat on a waterfront lot must be on a lift
- Every boat must be registered
- All MiraBay waterways are a no wake zone
- No one may stay in a boat while the community lift is running
- The boat ramp on MiraBay Blvd by Lee Te Kim Park is for resident boat delivery and maintenance only, not day use
- Boat lifts and any work near the lagoon, canals or seawalls need CDD approval before they go to the HOA/MARC
- Keep the lift area free of trash and fish scraps



06

Will MiraBay flood? Do I need flood insurance?

Elevation and flood insurance are the two things buyers ask about most, so here is the straight answer.

BUILT HIGH

MiraBay was built after 2000, when homes here went up to a 10 ft minimum elevation. Original Apollo Beach was built at 1 to 6 ft above sea level. That difference is the whole story.

HELENE AND MILTON (2024)

MiraBay did not flood. The surge in Apollo Beach peaked near 6 ft and was mostly 2 to 3 ft, which reached the older, lower parts of town, not homes built at 10 ft.

So do I need flood insurance?

MiraBay is west of US 41, so plan on it. My rule of thumb: stand on US 41 and look west toward the water, and that side is in a flood zone. Being in a flood zone is not a bad thing, though. The zone comes in levels, and elevation drives the price. A home at 10 ft insures for far less than one at 1 ft, which is why MiraBay premiums are often lower than many of the waterfront neighborhoods around it.

WHAT ELSE MOVES THE PREMIUM

- **Impact-rated windows and doors, or approved storm shutters.** Either one helps.
- **The age of the home and its components,** like the roof.
- **The seller's policy.** Some flood policies can be assigned to a buyer and some cannot, which can change your costs a lot. Ask for the seller's declarations page and have the insurer confirm what transfers and what your premium would be.

TWO THINGS TO KNOW BEFORE A STORM

You cannot bind a new flood policy once a named storm is on the way, so put coverage in place at closing. And hurricanes are tracked a week or more out, so there is time to plan.

Want the full picture? Ask me for my Apollo Beach Flood Zone Guide.



07

What will I actually pay to live in MiraBay?

There are up to three layers of community cost. Every home pays the first two, and only homes with an additional HOA pay the third. Here are the 2027 numbers.

1. CDD

Harbor Bay CDD. Based on lot size, paid by every lot, once a year on your property tax bill.

2. MASTER HOA

$185.97 a year (2027), paid to the MiraBay HOA by every home.

3. ADDITIONAL HOA

Only in Anchor Cove, Bay Breeze, Compass Pointe and Sea Crest. Paid monthly.

2027 CDD BY LAND USE

Land use	2027 CDD
Town home	$1,529.62
40 ft lot / villa	$2,447.39
50 ft lot	$3,059.24
60 ft lot	$3,671.09
70 ft lot	$4,282.94
80 ft lot	$4,894.78
100 ft lot	$6,118.48

2026 ADDITIONAL HOA FEES

Additional HOA	Per month
Anchor Cove	$822.50
Bay Breeze	$395
Compass Pointe	$492
Sea Crest	$410 $432 in 2027

READING A LISTING'S TAXES

The CDD is already included in the total property tax shown on a MiraBay listing. Do not add the two together.

EXAMPLE: A 50 FT CANAL LOT WITH NO ADDITIONAL HOA (2027 CDD AND MASTER HOA)

CDD (on the tax bill)	$3,059.24
Master HOA	$185.97
Community cost for the year	**$3,245.21**

That works out to about $270 a month for the pools, the Clubhouse, the fitness center, the courts, the gates, the lagoon, the canals and seawalls that the CDD maintains.

CDD and Master HOA figures are for 2027. The CDD amounts come from the CDD's 2026-27 budget notice (July 2026) and appear on the November 2026 tax bill. Additional HOA fees are 2026 amounts. The CDD and HOA set new budgets every year, so confirm current numbers with the CDD, the HOA or your sub-association.



08

What is a CDD, and why does MiraBay have one?

A CDD, or Community Development District, is a local special-purpose government that builds and maintains a community's infrastructure. MiraBay's is the Harbor Bay CDD, and it is the reason the amenities and the waterways are what they are.

