

# SOUTHWEST FLORIDA

7-City Buyer & Lifestyle Guide · 2026

Prepared by The Liss Lists Team | Southwest Florida Realty

<p><b>North Port</b> \$424,796 Median · +2.4% Nature-Forward Suburban Growth</p>	<p><b>Venice</b> \$412,750 Median · Stable Historic Gulf-Coast Charm</p>	<p><b>Port Charlotte</b> \$316K–\$375K Range · Buyer's Market Harbor Waterfront Value</p>
<p><b>Punta Gorda</b> \$318,500 Median · -2.0% Boating-First Historic Downtown</p>	<p><b>Cape Coral</b> \$375K Median · -3.8% 400+ Miles of Canals</p>	<p><b>Fort Myers</b> \$345K–\$385K Range · Adjusting River District Culture &amp; Coast</p>
<p><b>Naples</b> \$587,500–\$812,500 · Luxury Resilient Gulf-Front Luxury Lifestyle</p>		

This guide covers dining, entertainment, points of interest, lifestyle highlights, and real estate market data for seven of Southwest Florida's most sought-after markets. All pricing data reflects Q1/Q2 2026 sources. Prepared exclusively for The Liss Lists Team.

# North Port, Florida

Nature-Forward Suburban Growth · Wellen Park · CoolToday Park · Warm Mineral Springs

North Port is the fastest-growing city in Southwest Florida — anchored by the master-planned Wellen Park community, CoolToday Park (Atlanta Braves Spring Training), and the unique Warm Mineral Springs. It delivers the best value-per-square-foot for new construction buyers in the region.

**\$424,796**

Median Sale Price  
(Feb 2026)

**+2.4%**

Year-Over-Year  
Change

**96.9%**

Sale-to-List  
Ratio

**30+ Mi**

Wellen Park  
Trails

**150K+**

Warm Mineral  
Springs Visitors/Yr

## TOP DINING

### Upscale / Special Occasion

The Banyan House — Citruswood-fired steaks, Gulf seafood & chef small plates on Wellen Park's Great Lake waterfront.

Most-booked restaurant in the area.

Villani & Co Steak Seafood Raw Bar — 4.5 stars, 700+

OpenTable reviews. North Port's finest upscale dining.

### Mid-Range

Acqua Pazza Coastal Italian — Mediterranean/Adriatic pasta & seafood, Downtown Wellen Park, open daily.

Oak & Stone — Craft beers, artisanal pizzas, live music, family-friendly Great Lawn Fridays.

Anna Maria Oyster Bar — Gulf-fresh shellfish, casual waterside setting.

### Local Favorites

Greek Grille — North Port institution since 2007. Gyros, lamb, imported Greek wines. Mon–Sat.

Que Rico Colombian Flavors — City's highest-rated casual spot. Bold authentic Colombian cuisine.

Shark's Fish House — Classic Gulf fish & chips. 299+ TripAdvisor reviews.

Abbe's Donut Nook — 521 reviews. The beloved neighborhood bakery.

Also in Wellen Park: Tomahawk Tiki Bar & Grill (CoolToday Park), Louie's Bistro, Florida Taphouse.

## ENTERTAINMENT

### CoolToday Park — Year-Round Hub

- Spring Training: Atlanta Braves, Feb 22–Mar 24
- Party on the Plaza Concerts — Feb 14 & Mar 15
- Tacos & Tequila Festival — May 2
- North Port Freedom Festival — July 4
- Pork & Pigskin — Oct 3
- Grilled Cheese Festival (6th annual) — Nov 21
- Jingle Jam + Golf Cart Parade + Drive-In Concert — Dec 12
- Live music Fri/Sat/Sun at Tomahawk Tiki year-round

### Wellen Park Events

- Daily Live Music Series — 6–10pm nightly, Great Lawn
- Friday Night Live — weekly outdoor amphitheater concerts
- Dueling Pianos — 3rd Thursday at Solis Hall
- Fresh Harvest Farmers Market — every Saturday morning
- Monthly Night Market — artisan makers & food

### Performing Arts

- North Port Performing Arts Center — 2nd-largest theater in Sarasota County
- Visani Restaurant & Comedy Theater — dining + live comedy

## POINTS OF INTEREST

**Warm Mineral Springs Park**

Florida's only naturally occurring warm mineral spring — 85°F year-round, extraordinary mineral content. 150,000+ annual visitors. Therapeutic soaking, scuba diving, spa services. National Register of Historic Places.

**Myakkahatchee Creek Environmental Park**

Free hiking through old-growth cypress swamps, hammocks, and creek habitats. North Port's best-kept nature secret.

**CoolToday Park**

Monthly behind-the-scenes tours, Summer Movie Nights, and year-round 5K events.

**Downtown Wellen Park**

Lakefront town center with kayak launch, splash park, amphitheater, and 30+ miles of connected trails. Phase II openings in 2026.

**Cocoplum Village Shops**

375,000+ sq ft open-air center; 40+ retailers. Primary shopping hub for North Port residents.

**Golf Courses**

Wellen Park Golf & CC · Sarasota National · Boca Royale · Heron Creek G&CC

**George Mullen Activity Center**

Aquatic Center, youth sports, summer camps (\$20/day K-5), Movies on the Green.

**LIFESTYLE HIGHLIGHTS****Wellen Park Living**

- 30+ miles of walking/biking trails
- Golf-cart-friendly roads in multiple neighborhoods
- Resort-style pools standard in every community
- Pickleball, tennis, bocce, fitness centers community-wide

**Schools**

- Taylor Ranch Elementary — rated 9/10
- Toledo Blade Elementary — rated 8/10
- New Wellen Park area high school opening 2026

**Wellness & Recreation**

- Warm Mineral Springs — year-round therapeutic soaking
- Legacy Trail — regional greenway to Venice & Sarasota
- Holiday Park — tennis, swimming, bocce, billiards
- Free weekly yoga, Zumba, cycling clubs at Wellen Park

**NY/LI Value Comparison**

- \$400K–\$500K buys 2,000–2,600 sq ft new construction vs. \$650K+ for 1,200 sq ft on Long Island
- Property taxes \$3K–\$4.5K/yr vs. \$10K–\$15K on LI
- No state income tax + Save Our Homes 3% cap

**REAL ESTATE OVERVIEW — 2026**

The median sale price is \$424,796 (+2.4% YoY, Redfin Feb 2026). A 96.9% sale-to-list ratio indicates a healthy market. Inventory is up ~6.85% year-over-year, creating genuine buyer choice across a two-track market of new construction vs. resale.

