

Martin Hawley
KW Florida Living
martin.hawley@kw.com
Ph: (239) 420-9027
http://www.teamhawley.com

Cross Property Customer Financial Report w/Photos

Residential Customer Financial Report w/Photos



General Information ML# 2026046434

List Price:	$725,000		
MLS#:	2026046434	**Status:**	Active (11/05/26)
Address:	5100 HARBORAGE DR FORT MYERS, FL 33908		
GEO Area:	FM18 - Fort Myers Area		
County:	Lee	**Property Class:**	Residential
Status Type:	Resale Property	**Subdivision:**	HARBORAGE
List Price/Sqft:	$365.79	**Development:**	HARBORAGE
Property ID:	07-46-25-05-00000.0090	**Furnished:**	Unfurnished
Approx. Living Area:	1,982	**Bedrooms:**	3+Den
Approx.Total Area:	3,092	**Baths:**	3 (3 0)
		Den/Flex:	Yes
Building Design:	Single Family	**Year Built:**	1987
Potential Short Sale:	No	**Foreclosed REO:**	No
Virtual Tour URL:	https://www.dropbox.com/scl/fi/5zi7lnsosr0pjhfgiejs7/Martin-Hawley-Ft-Myers-May-2026.mp4?rlkey=73a877nkb5e4byv5i5oqm7i25&st=o6t1wdg3&dl=0		

Detailed Property Information ML# 2026046434

Property Information: This is your opportunity to own in Harborage, a gated, lakefront boating community built around a private water-ski lake, at the most attainable price point in the neighborhood. For the buyer who's been priced out of Southwest Florida's premier waterfront communities, this beautifully renovated home is the rare, affordable way into a lifestyle that simply isn't available anywhere else. Start with peace of mind. The main living level sits a full 11'10" above grade and has never taken water, even through Hurricane Ian, delivering the storm resilience that's so hard to find on the SWFL waterfront. Better still, the home's flood-insurance policy transfers to the new owner: a meaningful, money-saving advantage in today's market. Then there's the boating, and it's a setup that's tough to find anywhere in SWFL. Your private dock and boat lift sit right on Harborage's own private water-ski lake, complete with a ski course, perfect for skiing, kayaking, and fishing just steps from your back door. And when the Gulf calls, the community's private boat ramp launches you down the bridge-free 10 Mile Canal to Estero Bay and the open Gulf in 20 minutes. An oversized 4-car garage with epoxy flooring, plus onsite community boat storage, means room for the ski boat, the Gulf boat, the trailer, and all the toys, a serious boater's and car enthusiast's dream. Inside, a great-room plan with soaring vaulted ceilings and walls of windows frames tranquil lake views, with modern finishes throughout for a turnkey feel. The fully updated chef's kitchen features a large center island with bar seating, a walk-in pantry, and custom built-in shelving. The spacious primary suite is a true retreat with a walk-in closet, dual vanities, a separate tub and shower, and private deck access over the water. With 3 bedrooms plus a den, 3 full baths, a media room, a great room, and a workshop across a two-story design, including a first-floor bedroom and guest bath, there's room for family, guests, and hobbies alike. Step outside to a fire pit for sunset gatherings, an outdoor shower, an open lanai, and an expansive covered entertaining space beneath the home, all on a generous .30-acre homesite with a tile roof and full storm shutters. Harborage residents enjoy a clubhouse, community pool, private lakefront beach, tennis and pickleball courts, basketball, boat storage, and a community park, all behind secure, gated entry within this welcoming 130-home community. Ideally located minutes from Fort Myers Beach, Sanibel Island, RSW International Airport, Gulf Coast Town Center, and Coconut Point. Affordable, elevated, renovated, and built for the very best of the Southwest Florida waterfront lifestyle, schedule your private showing today, before this rare opportunity is gone. Two photos include artistic renderings of potential outdoor improvements. Features shown do not currently exist and are for visualization purposes only. Both photos are clearly marked as such.

