PETER HITZEL
REALTOR®

CAPE CORAL · LEE COUNTY

Cape Coral Neighbourhoods, honestly

Water class, lot assessments and the north–south trade — the three things that decide what you are actually buying in Cape Coral, before the neighbourhood name does.

400+ miles of canals | 4 water classes | North vs. south

Peter Hitzel
REALTOR® · GRI
PREMIERE at Real Broker, LLC · Cape Coral, FL
mail@peterhitzel.com · 239.977.8498

PREMIERE | real

START HERE

Start with the water, not the neighbourhood

Most neighbourhood guides tell you which areas are "best." This one won't, because "best" depends entirely on whether you own a boat — and because the questions that actually cost people money here have nothing to do with the neighbourhood name.

Cape Coral is over 400 miles of canals laid out on a grid. Two houses on the same street can sit on completely different products. This is the single most expensive mistake made in this market, and it is the one you cannot fix after closing. You can replace a roof. You cannot move the house to a different canal.

CLASS	WHAT IT ACTUALLY MEANS
Sailboat / direct access	No fixed bridges between your dock and open water. Any boat, any mast, any tide. Carries the highest premium.
Gulf access, bridged	The route reaches the Gulf, but passes under one or more fixed bridges. Bridge height sets your maximum boat.
Freshwater canal	Waterfront, often beautiful, no boat route to the Gulf. A separate market, not a discount version of one.
Dry lot	No water. Also a separate market.

THE PART MOST GUIDES GET BACKWARDS

Freshwater is usually presented as the consolation prize. That is wrong, and it costs buyers money. If you do not own a boat, freshwater is frequently the better buy — lower price, and typically lower insurance, because distance to open water drives premium. **Buy the water you will actually use.**

Bridge clearance varies by route rather than by area. Across the city clearances run roughly **9 to 15 feet**; on indirect Gulf-access canals they commonly run **6 to 10 feet**, and a substantial share of the city's canal bridges sit under 8 feet. Published clearance is normally measured at mean high water — an average, not a promise. A bridge listed at 13 feet may give you 11 on a king tide.

The Waterfront Due Diligence Checklist covers bridges, depth, seawall, flood zone and dock permits in detail. It is free.

BEFORE YOU OFFER

Then check what the lot already owes

Cape Coral funds the extension of city water and sewer through utility assessments, and the assessment attaches to the lot, not the seller. **Buy the lot, inherit the balance.**

On the current North 1 East phase, the City's published initial prepayment for a standard residential lot is **$32,288**. Amounts vary by phase. It is not hidden — the City publishes all of it — but it does not reliably appear on an MLS sheet, and a seller who has been paying it on their tax bill for years often does not think of it as a debt.

> **WHY THIS BELONGS IN A NEIGHBOURHOOD GUIDE**
>
> Because it is the real difference between north and south Cape Coral for a lot of buyers. Much of the established south is already served. Much of the newer north is in, or heading into, an assessment phase. A cheaper lot in the north is sometimes not cheaper at all.

The Assessment Check walks you through finding what a specific lot owes, in about ten minutes, before you offer.

THE MAIN TRADE

North and south are different products

Not better and worse. Different, and the trade is consistent enough to be useful.

	SOUTH CAPE CORAL	NORTH CAPE CORAL
Build-out	Essentially finished. Mature trees, established canal systems.	Still filling in. More open lots, more construction.
Housing stock	Older on average, with a lot of renovation and redevelopment.	Newer on average, including a lot of recent construction.
Lot size and value	Generally tighter lots at higher prices.	Generally more land per dollar.
Boating	Quicker access to open water from much of the south.	Longer runs, and more freshwater and dry lots.
Drive to Fort Myers	Shorter.	Longer — worth testing at the hour you would actually drive it.
Assessments	Much of it already served.	More likely to carry a balance. Check every lot.

ORIENTATION

Areas and communities buyers ask about

Grouped by what they are, not by any claim about who lives there. Boundaries in Cape Coral are informal and people use these names loosely — treat them as orientation, not survey lines.

ESTABLISHED WATERFRONT · SOUTH

Yacht Club

One of the city's original neighbourhoods, developed more than half a century ago. Direct Gulf-access canals, older housing stock with substantial renovation and redevelopment activity, close to the South Cape entertainment district.

ESTABLISHED WATERFRONT · SOUTH

Savona · Cornwallis

Established south-east canal areas with mature streets. Water class varies street by street — verify the route, not the postcode.

ESTABLISHED WATERFRONT · SOUTH

Pelican

Well-established, centrally placed, with a mix of waterfront and off-water homes. Wide canals and a lot of homes with private docks and lifts. Some Gulf-access routes from here pass under bridges.

WATERFRONT RESORT-STYLE · SOUTH-WEST

Cape Harbour

Waterfront community built around a marina, with dining and shops on site. A mix of condominiums, townhomes and single-family homes.