Community	Price Range	Style
Wellen Park Golf & CC	\$230K – \$1M+	Bundled golf, condos to SF
Sarasota National	High \$200Ks – \$1.1M	Bundled golf, all home types
Boca Royale	\$300Ks – \$1.3M	Optional golf, established
Grand Palm / Gran Paradiso	\$300Ks – \$1M+	Resort amenities, resale
Brightmore (55+)	\$300Ks – \$700Ks	Age-restricted, Mattamy Homes
Palmera / Sunstone / Lakespur	\$300Ks – \$1M+	Active new construction
Oakbend / Everly	\$700Ks – \$2M+	Luxury / semi-custom
Esplanade at Wellen Park	Opening 2026	Taylor Morrison resort-golf

- Price tiers (citywide): Starter \$296K · Mid \$418K · High \$703K · Luxury \$2.25M
- Manasota Beach Road expansion nearing completion — beach drive cut to 8–10 min
- 23 model homes in 2026 Suncoast Builders Association Parade of Homes (March)

# Venice, Florida

Historic Gulf-Coast Charm · Shark Tooth Capital of the World · Walkable Downtown-to-Beach

Venice combines a walkable historic Mediterranean-style downtown with direct Gulf beach access — no bridge required. It's boating, shark-tooth hunting, Legacy Trail cycling, and a tight-knit community feel that resonates immediately with buyers from coastal Long Island.

**\$412,750**

Median Home Price  
(Mar 2026)

**-9.8%**

Year-Over-Year  
Adj. (Zillow)

**96%**

Sale-to-List  
Ratio

**99 Days**

Avg Days  
on Market

**2,100+**

Active  
Listings

## TOP DINING

### Upscale

Cafe Venice — Intimate, creative American cuisine; long regarded as Venice's top special-occasion restaurant.

Downtown location with strong local following.

PorkChop & Co — Widely acclaimed for creative, locally sourced plates and an excellent wine list. One of the most-praised restaurants in the Venice/Sarasota market.

### Mid-Range

Pelican Alley Restaurant — Waterfront dining on Dona Bay. Fresh Gulf seafood, sunset views, and a loyal local crowd.

Fins at Sharky's — Upper-level seafood and views directly above Sharky's on the Pier. Gulf views, great grouper.

### Casual / Local Favorites

Sharky's on the Pier — Venice's most iconic dining landmark.

Open-air beachfront dining on the Gulf, live music, and sunsets. A must-visit introduction for every buyer.

The Crow Bar & Kitchen — Downtown Venice gastropub known for creative comfort food and craft cocktails. Local favorite for happy hour.

Snook Haven — A true Old Florida hidden gem. Rustic riverside restaurant on the Myakka River. Live country and bluegrass music weekends. Kayak rentals on-site.

## ENTERTAINMENT

### Venice Theatre

One of the largest community theaters in the U.S. Produces 14–16 mainstage shows per year plus youth programs. 600-seat Mainstage and intimate Second Stage. Year-round schedule.

### Venice Symphony

Professional orchestra presenting a full season of classical concerts, pops series, and special events at Venice Performing Arts Center.

### Outdoor & Beach Events

- Shark's Tooth Festival (April) — Venice's signature annual event; 100,000+ attendees
- Sun Fiesta (October) — arts, crafts, food, and live music downtown
- Holiday Boat Parade on the Intracoastal (December)

### Active Lifestyle Entertainment

- Legacy Trail — 18.5-mile paved trail from Venice to Sarasota; top cycling destination
- Venetian Waterway Park — 8.5-mile trail along Intracoastal Waterway
- Caspersen Beach — best shark-tooth hunting beach in Florida; free and uncrowded
- Venice Fishing Pier — year-round fishing, dolphin watching, Gulf views
- Venice Area Audubon Society bird walks — regular guided nature experiences

### Dining as Entertainment

- Live music at Sharky's on the Pier — multiple nights weekly
- Snook Haven weekend concerts on the river — bluegrass and country

## POINTS OF INTEREST

### Venice Beach & Fishing Pier

One of Florida's most accessible Gulf beaches, reachable on foot from downtown Venice. The fishing pier offers year-round Gulf views and dolphin sightings.

### Caspersen Beach

The world's best shark-tooth hunting beach. Free, less crowded than Venice Beach, and stunning at low tide. Beloved by residents and visitors alike.

### Historic Downtown Venice

Mediterranean-style architecture from the 1920s. Walkable to the beach. Strong boutique retail, galleries, and restaurants without chain-restaurant saturation.

### Legacy Trail

18.5-mile paved trail connecting Venice to Sarasota through natural scenery. A cyclist's paradise and the backbone of Venice's outdoor lifestyle.

### Snook Haven Park

Rustic Old Florida park on the Myakka River. Canoe and kayak rentals, live music weekends, nature trails, and one of the region's most unique dining experiences.

### Venice Art Center

Community arts hub with galleries, classes, workshops, and rotating exhibitions. Year-round programming for adults and youth.

### Nokomis Beach

Just north of Venice — drum circle every full moon and Wednesday evenings. A beloved local ritual. Free and family-friendly.

## LIFESTYLE HIGHLIGHTS

### The Venice Vibe

- Small-town coastal lifestyle with authentic downtown character
- Walking and biking distance from downtown to Gulf beaches
- Strong boating and fishing culture — Venice Inlet, marinas, Intracoastal access
- Golf: Pelican Pointe G&CC, Venice Golf & CC, Jacaranda CC, Sarasota National nearby

### Schools & Community

- Venice High School — longstanding community anchor
- Taylor Ranch and Laurel Nokomis elementaries serve south Venice
- Strong community sports leagues, volunteer organizations, art groups

### Ideal Buyer Profile

- Retirees and empty nesters seeking a walkable beach town without resort-city pricing
- Remote workers who want a real community, not a master-planned suburb
- Coastal Long Islanders (Port Jefferson, Patchogue, Sayville) — Venice feels immediately familiar

### NY/LI Comparison

- \$400K–\$600K buys a well-appointed home in Venice vs. \$700K–\$900K for aging stock on LI
- Year-round 80°F+ beach walks vs. 4-month beach season
- No state income tax; Save Our Homes 3% assessment cap after first year

## REAL ESTATE OVERVIEW — 2026

Venice's market is moderating from its 2022 peak — creating genuine buyer opportunity. Median home price is \$412,750 (March 2026, per local MLS). Zillow shows avg home value down 9.8% YoY, creating room to negotiate. 213 homes closed in March 2026 with a 96% sale-to-list ratio, indicating a healthy, active market without distress.