HOW IT WORKS

- It is based on lot size, not home value
- It applies to every lot in MiraBay, not just waterfront
- It is paid once a year with your property taxes, as a line on the tax bill
- It is run by an elected Board of Supervisors and managed by Rizzetta & Company

WHAT IT PAYS FOR

- Roads, common areas, easements and infrastructure
- The lagoon, the canals and the seawalls (the canal seawalls were rebuilt in 2023)
- The Clubhouse, pools, fitness center, courts and other amenities, run day to day by the MiraBay Club
- The entry gates



WHY A CDD MEANS A LOW HOA

Because the CDD carries the big infrastructure and amenity costs, the MiraBay Master HOA stays at about $186 a year. In many communities without a CDD, the HOA carries those costs instead and runs much higher. And on the canals, the seawall behind your home is the CDD's job, not yours.

WHEN YOU NEED CDD APPROVAL

Some projects need CDD approval before they can go to the HOA/MARC:

- Boat lifts
- Work near the lagoon or canals
- Seawall items
- Anything that may affect CDD property or easements

CDD CONTACTS

John Weaver, District Manager (Rizzetta)
813.994.1001 | jweaver@rizzetta.com
CDD Engineer: Amy Palmer,
apalmer@lighthouseenginc.com
Website: harborbaycdd.org



09

What does the Master HOA do?

If the CDD takes care of the big things, the Master HOA takes care of how the neighborhood looks and feels. Every home belongs to it, FirstService Residential manages it, and the 2027 assessment is $185.97 a year.

WHAT THE MASTER HOA HANDLES

- New owner and tenant registration for the resident portal
- Resident portal help
- MARC (architectural) applications and exterior modification requests
- Compliance with the master governing documents
- Individual homeowner violations
- Master HOA assessments and payments

MASTER HOA CONTACT

Lesly Candelier, LCAM, FirstService Residential
813.736.8074 | lesly.candelier@fsresidential.com
Resident portal: mirabayhoa.connectresident.com

PLANNING A PROJECT? START WITH THE MARC

1 Check whether it touches the lagoon, a canal, a seawall or CDD property. If it does, get CDD approval first.

2 Submit a MARC application through the resident portal before any work begins.

3 Wait for approval. The MARC and the HOA Board each meet monthly, so plan ahead.

WHAT USUALLY NEEDS MARC REVIEW

Exterior paint, roofing, windows, landscaping changes, driveways, patios, fences, pavers, pools and any other exterior change.

PICKING PAINT COLORS

Books of approved color schemes are at the Clubhouse to check out. In Sea Crest, Sherwin-Williams has each home's color scheme on file.



10

Which neighborhoods have an additional HOA?

This is the part people mix up most. Every MiraBay home belongs to the Master HOA. Some neighborhoods also have an additional HOA, called a sub-association, and some do not, even when they look like they should.

Sub-association	Managed by	2026 fee
Anchor Cove	Rizzetta. Chan'nel Asbell, LCAM, 813.533.2950, CAsbell@rizzetta.com	$822.50/mo
Bay Breeze	Artemis. Toni Rae, LCAM, 407.705.2190 ×200, trae@artemislifestyles.com	$395/mo
Compass Pointe	Folio Association Management. Cindy Hesselbirg, 813.993.4000, chesselbirg@folioam.com. Builder: Stanley Martin	$492/mo
Sea Crest	Leland. Karl Bogolub, LCAM, 727.213.0545, kbogolub@lelandmanagement.com	$410/mo $432/mo in 2027

For neighborhood-specific assessments, violations, maintenance or other sub-association matters, go straight to that sub-association's management team.

NO SUB-ASSOCIATION HERE

Admiral Pointe, Marisol Pointe and Shell Cove are MiraBay neighborhoods, not sub-associations, even though people often assume they are. FirstService Residential manages them through the Master HOA, so homes there pay only the CDD and the Master HOA. Marisol Pointe was built by Park Square Homes.

THREE QUESTIONS TO ASK ABOUT ANY SUB-ASSOCIATION HOME

- What does the monthly fee cover (exterior, roof, lawn, pool, reserves)?
- Are there separate rules for leasing, parking or exterior changes?
- Is there an application or approval for new owners or tenants?



11

What does each sub-association add?

Every home follows the MiraBay Master HOA rules. A sub-association adds its own on top, and when the two differ, the stricter rule wins. If one of these neighborhoods is on your list, this is the page to read twice.