Ownership:	Single Family	**Pets:**	No Approval Needed
Lot Size:	.30 (acres) / 12,894 (sqft)	**Pets - Max. Weight:**	
Cable:	Yes	**Pets - Max. Number:**	
		Pets - Breed Limits:	
		Pets - Other Limits:	
Guest House L.A.:		**Approx. Lot Size:**	80x170x80x170
Guest House Desc:		**Gulf Access Type:**	Other
Elementary School:	RAYMA C. PAGE ELEMENTARY	**Windows:**	Double Hung, Picture
Middle School:	SCHOOL CHOICE	**Exterior Finish:**	Stone, Stucco, Vinyl Siding
High School:	SCHOOL CHOICE	**Community Type:**	Boating, Gated
Flooring:	Vinyl	**Golf Type:**	No Golf Available
Cooling:	Ceiling Fans, Central Electric, Exhaust Fan	**Golf MembershipYN:**	No
Floor Plan Type:	Great Room, 2 Story	**Golf Membership Type:**	
Kitchen:	Island, Pantry	**Heating:**	Central Electric
Private Pool:	No	**Gas YN:**	No
Private Spa:	No	**Gas Description:**	
View:	Lake, Landscaped Area, Water		
Amenities:	Basketball, Boat Storage, Clubhouse, Community Boat Ramp, Community Park, Community Pool, Lakefront Beach, Pickleball, Streetlight, Tennis Court, Water Skiing		
Bedroom:	First Floor Bedroom		
Dining:	Breakfast Bar, Dining - Living		
Equipment:	Auto Garage Door, Cooktop - Electric, Dishwasher, Disposal, Dryer, Microwave, Refrigerator/Icemaker, Self Cleaning Oven, Smoke Detector, Washer, Washer/Dryer Hookup		
Exterior Features:	Deck, Patio, Sprinkler Auto, Storage		
Interior Features:	Cable Prewire, Internet Available, Pantry, Smoke Detectors, Vaulted Ceiling, Walk-In Closet		
Master Bath:	Dual Sinks, Separate Tub And Shower		
Additional Rooms:	Balcony, Den - Study, Great Room, Guest Bath, Guest Room, Laundry in Residence, Media Room, Open Lanai/Porch, Workshop		
Parking:	2+ Spaces, Driveway Paved, Paved Parking, Street, Under Bldg Closed		
Road:	Paved Road, Private Road		
Restrictions:	Architectural, Deeded		
Security:	None		
Storm Protection:	Shutters - Manual		

Unit/Bldg.Information ML# 2026046434

Building #:		**Units in Complex:**	130	**Builder Product:**	No
Total Floors in Property:	2	**Building Style:**	2 Story, Split level	**Builder Name:**	
Total Building Floors:	2	**Construction**	Concrete Block, Wood Frame		
Unit Floor:		**Roof:**	Tile		
Units in Building:	1	**Elevator:**	None		
Garage:	Attached	**Carport:**			
# Garage Spaces:	4	**# Carport Spaces:**	0		

Lot Information ML# 2026046434

Waterfront:	Yes	**Waterfront Descrip.:**	Fresh Water, Lake, None/Other
Gulf Access:	Yes	**Boat/Dock Info:**	Boat Canopy/Cover, Boat Dock Private, Boat Lift, Dock Deeded, Dock Included
Canal Width:	None	**Water:**	Assessment Paid, Central
Rear Exposure:	N	**Sewer:**	Assessment Paid, Central
Sec/Town/Rng:	07/46/25E	**Irrigation:**	Lake/Canal
Legal Unit:	9	**Lot Description:**	Regular

Subdivision #:	05	**Lot:**	9
Zoning:	PUD	**Block/Bldg:**	
Listing Broker:	KW Florida Living		
Legal Desc:	HARBORAGE SUBD PB 38 PG 6 LOT 9		

Room Information ML# 2026046434

Room Type	Room Dimensions	Room Type	Room Dimensions	Room Type	Room Dimensions	Room Type	Room Dimensions