Segment	Median Price	Notes
Venice Island (34285)	\$650,000	Fastest-moving zip — 19-day median DOM
South Venice / Wellen Park (34293)	\$470,000	Highest volume — 148 homes/month
Venice Acres / Golf CC (34292)	\$500,000	65% cash buyers; slowest zip (69-day DOM)
Citywide March 2026	\$480,000	213 closed, 160 pending; pool homes +\$185K
Pool homes vs. non-pool	\$585K vs. \$400K	Pool commands \$185K premium
New construction 2026	\$750,000+	Wellen Park new build median closing price

- Inventory up 8.55% YoY — buyers have more options than 2024/2025
- 96% sale-to-list ratio — most homes closing ~4% below asking
- Strong rental market: median rent \$2,850/mo; inventory up 24.3% YoY

# Port Charlotte, Florida

Charlotte Harbor Waterfront · 165+ Miles of Waterways · Value-Forward Buyer's Market

Port Charlotte sits on one of Florida's most spectacular estuaries — Charlotte Harbor — offering 165+ miles of navigable waterways, a growing dining scene, and a genuine buyer's market in 2026. It's often the entry point for buyers priced out of Punta Gorda while still delivering a waterfront Florida lifestyle.

**\$375,000**

Median List Price  
(Apr 2026)

**-12.1%**

Avg Home Value  
Change YoY

**57 Days**

Median Days  
to Pending

**165+ Mi**

Navigable  
Waterways

**246**

Restaurants  
on TripAdvisor

## TOP DINING

### Upscale / Mid-Range

Visani Restaurant & Theater — Port Charlotte's most celebrated restaurant. Italian-American dining paired with live comedy and theater performances. TripAdvisor #1 with 738 reviews. A full evening's entertainment.

Donato's Italian Restaurant — Authentic Sicilian-Italian. 674 TripAdvisor reviews, 4.3 stars. One of the area's most reliable date-night destinations.

Rossini by Chef Rocco — OpenTable's best-reviewed restaurant in Port Charlotte. Refined Italian cuisine.

The Perfect Caper — 4.8 stars on OpenTable with 3,892 reviews. Punta Gorda adjacent but considered by many residents as Port Charlotte's top upscale option.

### Casual / Local Favorites

Twisted Fork — Live bands, eclectic American menu, lively bar atmosphere. 4.1 stars, 148 TripAdvisor reviews.

Kings Roadhouse Bar & Grill — 4.6 stars. Highest-rated bar and grill in the city. Strong local following.

Sweet's Diner — Classic American diner. 4.4 stars, 193 reviews. Best breakfast and brunch in Port Charlotte.

Healthy Pho Asian Fusion — Vietnamese/Asian fusion. 4.3 stars, 48 reviews. A welcome addition to the dining diversity.

JD's Bistro & Grille — live jazz music and a diverse menu.

Captain's Table at Fishermen's Village for waterfront Gulf seafood.

## ENTERTAINMENT

### Charlotte County Performing Arts Center

Regional theater and performing arts venue presenting Broadway touring productions, symphony concerts, comedy acts, and community performances throughout the season.

### Tampa Bay Rays Spring Training

Charlotte Sports Park hosts the Tampa Bay Rays for Grapefruit League Spring Training each February–March. A major annual event drawing visitors and longtime fans.

### Annual Events

- Cattle Country Music Festival 2026 — major outdoor music event
- Punta Gorda Seafood & Music Festival (adjacent, easily accessible)
- Southern Grand Slam fishing tournament
- Charlotte County Fair — annual community tradition

### Waterfront & Outdoor Entertainment

- Fishermen's Village (Punta Gorda) — boutique shops, waterfront dining, boat tours — 5 min drive
- Charlotte Harbor Regatta — annual sailing event on Charlotte Harbor
- Port Charlotte Beach Park events — concerts, fishing tournaments, community gatherings
- Kidstar Park — go-karts, mini golf, arcade; family entertainment hub

### Live Music & Nightlife

- Twisted Fork — live bands multiple nights weekly
- Visani Restaurant & Comedy Theater — the area's top live entertainment dining experience
- Bandsintown: 57+ upcoming concerts and comedy events at Port Charlotte venues

## POINTS OF INTEREST

### Charlotte Harbor

One of the largest and most pristine estuaries in the southeastern U.S. World-class fishing, boating, kayaking, paddleboarding, and dolphin-watching. The lifestyle anchor for all of Port Charlotte.

### Port Charlotte Beach Park

16-acre bayfront park on Alligator Bay with sandy beach, heated pool, fishing pier, boardwalk, and a 6,000 sq ft recreation center with harbor views.

### Tippecanoe Environmental Park

380 acres of coastal hammocks, flatwoods, salt marshes, and mangrove swamps along Tippecanoe Bay. One of the region's best-kept nature secrets.

### Bayshore Live Oak Park

Waterfront park along Charlotte Harbor with fishing pier, kayak launch, shaded walking path under ancient oaks, and stunning sunset views.

### Ollie's Pond Park

A quiet local gem — walking trails, picnic areas, and serene pond-side scenery. Perfect for morning walks.

### Port Charlotte Town Center Mall

Primary indoor shopping hub with retail, restaurants, and a movie theater. Regional commercial anchor.

### Sunseeker Resort Charlotte Harbor

Recently opened resort on Charlotte Harbor — a new gathering point for dining, entertainment, and waterfront experiences for residents and visitors.

## LIFESTYLE HIGHLIGHTS

### The Port Charlotte Lifestyle

- 165+ miles of navigable waterways — boating, fishing, kayaking from your neighborhood
- Direct Charlotte Harbor access — one of Florida's top inshore fishing estuaries
- Quieter pace than Cape Coral or Fort Myers — more residential and community-oriented
- Very short drive to Punta Gorda's walkable downtown and Fishermen's Village

### Golf

- Deep Creek Golf Club · Rotonda Golf & CC (multiple courses)
- Riverwood Golf Club

### Schools & Community

- Port Charlotte High, Charlotte High — established Charlotte County schools
- Port Charlotte Library system and strong community programming
- Active senior community with multiple 55+ lifestyle neighborhoods

### NY/LI Value Comparison

- \$260K–\$375K delivers a 3BR/2BA home with yard vs. \$650K+ on LI
- Property taxes typically \$1,800–\$3,500/yr vs. \$10K–\$15K on LI
- No state income tax; Save Our Homes 3% cap on future assessments

## REAL ESTATE OVERVIEW — 2026

Port Charlotte is the most pronounced buyer's market in this guide. Zillow shows avg home value of \$263,950 (-12.1% YoY), while median list price is \$375,000 (Apr 2026, BrokerOne). The wide spread reflects the city's diverse product mix — from waterfront single-family to manufactured communities. Buyers have significant negotiating leverage in 2026.