Anchor Cove

Townhomes | $822.50/mo

- **Water is included.** Water runs through a master meter, and every townhome pays the same water amount as part of its assessment.
- **Pets:** no more than two household pets, and dogs may not weigh more than 50 pounds. Pets stay on a leash outside an enclosed area.
- **Parking:** every vehicle is registered with the association, and each home gets two decals and one visitor pass. Park in the garage, the driveway (not hanging into the street) or designated clubhouse spaces with a clubhouse sticker. No parking on the street, in the alleys, on grass or on sidewalks. Spaces in front of the homes are for visitors with a pass, up to 7 days in a row. One warning, then towing.
- **Boats, RVs and motorcycles:** boats, RVs, trailers, commercial trucks, scooters and go-carts may not be kept in the community. An RV may stay up to 12 hours to load or unload. One motorcycle titled to the owner may be kept in the garage.
- **Leasing:** at least 12 months, the whole townhome only, and no more than once a year without association approval. The association gets notice within 10 days.
- **Exterior changes:** fences, patios, decks and screen enclosures need the Anchor Cove committee (ALRC) and then the MARC. Approved decks, patios and enclosures are maintained by the association, with the cost added to that owner's dues.
- **Not allowed:** hot tubs, spas and sheds. Exterior decorations, including holiday lights, need committee approval, and For Rent signs are not allowed.

Bay Breeze

$395/mo

- **Pets:** a reasonable number of common household pets, within the MiraBay master limit of four pets and 175 pounds combined. Dogs stay on a leash or confined outside the home, and pets must be licensed and vaccinated.
- **Parking:** no street parking, except guests in front of the home they are visiting and service vehicles while working. Commercial vehicles, RVs, golf carts, boats and trailers must be kept in an enclosed garage, and garages must stay usable for parking.
- **Exterior changes:** fences, dog runs, play sets, basketball hoops, signs, clotheslines, landscaping and garbage can enclosures each need Bay Breeze approval along with MARC approval.
- **Leasing:** the whole home with a written lease, and the Board gets notice within 10 days. The MiraBay one-year minimum applies, since it is stricter than the Bay Breeze 6-month minimum.
- **Good to know:** trash cans stay in the garage or an approved enclosure except on pickup day, garage sales happen only on community-wide dates the Board sets, and front porches facing the perimeter wall or the preserve can be screened in with MARC approval.



11

What does each sub-association add? Continued

Compass Pointe

Townhomes | $492/mo

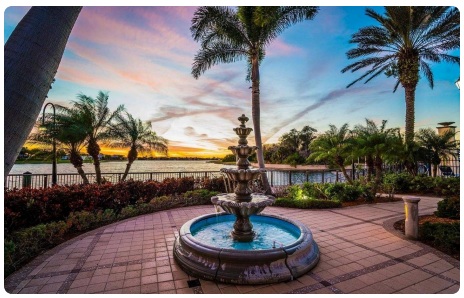
- **Pets:** no more than two household pets. Dogs may not weigh more than 50 pounds, and Akitas, Chows, German Shepherds, Pit Bulls and Rottweilers are not permitted. Pets stay on a leash outside an enclosed area.
- **Leasing:** only with the association's written approval of the lease before it is signed. Leases must be at least 12 months, cover the whole townhome, and cannot be sublet or assigned without approval.
- **Boats, RVs and motorcycles:** boats, RVs, trailers, commercial trucks, scooters and go-carts may not be kept in the community. An RV may stay up to 12 hours to load or unload. One motorcycle titled to the owner may be kept in the garage.
- **Exterior changes:** fences, patios, decks and screen enclosures need written approval from the Compass Pointe committee (ALRC) and then the MARC. Approved decks, patios and enclosures are maintained by the association, with the cost added to that owner's dues.
- **Not allowed:** hot tubs and spas inside or outside the townhomes, and sheds. One American flag may be displayed, other exterior decorations need committee approval, and For Rent signs are not allowed.

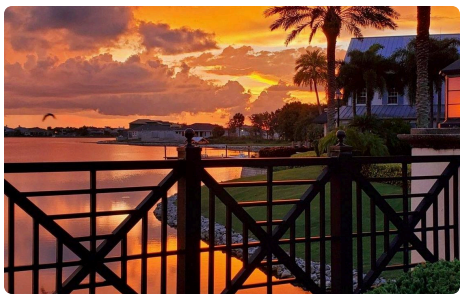
Sea Crest

$410/mo ($432 in 2027)

