

SunnyHomeDeals

INVESTMENT MARKET REPORT

Cape Coral, Fort Myers & Southwest Florida

Strategic insights for European, British and Scandinavian investors
seeking:

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seeking:

- ✓ dollar-denominated real estate assets
- ✓ portfolio diversification
- ✓ lifestyle investment opportunities
- ✓ rental income potential

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Florida • Europe

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Executive Summary

Cape Coral, Fort Myers and the adjacent areas of Southwest Florida represent one of the most compelling markets in Florida for the international investor seeking portfolio diversification, exposure to dollar-denominated assets, and a balanced combination of seasonal use, second home ownership and rental potential.

The investment thesis should not be framed in terms of short-term speculation, but rather as a proposition based on competitive entry pricing versus other coastal Florida markets, genuine seasonal demand, a pipeline of new construction, and flexibility of use. Cape Coral presents a median sale price of **US\$354,900** and Fort Myers of **US\$341,500**, both below the Florida statewide median of US\$412,500.

Investment Snapshot

Entry Pricing: Competitive relative to many Florida coastal markets

Market Type: Lifestyle-driven residential investment market

Investor Profile: European, British, Scandinavian and international buyers seeking USD-denominated property exposure

Typical Use Case: Second home + rental positioning + long-term wealth diversification

Investment Horizon: Medium- to long-term

Key Strengths: Seasonal demand, waterfront lifestyle, competitive entry price, new construction availability

Key Market Metrics

Cape Coral Median Price	\$354,900
Fort Myers Median Price	\$341,500
Avg. Monthly Rent (Cape Coral)	\$2,045
Cape Coral Population	233,025

Price Positioning within Florida Coastal Markets

Compared with other coastal markets in Florida, Cape Coral and Fort Myers still offer relatively accessible entry prices for international investors.

Miami — **\$620,000**

Naples — **\$595,000**

Florida State Median — **\$412,500**

Cape Coral — \$354,900

Fort Myers — \$341,500

Median price comparison across selected Florida markets.

1. Market Context

Southwest Florida combines warm climate, consolidated seasonal demand, a significant supply of both new and resale housing, and an attractive positioning for international buyers. Cape Coral stands out for its residential profile, its extensive network of navigable canals, the abundance of single-family homes with pools, and its proximity to beaches, marinas, services and tourist areas. Fort Myers broadens the proposition with a more established urban environment, better connectivity and greater product diversity.

2. Demographics, Seasonality & International Demand

The logic of this market also rests on its demographic base and seasonality. Cape Coral exhibits characteristics compatible with retirement housing, second homes and temporary or seasonal rental. The estimated population reached 233,025 in 2024, with significant growth from the 2020 base; a substantial portion of the population is aged 65 and over, and there is a notable international component.

3. Rental Market: A Prudent Reading

Current data reflect rental activity in the area, although a prudent reading of the market advises prioritising asset selection and management strategy over expectations of automatic rent growth. The estimated average rent stands at **US\$2,045/month** in Cape Coral and **US\$1,990/month** in Fort Myers.

Indicative Rental Yield Levels

Based on current median prices and average rents, Cape Coral and Fort Myers offer moderate rental yield levels typical of lifestyle-driven coastal markets.



Cape Coral	6.9%
Fort Myers	7.0%

These figures are indicative gross estimates and do not include property tax, insurance, HOA, maintenance or management costs.

4. Value Proposition for European & British Investors

For the European, British or Scandinavian buyer, the appeal of the area lies not solely in climate or coastal proximity, but in a more strategic combination of factors: diversification outside Europe, exposure to dollar-denominated assets, personal use during part of the year, and rental potential with professional support.

5. Purchasing as an Individual or Through a Company

A foreign buyer may structure the acquisition as an individual or through a corporate entity, typically an LLC or corporation in Florida. The choice of the appropriate structure must be evaluated on a case-by-case basis with specialised legal and tax advice.

6. New Construction & Selected Communities

The market offers sufficiently broad new construction supply to build a serious investment narrative, segmented by budget.

Cape Coral

Stonewater	From US\$315,990
Lennar Americana Series	From US\$347,499
Terrata Homes	From US\$429,900
Marina Villas / Townhomes	From US\$549,900

Fort Myers & North Fort Myers

Hemingway Pointe	From US\$274,999
Brighton Pointe	From US\$290,000s
Coral Bay	From US\$279,990

Lifestyle & Resort Communities

Verdana Village, Estero	From US\$353,499
Babcock Ranch, Punta Gorda	From US\$375,000
Orchid Cove, Bokeelia	From US\$299,000s

7. Lower Capital Entry Options

New multifamily construction is not as abundant as single-family housing in Cape Coral and Fort Myers; much of the entry-level product is concentrated in townhomes, villas and coach homes in adjacent areas.

8. Risks & Key Considerations

Every real estate investment in Florida must be evaluated considering homeowner's insurance, flood insurance, property tax, potential HOA fees, maintenance, rental strategy and the need for local management.

9. End-to-End Support as Competitive Advantage

For an international buyer, the value of the asset depends not only on the property itself, but also on the quality of support before, during and after the purchase.

- Private viewing coordination, airport collection and agenda planning
- Property selection based on budget and investment objectives
- Support throughout the acquisition process
- Coordination with local legal, tax and financial professionals

- Property preparation for rental
- Ongoing supervision and maintenance
- Continuous investment monitoring

10. Strategic Conclusion

Cape Coral, Fort Myers and the adjacent areas of Southwest Florida offer a particularly compelling proposition for the European or British investor seeking a combination of portfolio diversification, flexible use, entry below other coastal Florida markets and rental potential with professional support. The correct thesis is not one of rapid or speculative appreciation, but of a market that can fit well within medium- and long-term wealth strategies, provided that asset selection, purchase structure and subsequent management are approached with rigour.



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