Tier	Price Range	Market Condition
Waterfront Single-Family	\$450K – \$900K+	Premium for direct Charlotte Harbor/canal access
Non-Waterfront SF (3/2)	\$260K – \$400K	Most inventory; buyer leverage highest here
Condos / Townhomes	\$150K – \$300K	Good entry-level options; HOA fees vary
Manufactured / 55+ Communities	\$80K – \$200K	Affordable retirement options throughout
New Construction	\$350K – \$550K	Limited vs. North Port but available

- Median days to pending: 57 (Feb 2026, Zillow) — homes moving but buyers have time to negotiate
- Zip 33952 (central PC) median: \$230K — lowest-cost entry point in the county
- Sunseeker Resort opening driving new commercial and lifestyle investment in the area

# Punta Gorda, Florida

Boating—First Historic Downtown · Fishermen's Village · Charlotte Harbor Harborfront

Punta Gorda delivers Old Florida charm with a modern lifestyle upgrade. Its walkable historic downtown, Harborwalk, Fishermen's Village, and marina-centric culture make it the most character-driven city in the Charlotte County market — and the one that resonates most immediately with buyers from coastal Northeast communities.

**\$318,500**

Median Sale Price  
(Feb 2026)

**-2.0%**

Year-Over-Year  
Change

**80 Days**

Median Days  
to Pending

**\$393,300**

Median  
List Price

**55+ Mi**

Charlotte Harbor  
Waterways

## TOP DINING

### Upscale / Special Occasion

**The Perfect Caper** — Punta Gorda's most celebrated restaurant. Globally inspired small plates and wine; 4.8 stars on OpenTable, 3,892+ reviews. One of the top-reviewed restaurants in all of Southwest Florida.

**Lashley Crab House** — Waterfront dining on Charlotte Harbor with fresh stone crab, Gulf grouper, and stunning sunset views. A classic Florida dining experience.

### Mid-Range

**Fishermen's Village Restaurants** — Multiple waterfront dining options at this iconic harbor complex: casual fish shacks to more polished seafood.

**TacoLu** — Beloved local taco and margarita destination. Strong happy hour culture.

### Local Favorites

**Punta Gorda Wine Bar & Grill** — A downtown Punta Gorda institution for wine, light plates, and a relaxed social atmosphere. The city's go-to for after-dinner drinks.

**The Twisted Fork Port Charlotte** — Live music and eclectic American fare; serves the broader Punta Gorda community.

**Sunseekers at the Resort** — Multiple dining concepts within the Sunseeker Resort on Charlotte Harbor, including waterfront options and a rooftop bar.

Punta Gorda's compact downtown means multiple good dining options are within walking distance of the Harborwalk.

## ENTERTAINMENT

### Fishermen's Village

The entertainment heart of Punta Gorda — waterfront shops, boat rentals, dolphin cruises, live music at the marina, fishing charters, and waterfront dining. Year-round community events.

### Punta Gorda Harborwalk

A 2.5-mile scenic waterfront walking and cycling path along Charlotte Harbor. Home to parks, public art, fishing piers, and community events throughout the year.

### Charlotte County Symphony

Professional symphony orchestra based in Punta Gorda, performing a full concert season from October through April.

### Annual Events

- **Punta Gorda Seafood & Music Festival** — one of the region's largest annual food festivals
- **Charlotte County Fair** — annual community tradition
- **Christmas Boat Parade on Charlotte Harbor**
- **Blues, Brews & BBQ Festival** — spring outdoor festival
- **Farmer's Market Downtown** — every Saturday, year-round

### Outdoor Recreation

- **Ponce De Leon Park** — beach, boat ramp, nature trails, and kayak launch
- **Peace River Wildlife Center** — rehabilitation sanctuary and educational tours
- **Babcock Ranch Eco-tours** — day trips to Florida's working cattle ranch (30 min away)

## POINTS OF INTEREST

### Fishermen's Village

Punta Gorda's most iconic destination — a harborfront complex with boutique shops, waterfront restaurants, marina slips, boat rentals, dolphin sightseeing tours, and a community events stage.

### Punta Gorda Harborwalk

2.5-mile waterfront path along Charlotte Harbor. Fishing piers, public art installations, benches, bike lanes, and sweeping harbor views.

### Ponce De Leon Park

The city's natural gem — beach, kayak launch, boat ramp, shaded nature trails, and some of the best birding in the county.

### Historic Downtown Punta Gorda

A compact, walkable grid of restaurants, wine bars, galleries, and boutiques centered on Marion Avenue. Golf-cart-friendly and completely pedestrian-scale.

### Peace River Wildlife Center

Non-profit wildlife rehabilitation center with permanent resident animals including eagles, bobcats, and otters. Free to visit; donations welcomed.

### Visual Arts Center

Community arts hub with rotating galleries, classes, workshops, and events. An anchor of Punta Gorda's arts identity.

### Charlotte Harbor

World-class tarpon, snook, and redfish fishing. The harbor draws serious anglers from across the country — and it's in residents' backyards.

## LIFESTYLE HIGHLIGHTS

### The Punta Gorda Lifestyle

- Boating-first community — marinas, boat slips, and dock-to-restaurant culture
- Walkable historic downtown — one of the most pedestrian-friendly in SW Florida
- Golf-cart friendly in many downtown neighborhoods
- Strong arts, music, and food festival calendar
- Golf: Burnt Store Marina CC · Deep Creek Golf · Rotonda courses nearby

### Schools

- Charlotte County School District — Sallie Jones Elementary rated 8/10

### Ideal Buyer Profile

- Buyers who want waterfront lifestyle and community character — not just a house
- Retirees seeking a social, walkable, marina-anchored life
- 'Old Florida charm without giving up amenities' — this is the emotional sale

### NY/LI Value Comparison

- \$318K median buys a 3BR waterfront-adjacent home — equivalent costs \$850K+ in waterfront Long Island communities
- Property taxes \$2,000–\$4,000/yr vs. \$10K–\$15K on LI
- Charlotte Harbor access = true boating lifestyle — not just a backyard pool

## REAL ESTATE OVERVIEW — 2026

Punta Gorda's median sale price is \$318,500 (-2.0% YoY, Feb 2026 per Redfin/Stacker). Zillow shows avg home value of \$335,129 (-11.7% YoY). The gap between median sale and list price (\$393,300) reflects motivated sellers and genuine buyer negotiating leverage — one of the best buyer markets in the county.