- **The association handles** lawn and landscape care, exterior painting and roof replacement on the Board's schedule, and irrigation. Sherwin-Williams has each home's color scheme on file.
- **Pets:** no more than two cats, dogs or birds in total, each 50 pounds or less. Pit bulls and rottweilers are not permitted. Cats and dogs stay on a leash unless in an enclosed area.
- **Fences and pools:** white PVC "dog ear" picket fence, rear yard only, inside the buildable area, with a gate at least 48 inches wide. Pools are in-ground only, with a screen enclosure around the whole pool area. Both need committee approval.
- **Leasing:** the association approves the lease form, the lease covers the whole home and garage, and a tenant may use no more than two parking spaces. The MiraBay one-year minimum applies. Amenity cards go to the owner or the tenant, not both.
- **Parking:** on pavement only. Boats, trailers and campers must be out of view, and motorcycles, scooters, mopeds, ATVs and go-carts stay in the garage. Work and guest vehicles may stay up to 24 hours.
- **Not allowed:** sheds and basketball goals. Signs need Sea Crest Board permission, and holiday lights go up from Thanksgiving through January 10.

A plain-language summary, not the official rules. Rules change, so confirm with the association before relying on any answer; where a summary and a document differ, the document controls.







12

The rules people ask about most

The rules are a big part of why MiraBay stays so well kept. Here are plain answers to the questions buyers ask most. These apply to every home, and the sub-associations add their own on top (see section 11).

How many pets can I have? Are there breed or weight limits?
Up to four household pets per home, with a combined weight of no more than 175 pounds. Dogs stay on a leash outside your own lot. The master declaration has no breed list, but Sea Crest and Compass Pointe add breed limits, and several neighborhoods allow only two pets. Pick up after your dog everywhere, since waste washing into the canals hurts water quality.

Can I put up a fence?
Yes, after MARC approval, and the type depends on the lot. Off-water and back-to-back lots use white PVC up to 6 ft. Canal lots use white aluminum with ball caps, and lagoon lots use white PVC or white aluminum with ball caps, both up to 4 ft. Shell Cove waterfront lots use white aluminum only, and black aluminum is allowed only in Admiral Pointe. Invisible pet fences need MARC approval too.

Can I add a pool or a spa?
Yes, in-ground and in the back yard, with MARC approval first. Above-ground pools are not allowed. An above-ground hot tub can be added to an existing home only with MARC approval and screening from view.

Where can we park? What about boats, trailers, RVs and work trucks?
Cars stay in the garage or driveway overnight, and no vehicle may be on the street after 11 p.m. except during a party or emergency. Boats, trailers, RVs, campers and commercial vehicles (including vehicles with business lettering) cannot stay overnight in a driveway or on the street unless they fit inside the garage. A boat at your own dock or on your own lift is fine. Garages cannot be converted to living space.

Can I rent out my home? Are short-term rentals allowed?
You can rent the whole home with a written lease of at least one year, and renewals must also be at least one year unless the Board agrees otherwise. Give the Board a copy within 10 days of signing. Short-term or vacation rentals, renting part of a home and timeshares are not allowed. While the home is leased, the tenant uses the amenities in place of the owner.

What needs MARC approval?
Anything that changes the outside: paint color, roof, windows, landscaping, driveways, patios, screen enclosures, hurricane shutters, fences, pools, lighting, satellite dishes and more.

Can I put a For Sale or For Rent sign in the yard?
One For Sale sign is allowed, and it has to be the HOA-approved sign, which the listing agent buys on their own. For Rent signs are not allowed. Other signs need MARC approval. Sea Crest and the townhome associations have stricter sign rules.



12

The rules people ask about most, continued

Basketball hoops and play sets?
Portable basketball hoops only, put away out of view at night. Play sets go in the back yard in neutral colors with MARC approval. Sea Crest does not allow basketball goals at all.

When can holiday decorations go up? What flags can I fly?
Holiday decorations from November 15 to January 15, Halloween decorations for 30 days before Halloween, and other federal holidays one week before and after. The American flag, and other flags Florida law allows, may fly from one bracket-mounted pole on the house.

Can I install a whole-home generator?
Yes, with MARC approval and landscape screening. Routine running is limited to 8 a.m. to 7 p.m. at no more than 71 decibels, with no time limit during an extended power outage.

A shed, pergola or gazebo?
They need MARC approval, must sit within the buildable area of the lot, and must match the home's style and colors. Tents and portable canopies are not allowed. Sheds are not allowed in Anchor Cove, Compass Pointe or Sea Crest.