Financial/Transaction Information ML# 2026046434

Total Tax Bill:	$3,409
Tax Year:	2025
Tax Desc:	County Only, Homestead
Tax District Type:	Not Applicable
Terms:	Buyer Finance/Cash, FHA, Seller Pays Title, VA
Approval:	Application Fee, Buyer
Management:	Residents
Maintenance:	Rec Facilities, Security
Special Info:	Deed Restrictions, Disclosures, Seller Disclosure Available, Survey Available, Title Insurance Provided
Num of Leases/Yr:	3
Min. Days Of Lease:	6

HOA Description:	Mandatory
Recurring Fees:	
HOA Fee:	$0
Master HOA Fee:	$4,000 Annually
Condo Fee:	$0
Spec Assessment:	$0
Other Fee:	$0
Land Lease:	$0
Annual Food & Beverage Minimum:	$0
Mandatory Club Fee:	$0
Rec. Lease Fee:	$0
Total Annual Recurring Fees:	$4,000
One Time Fees	
Mandatory Club Fee:	$0
Land Lease:	$0
Rec. Lease Fee:	$0
Other Fee:	$0
Spec Assessment:	$0
Transfer Fee:	$150
Application Fee:	$125
Total One Time Fees:	$275



Waterfront property featuring a private wooden dock, boat lift, raised rear deck with metal railing, and expansive lawn



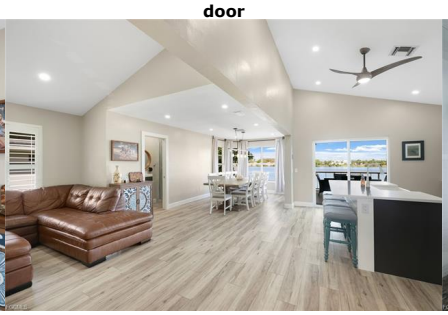
Split-level exterior featuring a brick facade, paved driveway, arched entryway with a transom window, and a white two-car garage door



Vaulted ceilings featuring a multi-blade ceiling fan, neutral wall paint, wood-finish flooring, and plantation shutters



Vaulted ceiling featuring a multi-blade ceiling fan, white sliding barn doors, plantation window shutters, and wood-finish flooring



Open-concept space featuring vaulted ceilings, wood-finish flooring, recessed lighting, and a kitchen island with a quartz countertop



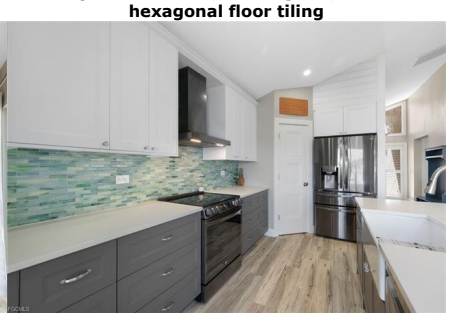
Dual-sink vanity with white cabinetry and light-toned countertop, glass-enclosed shower with subway tile surround, soaking tub, and white hexagonal floor tiling



Dual-sink vanity with a solid-surface countertop, white subway tile wainscoting, recessed lighting, white wood-panel cabinetry, and a deep soaking tub



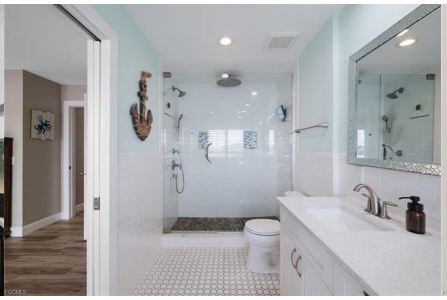
Room featuring wood-finish flooring, a modern three-blade ceiling fan, and multiple panel doors