Tier	Price Range	Notes
Starter	\$97K – \$231K	Bottom and entry tier; includes waterfront-adjacent lots
Mid	\$325K	Median — most 3/2 non-waterfront single-family
High	\$466K	Waterfront SF, newer construction
Luxury	\$973K+	Direct harbor-front, marina homes, and estate properties
Burnt Store Marina	\$350K – \$900K+	Boating community; gated; golf + marina slips

- 80 days median to pending — significantly more negotiating time than Venice or North Port
- The gap between median list (\$393K) and median sale (\$318K) signals motivated sellers
- Burnt Store Marina and Punta Gorda Isles are the most coveted boating neighborhoods

# Cape Coral, Florida

400+ Miles of Canals · Boating Capital of the World · Gulf-Access Waterfront Living

Cape Coral has more miles of navigable waterways than any city on Earth — 400+ miles of canals connecting neighborhoods to the Caloosahatchee River and Gulf of Mexico. It's a boating-first city with a growing dining scene, family-friendly neighborhoods, and one of the best buyer's markets in Southwest Florida for 2026.

**\$375,000**

Median Sale Price  
(Feb 2026, Redfin)

**-3.8%**

Year-Over-Year  
Change

**70 Days**

Median Days  
to Pending

**400+ Mi**

Canal Miles  
(Most on Earth)

**\$335,921**

Avg Home Value  
(Zillow Feb 2026)

## TOP DINING

### Top Rated

**Fish Tale Grill by Merrick Seafood** — Cape Coral's #1-rated restaurant. 2,961 TripAdvisor reviews, 4.6 stars. Fresh Gulf seafood prepared with care — a must-visit institution.

**Two Meatballs in the Kitchen** — 789 reviews, 4.7 stars.

**Homemade Italian** — pasta, meatballs, wood-fired pizzas. A beloved Cape Coral staple.

**Twisted Lobster** — 1,540 reviews, 4.5 stars. New England-style seafood, famous for its clam chowder.

**Trattoria Ciao** — 1,056 reviews, 4.5 stars. Rustic Italian with Gulf-fresh grouper dishes.

### Mid-Range & Waterfront

**Keg & Cow** — 320 reviews, 4.6 stars. American brew pub with a strong local following. Great burgers and craft beers.

**Point 57 Kitchen & Cocktails** — Contemporary American with Southern and Florida Coastal influences. Scratch-made food, stylish setting on Del Prado Blvd.

**Marker 92 Waterfront Bar & Bistro** — Popular waterfront dining and sunset cocktails. Casual marina vibe.

**Fathoms Restaurant & Bar** — OpenTable-featured waterfront dining. Strong for special occasions.

**Bimini Basin** — Waterfront dining and entertainment hub with marina access.

## ENTERTAINMENT

### Cape Coral Farmers Market

Every Saturday, 8am–1pm at Club Square (SE 47th Terr & SE 10th Pl). One of SW Florida's most popular weekly markets — fresh produce, local artisans, and community gathering.

### Wicked Dolphin Distillery

Florida's most awarded craft distillery. Free tours and rum tastings every Tuesday, Thursday, Friday & Saturday. A genuine local landmark and top TripAdvisor attraction.

### Cape Harbour & Tarpon Point Marina

Luxury marina communities with on-site restaurants, shops, regular live music events, boat shows, and outdoor festivals. The city's social waterfront hub.

### Annual Events

- Cape Coral Art Festival (Oct) — one of Florida's top outdoor art shows
- Coconut Festival — annual cultural festival with live music and food
- Shark-A-Thon Fishing Tournament (May) — popular fishing competition at the Westin
- Cinco de Mayo at Iguana Mia Cantina — authentic celebration, major annual event
- Cape Coral Oktoberfest — authentic German festival, fall

### Family Entertainment

- SunSplash Waterpark — Cape Coral's family-friendly water park
- Gator Mike's Family Fun Park — zip lines, go-karts, mini golf, laser tag
- Movie in the Park — monthly free outdoor cinema events

## POINTS OF INTEREST

### The Canal System

Cape Coral's defining identity: 400+ miles of navigable canals — more than any city on earth. Gulf-access canal homes allow residents to boat directly from their backyard dock to the Caloosahatchee River and Gulf of Mexico.

### Four Mile Cove Ecological Preserve

82 acres of mangrove estuary with kayak trail, walking boardwalk, and wildlife viewing. One of Cape Coral's most beloved natural escapes — free and uncrowded.

### Cape Coral Yacht Club

Public waterfront park with boat launch, beach area, fishing pier, pool, and community center on the Caloosahatchee River. A key community social anchor.

### Wicked Dolphin Distillery

Florida's most awarded craft rum distillery — free tours and tastings make it a top tourist and resident destination. Opened in 2012; consistently rated Cape Coral's top attraction.

### Cape Harbour

Luxury marina community with boutique shops, waterfront restaurants, art galleries, and a vibrant social calendar. The city's most upscale neighborhood destination.

### Bunche Beach Preserve

Pristine natural beach and mangrove preserve on San Carlos Bay — excellent for birding, shelling, kayaking, and catching sunsets away from crowds.

### Sun Splash Water Park

Cape Coral's family water park — slides, lazy river, and wave pool. Popular summer destination for families.