WATERFRONT RESORT-STYLE · SOUTH-WEST

Tarpon Point

Waterfront community with a marina, condominiums, villas and homes, at the south-west edge of the city.

GATED AND MASTER-PLANNED

Sandoval

Gated master-planned community developed by the Bonita Bay Group, with roughly twenty lakes, underground infrastructure and a two-mile linear park running through the centre.

GATED AND MASTER-PLANNED

Coral Lakes

Gated community in north-east Cape Coral with a larger amenity package than most surrounding neighbourhoods — clubhouse, fitness and recreation facilities.

GATED AND MASTER-PLANNED

Bella Vida · Entrada

Gated communities in the north of the city; Bella Vida with townhomes and single-family homes.

CORRIDORS AND DISTRICTS

South Cape / Bimini Basin

The downtown entertainment district — the walkable part of Cape Coral, and the centre of the city's redevelopment attention.

CORRIDORS AND DISTRICTS

Del Prado · Santa Barbara · Burnt Store

The main north-south arterials are convenient and worth driving before you buy near them. The Burnt Store Road corridor in the north-west is newer, more spread out, with generally larger lots.

WHAT I HAVE DELIBERATELY LEFT OUT

No price ranges, no crime figures, no school claims, no statements about who lives anywhere. Price data I could not verify against MLS or public record does not belong here, and the rest is not something a REALTOR® may steer on. If you want current numbers for a specific area, ask me and I will pull them properly.

DECIDE

The three questions that actually decide it

1. **What water do you genuinely need?** Not what sounds best. If the boat is hypothetical, you may be paying a large premium for a hypothesis.
2. **What does this specific lot owe?** Ask before you fall in love with the house, not after you are under contract.
3. **New build or established?** One gets you current construction standards and a bare street. The other gets you mature trees and a roof with a history. Both are defensible.

Answer those three and the area usually picks itself.

COMMON QUESTIONS

Questions buyers actually ask

Is north or south Cape Coral better?

Neither is better; they are different products. South Cape Coral is essentially built out, with mature trees, established canals, more dining and quicker boating access, and generally older housing stock. North Cape Coral is newer and more spread out, typically offering larger lots and more land per dollar, with a longer drive to Fort Myers and a higher likelihood of an outstanding city utility assessment on the lot.

What does Gulf access mean in Cape Coral?

It means different things on different canals. Direct or sailboat access means no fixed bridges between your dock and open water. Bridged Gulf access means the route reaches the Gulf but passes under one or more fixed bridges, which limits boat height. A freshwater canal is waterfront with no boat route to the Gulf. A dry lot has no water. These are four separate markets and should never be compared as if they were one.

Which Cape Coral canals have low bridges?

Clearances vary by route rather than by neighbourhood. Published clearance is usually measured at mean high water, which is an average and not a guarantee. Count the bridges on the actual route before you offer.

Are there gated communities in Cape Coral?

Yes, though they are a minority of the city's housing — Sandoval, Coral Lakes, Bella Vida and Entrada among them. Cape Harbour and Tarpon Point are waterfront communities with marinas, dining and a mix of condominiums, villas and homes.

Tell me how you'll actually use the place.

Boat or no boat, new build or established, budget and timeline. I'll tell you which parts of Cape Coral fit and which ones don't — including when the answer is somewhere else entirely.

Ich spreche Deutsch — fragen Sie einfach.

mail@peterhitzel.com · reply, text or call 239.977.8498



Peter Hitzel

REALTOR® · GRI · Sr. Partner · PREMIERE at Real Broker, LLC

More than 3 decades as a commercial pilot before selling Florida real estate full time. Cape Coral, Fort Myers and Lee County — relocation, waterfront and new construction. Licensed agent and licensed mortgage lender. 50+ five-star Google reviews. Ich spreche Deutsch.

peterhitzel.com · livinginflorida.site

PREMIERE | real

This guide describes property and geography, never people. It contains no representation about the residents, character or composition of any neighbourhood, and it should not be read as one. Community names, boundaries, amenities and access change over time; verify anything that matters to your decision before you rely on it. Nothing here is legal, tax, insurance, engineering or navigational advice, and no figure here is an appraisal or a valuation. Sources: City of Cape Coral Utilities Extension Project published assessment figures; sources checked 10 August 2026.

Real Broker, LLC · 122 West Pine St, Suite 300, Orlando, FL 32801 · Brokerage licence CQ1049632 · Broker licence BK3033303 · Peter Hitzel, Florida real estate licence SL3558304 · Mortgage loan originator NMLS#2696855, Texana Bank, N.A. NMLS#407536 · Equal Housing Opportunity · Equal Housing Lender · All information deemed reliable but not guaranteed.