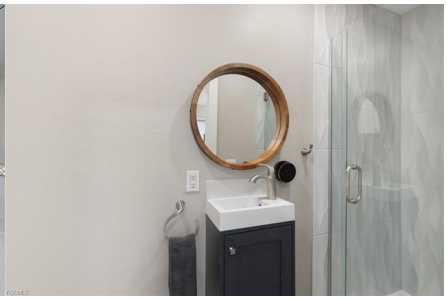
Kitchen featuring two-tone cabinetry, multi-colored glass tile backsplash, solid-surface countertops, wood-finish flooring, and a stainless steel range hood



Kitchen featuring a center island with a white apron-front sink, quartz countertops, wood-finish flooring, white cabinetry, and recessed lighting



Bathroom featuring a walk-in shower with a glass enclosure, pebble-stone flooring, rainfall showerhead, and subway tile walls, complemented by a vanity with a quartz countertop and an integrated sink



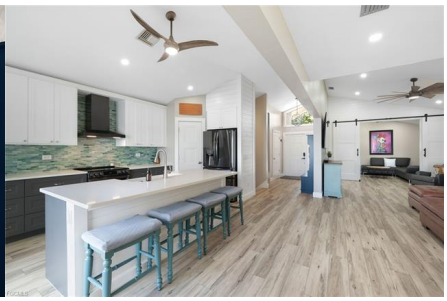
Bathroom featuring a compact vanity with a white basin, round wood-frame mirror, metallic fixtures, and a shower with textured wall tile and a glass door



Bathroom featuring a white vanity cabinet with stone-composite countertop, integrated sink, large wall-mounted mirror, and glass-enclosed shower with tile surround



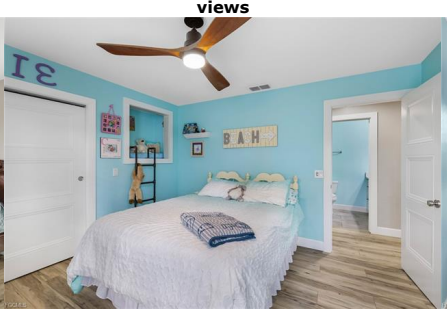
Entryway featuring wood-finish flooring, vaulted ceilings, a geometric chandelier, a multi-pane front door with side light, and a high-set transom window



Kitchen featuring white upper cabinetry, dark lower cabinetry, quartz-surface island, mosaic tile backsplash, and wood-finish flooring throughout



Dining area featuring wood-finish flooring, a multi-light hanging pendant fixture, a curved wall of windows, recessed lighting, and a sliding glass door leading to an exterior deck



Open-concept kitchen featuring white shaker cabinetry, a quartz waterfall-edge island, and a decorative tile backsplash, paired with wood-finish flooring and large windows with water views



Room featuring wood-finish flooring, a contemporary ceiling fan, and sliding glass doors leading to an exterior deck



Wood-finish flooring, ceiling fan with integrated lighting, and sliding glass doors opening to a deck



Wood-finish flooring, three-panel interior doors, and a modern ceiling fan with integrated lighting

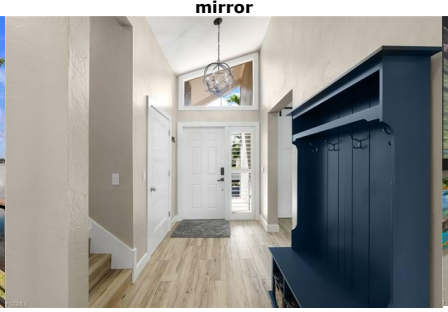


Bedroom featuring wood-finish flooring, plantation shutters, a ceiling fan, sliding closet doors, and a built-in recessed wall nook with a metal ladder

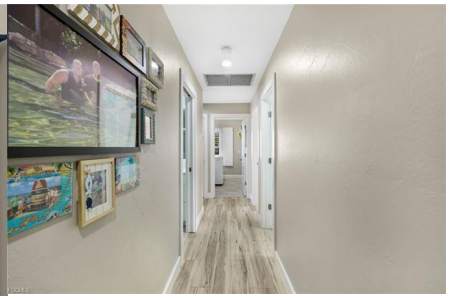
Bedroom featuring wood-finish flooring, plantation shutters, and a central ceiling fan