## LIFESTYLE HIGHLIGHTS

### The Cape Coral Lifestyle

- Boating from your backyard dock — the defining lifestyle advantage
- Gulf-access canals command significant premiums; sailboat access adds another tier
- Family-friendly neighborhoods with strong A-rated school options
- Growing restaurant and entertainment scene — expanding rapidly since 2022
- 7 golf courses within or adjacent to the city

### Boating Neighborhoods

- Cape Harbour & Tarpon Point — luxury marina communities, deepwater access
- South Cape / Yacht Club Corridor — fast river access, more affordable
- Interior canals — value entry point for smaller boats and kayaks

### Schools

- Mariner High and Cape Coral High — established Lee County schools
- Multiple A-rated charter and magnet schools throughout the city
- Florida SouthWestern State College main campus in Fort Myers — nearby

### NY/LI Value Comparison

- \$375K buys a 3/2 with a canal-view lot and a dock — waterfront equivalent on LI starts at \$900K+
- Property taxes typically \$2,500–\$5,000/yr in Cape Coral vs. \$10K–\$18K on LI waterfront
- No state income tax; boating lifestyle doesn't require a marina membership fee

## REAL ESTATE OVERVIEW — 2026

Cape Coral is in a meaningful correction from its 2022 peak. Median sale price is \$375,000 (-3.8% YoY, Redfin Feb 2026), with Zillow showing avg home value of \$335,921 (-9.2% YoY). With 7+ months of supply in many price bands and sellers now adjusting expectations, this is the most favorable buyer's window in years for canal-front properties.

Segment	Price Range	Notes
Gulf-Access SF (direct)	\$550K – \$1.5M+	Direct deepwater canal to river/Gulf; highest demand
Gulf-Access SF (bridged)	\$400K – \$800K	Low-bridge restrictions; lower premiums
Sailboat-Access SF	\$500K – \$1.2M+	Rare; premium for mast clearance
Interior / Freshwater Canal SF	\$280K – \$500K	No Gulf connection; value entry for dock lifestyle
Non-Waterfront SF (3/2)	\$250K – \$400K	Largest inventory; best negotiating leverage
Condos / Cape Harbour / Tarpon Point	\$250K – \$700K+	Luxury marina-community condos

- Pre-pandemic median SF was \$320K; spiked to \$460K; now ~\$400K — a real but not catastrophic correction
- Active listings in Cape Coral-Fort Myers metro: 12,045 (Jan 2026, St. Louis Fed) — buyer-controlled market
- Sellers increasingly offering concessions, rate buy-downs, and closing cost contributions in 2026

# Fort Myers, Florida

River District Culture · Edison & Ford Winter Estates · Caloosahatchee Waterfront

Fort Myers is the largest city in Lee County — a true metro with a revitalized historic downtown River District, world-class historic attractions, a professional arts scene, and access to Fort Myers Beach, Sanibel, and Captiva islands. It delivers urban amenities at a meaningful price discount to Naples.

**\$345,000**

Median Sale Price  
(Feb 2026, NABOR)

**-11.3%**

Year-Over-Year  
Change

**67 Days**

Median Days  
to Pending

**\$312,186**

Avg Home Value  
(Zillow Feb 2026)

**\$1.7B**

Annual Tourism  
Impact

## TOP DINING

### Upscale / Fine Dining

**The Veranda** — Fort Myers' most celebrated restaurant. Two lovingly restored 1920s homes in historic downtown. Southern Regional Cuisine, award-winning wine list. A Fort Myers institution since 1978. 4.8 stars, 2,150+ OpenTable reviews.

**Mastello** — Revamped upscale Italian steakhouse near Barbara B. Mann. Prime and Wagyu beef, 100+ wine selections, raw bar. 4.8 stars, 1,014 OpenTable reviews.

**Ember Korean Steakhouse** — Contemporary KBBQ, sushi, craft cocktails. 4.8 stars, 1,468+ OpenTable reviews. The most exciting dining concept in Fort Myers.

### Mid-Range & Riverside

**Dixie Fish** — TripAdvisor's #1 restaurant in Fort Myers. 3,515 reviews, 4.8 stars. Fresh Gulf seafood, tremendous local loyalty.

**KJ's Steakhouse** — 1,988 reviews, 4.6 stars. Consistent, high-quality steakhouse with deep roots in the community.

**Oxbow Bar & Grill** — Casual dockside dining on the Caloosahatchee River in downtown Fort Myers. Panoramic riverfront views and a nautical vibe.

**Cape Cod Fish Company** — 1,614 reviews, 4.6 stars. Classic New England-style seafood with a Florida Gulf twist.

## ENTERTAINMENT

### Arts & Culture

**Caloosa Sound Amphitheater** — The River District's primary outdoor concert venue. National touring acts, food truck events, and community concerts throughout the year.

**Barbara B. Mann Performing Arts Hall** — Southwest Florida's premier indoor performance venue. Broadway touring productions, orchestral concerts, and headline comedy acts.

**Florida Repertory Theatre** — Professional theater company in the Historic Arcade Theatre. 4.7 stars on TripAdvisor. Compelling productions year-round.

**Gulf Coast Symphony** — Full professional symphony season from October through April.

### Annual Events

- **Edison Festival of Light (February)** — the city's signature celebration of Thomas Edison's legacy: parade, fireworks, music
- **ArtFest Fort Myers (February)** — nationally recognized fine arts festival, River District
- **Fort Myers Beach Shrimp Festival (March)** — seafood, parade, live music
- **JetBlue Park Spring Training (Feb–Mar)** — Boston Red Sox Grapefruit League home
- **Bill Murray & His Blood Brothers** — 2026 concert event at regional venue

### River District Nightlife

- **Tap 42 Craft Kitchen & Bar** — extensive draft beer selection, lively atmosphere
- **Multiple rooftop bars and live music venues** along First Street and Main Street

## POINTS OF INTEREST

### Edison & Ford Winter Estates

Fort Myers' most significant cultural landmark. The preserved winter homes, botanical gardens, laboratories, and invention museum of Thomas Edison and Henry Ford on the Caloosahatchee River. One of Florida's most educational and visually stunning historic sites. 4.6 stars, consistently TripAdvisor Top 5 in the city.

### Fort Myers River District

The revitalized historic downtown along the Caloosahatchee River. Restaurant rows, boutique retail, galleries, outdoor amphitheater, and the waterfront Harborside Event Center. The lifestyle anchor for urban Fort Myers buyers.

### JetBlue Park

Home of the Boston Red Sox Spring Training. One of the top spring training facilities in the Grapefruit League — popular community destination and regular concert venue.

### Six Mile Cypress Slough Preserve

A 3,500-acre urban wildlife sanctuary with a boardwalk trail through cypress swamps, prairies, and ponds. Free; one of the region's finest nature experiences.

### IMAG History & Science Center

60+ interactive exhibits, live sea life touch tanks, and a planetarium. Fort Myers' top family attraction.