Where do trash cans go?
Trash goes out Monday and Thursday, and recycling is Thursday. Cans can be at the curb on pickup day and are kept screened or out of view the rest of the time.

Can I work from home?
Yes, as long as the business cannot be seen, heard or smelled from outside and does not bring customers into the community.

How do guests and deliveries get in?
MiraBay has two entry gates. Guests, contractors and delivery drivers use the Visitor Lane with a driver's license ready. Residents need a proximity card for every amenity. The speed limit is 25 mph and sidewalks stay clear of vehicles.

Any landscaping rules beyond MARC approval?
Keep the lawn and landscaping maintained, use the approved non-invasive plants, and go easy on fertilizer and pest control, because runoff ends up in the lagoon and canals. Never put grass clippings or yard waste in the water.

How do I keep up with what is happening?
Text MIRABAYCLUB to 22828 for Club emails, follow MiraBay Clubhouse Activities and Events on Facebook, and check the information boards at the gatehouses. There is almost always something on the calendar.

A plain-language summary, not the official rules. Rules change, so confirm with the association before relying on any answer; where a summary and a document differ, the document controls. Sources: MiraBay Master Declaration, MARC Architectural Guidelines, Harbor Bay CDD Amenities Rules Handbook (effective November 20, 2025).






13

Who do I call for what?

MiraBay has several groups that each handle different things. Call the right one and your request gets handled fast. Not sure which one? Call me.

For this	Call
New owner registration, amenity, gate and boat launch access, events, room rentals	MiraBay Club, 813.649.1500, reception@mirabayclub.com
Club management	Chastity Kelly, General Manager, ext. 133, gm@mirabayliving.org
Club operations	Christie Cornwell, Director of Operations, ext. 132, DOO@mirabayliving.com
Field operations and events	Clayton Wright, ext. 131, Fieldops@mirabayliving.com
Youth programs and housekeeping	Sabrena Wood, ext. 128, Camp@mirabayliving.org
Cafe, food and beverage	Jay Castillo, Kitchen Manager, ext. 125, FB@mirabayliving.org
Resident portal, MARC, violations, HOA payments	Lesly Candelier, LCAM, FirstService, 813.736.8074, lesly.candelier@fsresidential.com
Lagoon, canals, seawalls, boat lift approvals, CDD property	John Weaver, District Manager (Rizzetta), 813.994.1001, jweaver@rizzetta.com
Sub-association matters	Your sub-association manager (see section 10)

HANDY NUMBERS

Emergency	911
Sheriff, non-emergency	813.247.8200
TECO Tampa Electric	813.223.0800
Peoples Gas	877.832.6747
Hillsborough County Water	813.272.6680
Solid Waste and Recycling	813.272.5680
Mosquito Control	813.635.5400

HELPFUL WEBSITES

Harbor Bay CDD: harborbaycdd.org
MiraBay Club: mirabayliving.com
HOA resident portal: mirabayhoa.connectresident.com