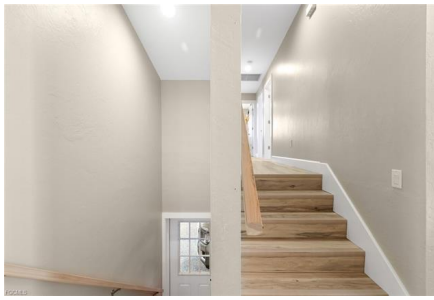
Bathroom featuring a glass-enclosed shower with tiled surround, stone-composite countertop, white cabinetry, and wall-mounted mirror



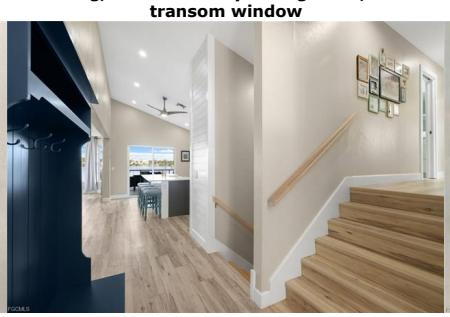
Raised deck featuring composite decking, metal railings, and a direct water frontage with a private dock



Elevated wood-tone deck featuring metal railing, sliding glass doors, and bay window architecture



Entryway featuring high-vaulted ceilings, a geometric pendant light fixture, wood-finish flooring, a built-in navy storage unit, and a transom window



Hallway featuring neutral wall paint, wood-finish flooring, and recessed ceiling lighting



Staircase featuring wood-finish flooring, light-toned walls, and a natural wood handrail



Vaulted ceilings, wood-finish flooring, built-in cabinetry, and a wooden handrail



Interior featuring wood-finish flooring, vaulted ceilings, recessed lighting, plantation shutters, and a staircase with a wooden handrail



Covered ground-level patio featuring paver flooring, exposed wood ceiling joists, recessed lighting, and support columns



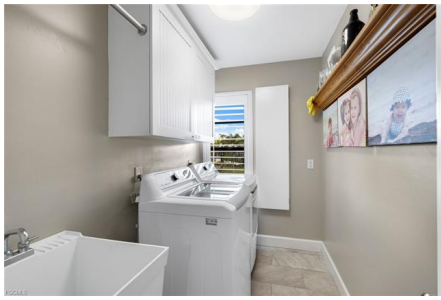
Covered patio featuring paver flooring, exposed wood ceiling joists, recessed lighting, and a staircase



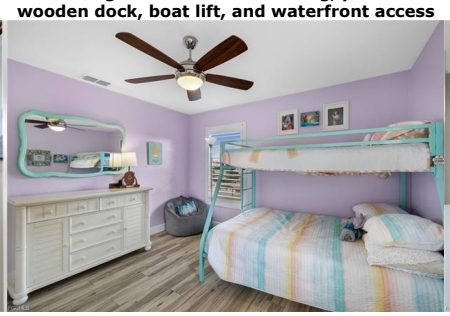
Covered ground-level patio featuring paver flooring, exposed wood-beam ceiling, integrated recessed lighting, and a metal-railed staircase



Waterfront deck featuring composite decking, metal railing, and a mature palm tree



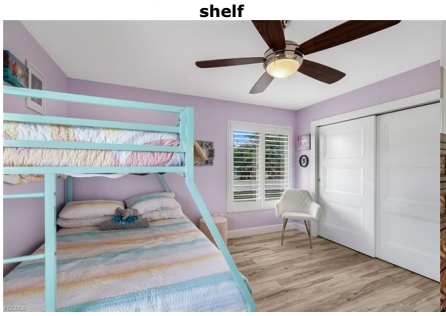
Elevated deck with synthetic wood-finish decking and black metal railing, private wooden dock, boat lift, and waterfront access