### Fort Myers Beach & Islands

Recovering strongly post-ian in 2026. Access to Fort Myers Beach, Sanibel, and Captiva Islands — some of the Gulf's finest shelling and wildlife destinations.

## LIFESTYLE HIGHLIGHTS

### The Fort Myers Lifestyle

- True metro amenities — hospitals, universities, airports, pro sports access
- Southwest Florida International Airport (RSW) — direct flights across the U.S.
- Short drive to Fort Myers Beach, Sanibel (causeway), and Bonita Springs
- Gateway community offers upscale suburban neighborhoods (Three Oaks, San Carlos Park)
- Golf: over 20 courses within 20 minutes

### Healthcare

- Lee Health system — major regional hospital network headquartered in Fort Myers
- Gulf Coast Medical Center, Cape Coral Hospital, and numerous specialty centers

### Schools

- Lee County School District — largest in Southwest Florida
- Florida Gulf Coast University (FGCU) — 15,000+ students, major regional university
- South Fort Myers High, Estero High — strong A-rated options in outer suburbs

### NY/LI Value Comparison

- \$345K median buys a 3/2 in a good neighborhood — equivalent runs \$700K–\$900K on LI
- Property taxes \$2,500–\$5,000/yr vs. \$10K–\$18K on Long Island
- No state income tax; RSW airport offers direct LI/NY area connections

## REAL ESTATE OVERVIEW — 2026

Fort Myers shows the sharpest price adjustment of the 7 cities. Median sale price is \$345,000 (-11.3% YoY, per Bonita Springs-Estero Realtors® Feb 2026). Zillow shows avg home value of \$312,186 (-10.9% YoY). MI Homes reports median stabilizing near \$385,000 in January 2026. With 7+ months of supply in the metro and 21% of listings with recent price drops, buyers have genuine leverage in 2026.

Neighborhood/Segment	Typical Range	Notes
Gateway	\$396,607 avg	Master-planned suburban; A-rated schools; airport proximity
Three Oaks	\$414,137 avg	Upscale suburban; golf community access
San Carlos Park	\$338,196 avg	Family neighborhoods; close to I-75
Villas / Page Park	\$168K – \$213K avg	Affordable entry-level neighborhoods
River District condos	\$200K – \$450K	Urban walkable living; growing buyer interest
Fort Myers Beach (recovering)	\$400K – \$900K+	Post-ian rebuild underway; new construction premium

- 12,045 active listings in the Cape Coral-Fort Myers metro (Jan 2026) — a 7-month supply
- 21% of active listings show recent price drops — seller motivation is real
- Avg rent: \$1,728/mo — rental floor pushing many renters toward ownership calculations

# Naples, Florida

Gulf-Front Luxury · Fifth Avenue South · Third Street South · World-Class Golf & Dining

Naples is the luxury crown of Southwest Florida — one of the wealthiest cities per capita in the United States. Fifth Avenue South, world-class dining, private golf communities, beachfront estates, and a social calendar that rivals any coastal city in the country. The buyer profile here is high-net-worth cash purchasers relocating from New York, New Jersey, Illinois, and California for tax efficiency and lifestyle.

**\$587,500**

Median Closed Price  
(Mar 2026)

**\$812,500**

Median SF Price  
(Jan 2026)

**+55.9%**

Feb Contracts  
YoY Surge

**\$754M+**

Jan 2026  
Closing Volume

**172**

Million-Dollar+  
Sales in Jan 2026

## TOP DINING

### Fine Dining

**Mediterrano** — TripAdvisor's #1 restaurant in Naples. 2,777 reviews, 4.8 stars. Fresh Greek-Mediterranean seafood; consistently the most praised dining experience in the city.

**Sails Restaurant** — Naples' premier coastal European cuisine. French, Italian, and Greek flavors just steps from the Gulf on 5th Ave. 1,001 Google reviews, 4.7 stars.

**Turtle Club Restaurant** — Beachfront fine dining. 2,787 reviews, 4.4 stars. One of the most scenic dining settings in all of Florida.

**The Grill at The Ritz-Carlton** — Elegant fine dining at the Ritz-Carlton Vanderbilt Beach. Exceptional service and Gulf views. 4.7 stars.

**USS Nemo Restaurant** — Creative seafood fusion. 1,916 reviews, 4.4 stars. A Naples institution.

### Fifth Avenue South Dining Scene

**Tigress Restaurant & Rooftop Bar** — Bold Cantonese-Gulf Coast fusion at The Perry Hotel Naples. Named to USA Today's 2026 Watch List. Rooftop views.

**Truluck's Ocean's Finest Seafood and Crab** — 2,062 reviews, 4.5 stars. Florida stone crab specialist; a Naples tradition.

**La Trattoria** — 605 reviews, 4.6 stars. Elegant Italian; favorite for special occasions in Old Naples.

**Sofra at The Ritz-Carlton** — Eastern Mediterranean cuisine with stunning beach-level Gulf views. Refined yet approachable.

Also: Baleen (waterfront), The Dock at Crayton Cove, Cooper's Hawk Winery, Blackbird Modern Asian (USA Today 2026 list).

## ENTERTAINMENT

### Gulfshore Playhouse

Naples' premier professional theater company. Producing world-class plays and musicals in its new Baker Arts Center on Fifth Avenue. One of the Southeast's most celebrated regional theaters.

### Naples Philharmonic & Baker Museum

The Artis—Naples campus is the cultural heart of the city — home to the Naples Philharmonic, the Baker Museum of Art, and the Hayes Hall performance venue. A world-class arts institution.

### Fifth Avenue South Events

- Evenings on Fifth — monthly Thursday evening street party with live music
- Naples New Year's Eve Art Show — major regional fine arts event
- Holiday decorations and lighting — arguably the most beautifully decorated street in Florida

### Annual Events

- Naples National Art Festival (Feb) — one of the top-ranked outdoor art festivals in the U.S.
- Naples Winter Wine Festival — one of the most prestigious wine charity events in the country
- Stone Crab Festival (Oct) — Gulf-coast culinary tradition
- Naples Botanical Garden events — seasonal festivals, twilight tours, live music

### Outdoor & Recreation

- Naples Pier — iconic sunset destination; dolphin watching, fishing, and photography
- Third Street South Farmers Market — Saturday mornings, year-round
- Gordon River Greenway — 3.5-mile urban nature trail through Naples
- Paddleboard and kayak eco-tours on the Gordon River and Ten Thousand Islands

## POINTS OF INTEREST

### Fifth Avenue South

The social and commercial center of Naples — palm-lined streets with upscale boutiques, art galleries, world-class restaurants, the Gulfshore Playhouse, and evening entertainment. Consistently rated one of the most beautiful and vibrant main streets in Florida. Runs from Tamiami Trail to the Gulf.

