MIDDLETON
TAMPA BAY

A NEIGHBORHOOD GUIDE · 2026 EDITION

CLEARWATER / CLEARWATER HARBOR / 33756

Living in *Harbor Oaks*



Gateposts, live oaks and Mediterranean villas on the bluff above Clearwater Harbor. Everything you would want to know before you call it home.

COMPASS

BY MARK MIDDLETON, BROKER ASSOCIATE · COVER: A MEDITERRANEAN REVIVAL HOME IN HARBOR OAKS



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LIVE OAKS ARCH OVER A HARBOR OAKS STREET, A FEW BLOCKS FROM THE HARBOR.



01 · A LETTER FROM MARK

The first neighborhood Clearwater *ever planned*

Turn off Fort Harrison Avenue onto Druid Road and the city quiets. Stucco gateposts mark the way in, and live oaks close overhead. Within a few blocks the land begins to fall toward Clearwater Harbor, and the houses grow older, larger and more interesting.

Harbor Oaks was Clearwater's first planned residential neighborhood, opened in 1914 by a New York developer who believed this bluff could become the Riviera of Florida's west coast. More than a century later it remains the city's most storied address: a National Register historic district of Mediterranean villas, Colonial Revival homes and Craftsman bungalows, a short walk from downtown and minutes from Clearwater Beach.

I wrote this guide for two readers. One is deciding whether Harbor Oaks is the right place to live. The other already lives here and is thinking about what comes next. Both deserve the full picture, so the history sits alongside the practical questions: elevation, insurance, older-home inspections, schools and what homes have actually sold for.

If a street or a house in these pages catches your eye, call me. Walking Harbor Oaks with someone who is seeing it for the first time never gets old.

MIDDLETON
TAMPA BAY

"The oaks, the harbor and a hundred years of stories, all within a few blocks."

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02 · AT A GLANCE

Harbor Oaks *in brief*

1914

OPENED

Dean Alvord's subdivision opened by January 1914 as Clearwater's first planned neighborhood.

1841

FORT HARRISON

A Second Seminole War post stood on this bluff from April to about November 1841.

40 acres

THE DISTRICT

About 40 acres between Druid Road, Fort Harrison Avenue, Lotus Path and the harbor.

1988

NATIONAL REGISTER

Listed March 15, 1988, with 50 contributing homes built from 1914 to 1937.

33756

ZIP CODE

Just south of downtown Clearwater, Pinellas County, on Clearwater Harbor.

$2.9M

2026 MEDIAN SALE

Median of five single-family closings recorded in 2026 through October.

South of downtown, *on the bluff*

Harbor Oaks sits just south of downtown Clearwater, where Fort Harrison Avenue follows the ridge and the land falls away to Clearwater Harbor.

The National Register district is roughly bounded by Druid Road, South Fort Harrison Avenue, Lotus Path and Clearwater Harbor. Its spine is a handful of quiet streets: Druid Road, Magnolia Drive, Jasmine Way and Bay Avenue. The neighborhood's own nomination describes the setting as a high bluff, reported to be the highest on Florida's west coast.

The location is the quiet luxury. Cleveland Street's restaurants and Coachman Park are a short walk or bike ride north. Clearwater Beach is across the Memorial Causeway, and the restored Belleview Inn and Belleair's golf courses are a few minutes south.

Neighborhood boundaries vary between sources, and real estate websites draw them differently. The historic district, the platted subdivision and the MLS area are not always the same. If a precise boundary matters for a purchase, ask me to confirm the subdivision for that address.



THE 1993 STATE HISTORICAL MARKER AT BAY AVENUE AND DRUID ROAD

APPROXIMATE DRIVE DISTANCES

Downtown Clearwater, Cleveland Street	1 mi
Morton Plant Hospital	1 mi
Belleview Inn, Belleair	2 mi
Clearwater Beach, Pier 60	3 mi
Downtown Dunedin	5 mi
St. Pete-Clearwater Intl. Airport	10 mi
Tampa International Airport	20 mi
Downtown St. Petersburg	22 mi

Road miles are approximate and measured from Magnolia Drive at Druid Road. Drive times vary with traffic and route.



04 · HISTORY

WATERFRONT ESTATES ALONG CLEARWATER HARBOR, FROM THE AIR

A fort, a grove *and a vision*

Before it was a neighborhood, this bluff was an Army post and then an orange grove.

Fort Harrison, *and an orange grove*

Fort Harrison. On Druid Road South, a bronze tablet set into a garden wall records the bluff's first chapter. According to War Department records cited on the tablet, Fort Harrison, formerly Clearwater Harbor, was established on April 2, 1841, on a pine bluff about 25 feet above the sea, facing a bay two to three miles wide. It was named for President William Henry Harrison.