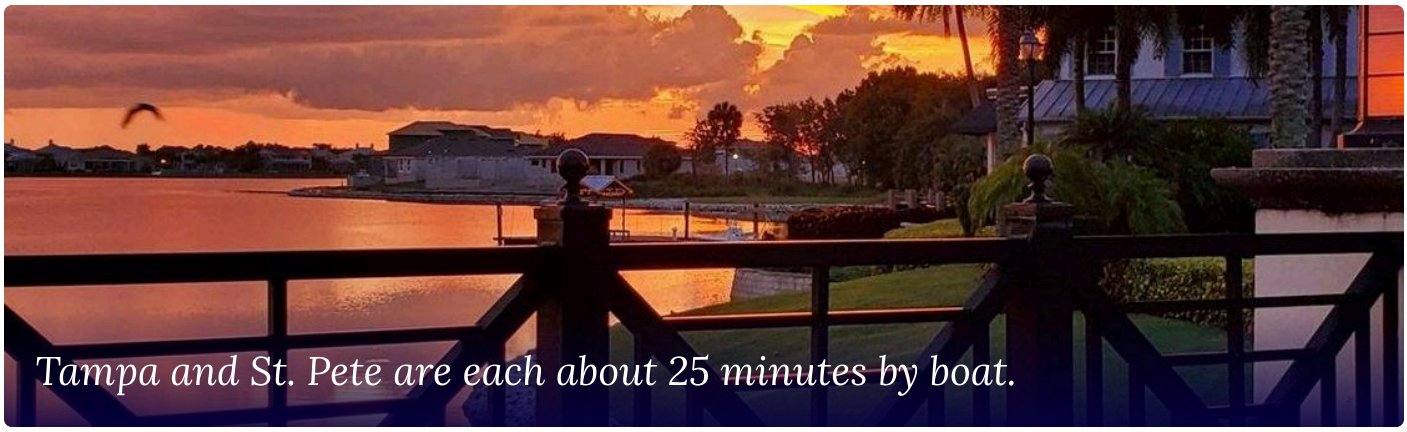
BOARDS

HOA Board of Directors: John Vollbrecht (President), Marsha Leventry (VP), Dan Lieberman (Treasurer), Dolores Pavletic (Secretary), Elizabeth Parrott (Director).
CDD Board of Supervisors: Daniel Leventry (Chair), Kevin Mowry (Vice Chair), Patrick McAnally, Tim Nargi (Asst. Secretaries), one seat vacant.

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What is there to do outside the gates?

Plenty. Apollo Beach still has that slow, wave-at-your-neighbor pace, but everything you need is close, and a lot of it is reachable by boat.



Tampa and St. Pete are each about 25 minutes by boat.

SHOPPING AND DINING

Aldi, Apollo Bistro, Apollo Diner, Circles Waterfront Restaurant, Finn's Dockside Bar & Grill, Kimi's Ice Cream and Sweets, Latitudes Apollo, Publix, Salty Shamrock Irish Pub, Starbucks, Sunset Bar & Grill at Little Harbor, Walmart, Winn-Dixie, and more.

PARKS AND THE OUTDOORS

Apollo Beach Dog Park, the Apollo Beach Observation Tower, Apollo Beach Park and Recreation Center, Apollo Beach Preserve, Bahia Beach, E.G. Simmons Park and Campground, and the Manatee Viewing Center, where hundreds of manatees gather in the winter.

OUT ON THE WATER

The Gulf is about 45 minutes by boat. Finn's, Circles and Sunset Grill are local boat-up favorites, and the MiraBay flats and Beer Can Island are where everyone ends up on a nice weekend.

GOLF

Cypress Creek Golf Club and Summerfield Crossings Golf Club.

PUBLIC SCHOOLS

Apollo Beach K-8 School, Eisenhower Middle School, East Bay High School and Lennard High School. Confirm school assignments with Hillsborough County Public Schools.

SETTING UP UTILITIES

TECO Tampa Electric 813-223-0800
Hillsborough County water and sewer 813-307-1000
TECO Peoples Gas 877-832-6747
Hillsborough County Waste 813-272-5680
AT&T, Frontier or Spectrum for internet

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Your MiraBay REALTOR

I don't just sell MiraBay. I live here. I know which streets sit on the lagoon, which canals get the dolphins, and what the CDD runs on every lot size.

If you are thinking about buying or selling in MiraBay, I would love to walk the community with you and talk about how you want to live here. Do you picture a boat in the backyard, a quiet lagoon view, or a short golf cart ride to dinner? And if you already live here and are ever unsure who to call, call me. I will help you find the right person.

SHAWNA CALVERT, REALTOR

Team Leader, The Calvert Home Team | 27North Realty
A MiraBay resident

509-294-6818
shawna@27northrealty.com
RelocatingToParadise.com

287

verified five-star reviews on RateMyAgent, with a 5.0 rating (September 2026)

AWARDS AND RECOGNITION

#10 in the nation

RateMyAgent Top 100 Agents, United States, 2026. National Top 100 in 2023, 2024 and 2026

Florida Agent of the Year

RateMyAgent State Winner, 2026

#2 in the Southeast

RateMyAgent Southeast Region Top 20, 2026

Hillsborough County Agent of the Year

RateMyAgent County Winner, 2026

Apollo Beach Agent of the Year

RateMyAgent City Winner five years running, 2022 to 2026

#1 in Apollo Beach by sales volume

Stellar MLS, January 2025 to August 2026. No. 1 of 803 active REALTORS, Agent Arena, September 2026

Top 1% in Florida

By total sales volume, of 118,002 active REALTORS. Agent Arena, September 2026

Who's Who in Residential Real Estate

Tampa Bay Business Journal, 2024, 2025 and 2026

27 NORTH REALTY
NAVIGATE HOME