### Third Street South

A refined, historically charming alternative to Fifth Avenue — art galleries, upscale boutiques, fine dining, and a weekly Saturday farmers market. Set among restored Old Naples architecture.

### Naples Pier

The city's most iconic landmark. A 1,000-foot pier extending into the Gulf — sunset gathering spot, fishing pier, dolphin-watching platform, and the visual symbol of Naples.

### Naples Botanical Garden

170 acres of themed gardens showcasing plants from around the world. The region's finest botanical attraction — a genuine world-class destination.

### Baker Museum at Artis—Naples

Major fine art museum featuring contemporary and modern art exhibitions, touring shows, and a significant permanent collection. Free for Naples residents on select days.

### Tin City

Waterfront marketplace and marina on Naples Bay with seafood restaurants, boat tours, fishing charters, and casual waterfront dining. Walking distance from Fifth Avenue.

### Ten Thousand Islands

A vast mangrove estuary south of Naples — one of Florida's premier kayaking, fishing, and eco-tour destinations. Access point for Everglades National Park.

## LIFESTYLE HIGHLIGHTS

### The Naples Lifestyle

- The Gulf Coast's luxury benchmark — Pelican Bay, Port Royal, Old Naples, Park Shore
- World-class golf: Grey Oaks, Mediterra, Quail West, Pelican Bay, Tiburón, and dozens more
- Private beach clubs, yacht clubs, and polo facilities
- Naples is 90% cash buyers — insulated from interest rate volatility
- Private aviation: Naples Airport handles significant private jet traffic

### Healthcare

- NCH Baker Hospital and NCH North Naples Hospital — major regional system
- Cleveland Clinic Florida — Weston campus; specialists accessible

### Neighborhood Prestige Hierarchy

- Port Royal — Naples' most exclusive waterfront; \$10M–\$55M estates
- Pelican Bay — beachfront high-rises, golf, private beach clubs; \$500K–\$12M+
- Old Naples / Aqualane Shores — walkable luxury, walking to 5th Ave; \$1M–\$10M+
- Park Shore — waterfront condos and single-family; \$500K–\$5M+
- Grey Oaks / Quail West / Mediterra — premier private golf communities; \$1M–\$8M+

### NY/LI Value Comparison

- \$812K median SF — comparable luxury Long Island estates run \$1.5M–\$4M+
- No state income tax in Florida — saves NY-income earners \$50K–\$200K+/yr
- Cash buyers from NY, NJ, CA: Naples is the primary Florida luxury destination

## REAL ESTATE OVERVIEW — 2026

Naples is the most resilient luxury market in Southwest Florida. Pending sales surged 40.3% YoY in January 2026; closed sales rose 11.7% YoY in March 2026. Median closed price is \$587,500 (-10.8% from peak but stabilizing), with SF median at \$812,500 (+1.6%). Over \$754M in January closings alone. The luxury segment is tightening, with 90% of January's top 10 sales occurring west of U.S. 41.

Neighborhood / Segment	Price Range	Notes
Port Royal	\$5M – \$55M+	Florida's most exclusive waterfront; Jan 2026 top sale \$55M
Pelican Bay (SF + Condos)	\$600K – \$12M+	Beachfront, private beach clubs, golf community
Old Naples / Aqualane Shores	\$800K – \$10M+	Walkable luxury; fastest-moving west-of-41 zip
Park Shore	\$500K – \$5M+	Waterfront condos and SF; bayfront access
Grey Oaks / Quail West	\$1M – \$8M+	Premier private bundled-golf communities
Mediterra / Tiburón	\$800K – \$5M+	Golf lifestyle communities; top Jan 2026 sales

## 7-CITY MARKET COMPARISON SUMMARY — 2026

City	Median Price	YoY Change	Days to Pending	Market Temp	Best For
North Port	\$424,796	+2.4%	~39 days	Balanced	New construction value; Wellen Park resort life
Venice	\$412,750	~-9.8%	~99 days	Buyer-Favorable	Historic beach-town charm; coastal LI feel
Port Charlotte	\$316K-\$375K	-12.1%	57 days	Strong Buyer	Harbor waterfront value; Charlotte Harbor access
Punta Gorda	\$318,500	-2.0%	80 days	Buyer-Favorable	Boating culture; walkable historic downtown
Cape Coral	\$375,000	-3.8%	70 days	Buyer-Favorable	Canal-front lifestyle; 400+ miles waterways
Fort Myers	\$345,000	-11.3%	67 days	Strong Buyer	Urban amenities; River District; island access
Naples	\$587,500 SF: \$812K	+1.6% SF	97 days	Luxury-Resilient	Gulf-front luxury; high-net-worth buyers

## THE NEW YORKER'S SOUTHWEST FLORIDA DECISION GUIDE

If you want...	Best City
Most house for the money (new construction)	North Port
Walkable beach-town feel, authentic community	Venice
Harbor waterfront at entry-level price	Port Charlotte
Marina life, walkable Old Florida downtown	Punta Gorda
Boating from your backyard dock	Cape Coral
Metro amenities, arts, historic district, island access	Fort Myers
Gulf-front luxury, golf, world-class dining	Naples

## FLORIDA TAX ADVANTAGE — EVERY BUYER SHOULD KNOW

**No Florida State Income Tax**

Florida has no state income tax. A New York resident earning \$200,000/yr saves \$15,000–\$25,000 annually by establishing Florida residency. This is often the single largest financial motivator for NY/LI buyers.

**Homestead Exemption (2026)**

New residents who establish primary residency and file by March 1 receive a \$50,000 homestead exemption on taxable value. Amendment 5 (approved 2024) now inflation-adjusts the second \$25,000 of the exemption annually (projected ~\$52,352 total in 2026).

**Save Our Homes — 3% Assessment Cap**

Once homestead is established, Florida limits annual increases in assessed value to the lower of 3% or CPI. This cap compounds dramatically over time, creating massive long-term tax savings vs. purchasing at market value each year.

**Practical Example**

A \$450,000 North Port home with homestead: ~\$3,500–\$4,500/yr in property taxes. Equivalent Long Island home: \$12,000–\$18,000/yr. 10-year savings: \$75,000–\$135,000 in property taxes alone — before income tax savings.