Wall-mounted white cabinetry, wood-finish flooring, deep-toned vanity with an integrated basin, and a circular mirror with a wood frame



Laundry room featuring white beadboard cabinetry, tile flooring, a utility sink with a chrome faucet, and a wall-mounted wooden shelf



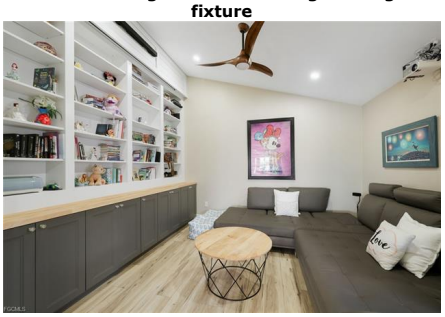
Wood-finish flooring, ceiling fan with integrated light fixture, and windows featuring plantation shutters



Vaulted ceilings featuring recessed lighting, wood-finish flooring, sliding barn door, and large transom window above the entry door



Wood-finish flooring, plantation shutters, sliding closet doors with raised panels, and a central ceiling fan with an integrated light fixture



Wood-finish flooring, three-blade ceiling fan with integrated light, and large floor-to-ceiling sliding glass door providing natural light and exterior water scenery



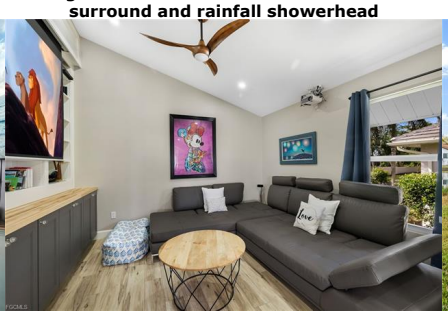
Rear composite deck featuring multi-level stairs, black metal railings, and waterfront location



Built-in floor-to-ceiling shelving, custom cabinetry with wood-finish countertop, wood-finish flooring, and a multi-blade ceiling fan



Wall-mounted vanity featuring a dark cabinet, white rectangular basin, and metal faucet, complemented by a circular wood-frame mirror and a glass-enclosed shower with textured tile surround and rainfall showerhead



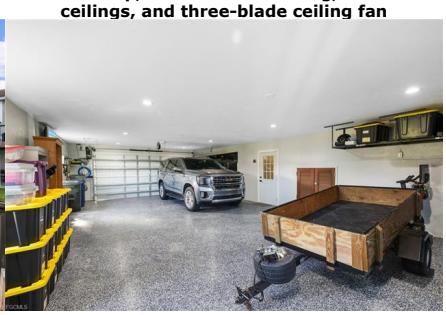
Built-in cabinetry with natural wood-finish counters, integrated shelving, retractable projection screen, wood-finish flooring, and a ceiling fan



Vaulted ceilings featuring a multi-blade ceiling fan, neutral wall paint, wood-finish flooring, and white plantation shutters



Custom built-in cabinetry with wood-finish countertop, wood-finish flooring, vaulted ceilings, and three-blade ceiling fan



Outdoor space featuring a paver patio, integrated exterior shower, tiered stone-finish steps, and direct access to a water feature

Waterfront property featuring a private wood-plank dock, a boat lift, a grass lawn, and an elevated deck with metal railings

Multi-car garage featuring epoxy-coated flooring, recessed ceiling lighting, and overhead storage shelving

Video and/or audio surveillance with recording capability may be in use on these premises. Conversations should not be considered private.

The source of the foregoing property information is a database compilation of an organization that is a member of the Southwest Florida Multiple Listing Service. Each Southwest Florida Multiple Listing Service member organization owns the copyright rights in its respective proprietary database compilation, and reserves all such rights. Copyright © 2026. The foregoing information including, but not limited to, any information about the size or area of lots, structures, or living space, such as room dimensions, square footage calculations, or acreage is believed to be accurate, but is not warranted or guaranteed. This information should be independently verified before any person enters into a transaction based upon it.