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PINE ISLAND · UNINCORPORATED LEE COUNTY

Pine Island, and why it looks nothing like Cape Coral

No high-rises, four small communities and a completely different feel — and the county rules that keep it that way.

Bokeelia | Pineland | St. James City | Matlacha

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START HERE

The rules are the reason

Fifteen minutes west of Cape Coral is an island with no high-rises, four small communities and a completely different feel. Most guides put that down to charm. It is not charm. It is land-use law — and once you understand that, everything about buying here makes sense.

Lee County treats Greater Pine Island as a special case, and three things follow from that:

THE RULE	WHAT IT DOES
Height limit	Building height on Greater Pine Island is restricted — amended by county ordinance to a limit of 33 feet. There is no high-rise development on the island.
Special density restrictions	The Lee Plan applies density restrictions specific to Greater Pine Island, with some density adjustments conditional on committing to restored native habitat.
Growth tied to traffic	Concurrency and growth limits for Greater Pine Island are determined against level-of-service policies — access is by Pine Island Road through Matlacha.

WHY A BUYER SHOULD CARE

Because it tells you what the island will still be like in fifteen years. In most of Southwest Florida the honest answer to "will this stay quiet?" is probably not. Here the constraint is written into the county's rules rather than resting on hope. That is a real thing to weigh — in both directions, because the same rules limit what you can build.

Is Pine Island part of Cape Coral or Fort Myers? Neither. It is unincorporated Lee County. That matters for permitting, land-use rules and who you call about a dock or a road, and it is why the county's Greater Pine Island policies apply rather than a city's.

FOUR COMMUNITIES

Four communities, not one place

People say "Pine Island" as though it is a single market. It is four, each with its own marinas, shops and character.

NORTH TIP

Bokeelia

The quiet end, with palm and tropical-fruit farms and views over Charlotte Harbor. The furthest point from the mainland, which is either the whole appeal or the reason it does not work for you.

WEST SIDE

Pineland

Home to the Calusa Heritage Trail, on what is understood to have been a centre of the Calusa. The most historically layered part of the island.

SOUTH END

St. James City

A long-standing fishing community at the southern tip, looking across toward Sanibel and the causeway. Canal frontage and a working-water feel.

THE GATEWAY

Matlacha

A small separate island between the mainland and Pine Island — galleries, seafood places and colour. You pass through it to reach everywhere else, which shapes both its character and its traffic.

ON THE WATER

The water question, which is the real one

Pine Island sits between Matlacha Pass and Pine Island Sound, with boating access toward Cayo Costa, North Captiva, Captiva and Sanibel. The barrier-island beaches are reached by boat. So the question is never "is Pine Island good for boating." It is what your specific dock connects to:

1. How many fixed bridges sit between that dock and open water?
2. What is the lowest clearance on that route, and at what tide was it measured?
3. What is the controlling depth at mean low water — on the route, not just at the dock?
4. What condition is the seawall in, and who says so in writing?
5. Are the dock and lift permitted, and what is the lift rated for against your loaded boat?

I AM NOT PRINTING DEPTH FIGURES HERE

They vary by route and by tide, and a wrong number would be worse than none. This is a question to ask about a specific address, not a figure to memorise. The Waterfront Due Diligence Checklist walks through all five properly, and it is free.

FIT

Who it suits — and who it does not

WORKS WELL IF	WORKS BADLY IF
You want water access and a quiet, low-density island	You want walkable amenity density or a wide choice of restaurants
You are a boater, or intend to become one	The boat is hypothetical — you may be paying for a premium you will not use
You value that the county rules limit how much it can change	You want to build tall, or dense, or fast
You are content with limited, local services	You need a short commute to Fort Myers
Old-Florida character matters more than new construction	You want a large pool of recent new build to choose from

DELIBERATELY ABSENT FROM THIS GUIDE

No price figures, no crime statistics, no school claims, and nothing about who lives anywhere. Price data I cannot verify against MLS or public record does not belong here, and the rest is not something a REALTOR® may steer on. Ask me and I will pull current numbers properly.

COMMON QUESTIONS

Questions buyers actually ask

How do you get to Pine Island?

By road, via Pine Island Road through Matlacha, which is also why traffic concurrency features in the county's growth policies for the island. The barrier islands nearby — Cayo Costa, North Captiva, Captiva — are reached by boat.

Is Pine Island a good place to buy if I have a boat?

It can be excellent, but the answer is route-specific rather than island-specific. What matters is the actual route from your dock: how many fixed bridges, the lowest clearance and the tide it was measured at, and the controlling depth at mean low water. Ask those before you offer, not after.

Tell me what you'd keep at the dock.

Boat height with antennas up, draft, loaded weight — and which end of the island you're drawn to. I'll tell you honestly whether the route works, including when the answer is that it doesn't.

Ich spreche Deutsch — fragen Sie einfach.

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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.

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This guide describes property and geography, never people. Community positions and access are described in general terms and nothing here is a navigational chart. Land-use rules summarised from Lee County's Lee Plan and county ordinance for Greater Pine Island; confirm current rules with Lee County before relying on them. Nothing here is legal, tax, insurance, engineering or navigational advice, and no figure here is an appraisal or a valuation.

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