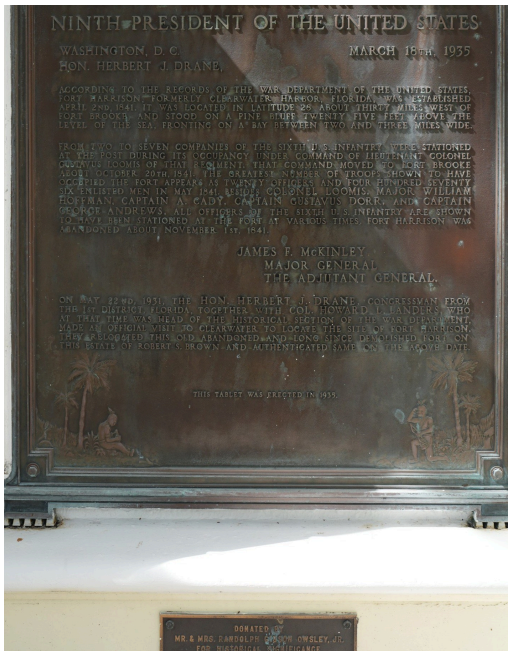
Between two and seven companies of the Sixth U.S. Infantry served at the post during the Second Seminole War. Its largest garrison, in May 1841, was 20 officers and 476 enlisted men. The command moved to Fort Brooke in Tampa that October, and the fort was abandoned about November 1, 1841. Its name lives on in Fort Harrison Avenue.

In 1931 Congressman Herbert J. Drane and Col. Howard L. Landers of the War Department's historical section came to Clearwater to locate the long-vanished fort, and placed it on the estate of Robert S. Brown. The tablet was erected in 1935.

The grove. By the early 1900s the old fort site was the Fort Harrison orange grove, owned by E. H. Coachman, one of Clearwater's founding figures. Around 1910 or 1911 a New York developer named Dean Alvord set out to buy a winter lot. Coachman would not sell the grove in pieces, so Alvord bought all of it.



THE FORT HARRISON MEMORIAL ON DRUID ROAD SOUTH



THE BRONZE TABLET, ERECTED IN 1935, RECORDS THE 1841 FORT



05 · DEAN ALVORD'S RIVIERA

Building the *Riviera of the Sunny South*

Dean Alvord already had a reputation in New York, where he developed residential parks such as Prospect Park South in Brooklyn and Belle Terre on Long Island, and helped originate the Long Island Motor Parkway. He visited Florida several times, took real estate advice from Henry Flagler, and chose Clearwater, where the grand Belleview hotel to the south had made the area a winter destination.

Harbor Oaks opened by January 1914, advertised in Tampa, St. Petersburg and Clearwater papers as a luxury shore development. It was built ahead of its time: paved streets, curbs and sidewalks, a sewer system, and underground utilities feeding 27 street lights. Oaks and palms were planted along the parkways in 1915 and 1916. Deed restrictions, advertised that October, controlled uses, setbacks and minimum construction costs.

Standard lots measured 60 by 130 feet. On the west side of Druid Road, larger lots ran about 400 feet deep to the water, with a 25-foot drop at the bluff. Buyers paid 20 percent down and the balance semiannually at 6 percent.

Sales peaked during the 1925 boom, when Alvord advertised almost daily and his son Donald built homes on Magnolia Drive. By early 1927 the last lot was sold. Local papers called the result "the Riviera of the Sunny South."

Writers, inventors *and a ballclub owner*



IRONWORK GATES ON A HARBOR OAKS ESTATE



A GREEN TILE ROOF ABOVE A CLIPPED HEDGE

From the start, Harbor Oaks drew residents with national names. The state's 1993 marker lists author Rex Beach, Brooklyn Dodgers owner Charles Ebbets, inventor Donald Roebling, industrialist Robert Ingersoll, and members of the Studebaker and Procter and Gamble families.

Builders and bankers. The National Register nomination places Ebbets on Druid Road and James Studebaker III, a banker from the automaking family, on Magnolia Drive. Citrus man and banker Taver Bayly built a bungalow on Jasmine Way that appeared in Alvord's promotions, and writer Sewell Ford called his Druid Road home Casa de San Antonio.

The estates. Robert S. Brown transformed Alvord's own early house on Druid Road with new wings, gardens, a bell tower and an organ. In 1929, Donald Roebling completed Spottiswoode, a Tudor Revival estate at the neighborhood's northwest corner. Roebling, grandson of the man who finished the Brooklyn Bridge, later designed the Alligator, the tracked amphibious vehicle tested in the shallows nearby and used by the military in World War II. Spottiswoode joined the National Register in 1979.

FROM THE 1993 STATE MARKER

"The finest shore development on the West coast of Florida."

How local newspapers described Harbor Oaks in its early years, as recorded on the Clearwater Historical Society's marker.

A dock where the *neighborhood gathers*

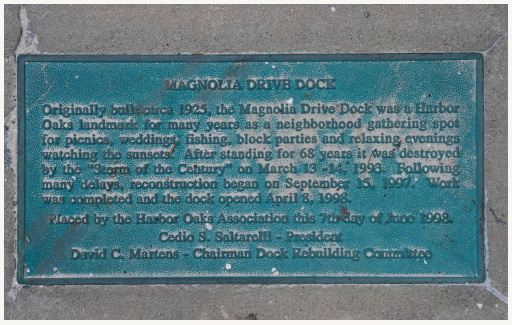


THE MAGNOLIA DRIVE DOCK REACHES INTO CLEARWATER HARBOR AT THE WEST END OF MAGNOLIA DRIVE

At the west end of Magnolia Drive, where it meets Druid Road, a boardwalk runs out over Clearwater Harbor to a roofed gazebo. In the early years a channel was dredged to a pier here. The dock that followed, built in 1925, became the neighborhood's living room: a place for picnics, weddings, fishing, block parties and long evenings watching the sun go down.

It stood for 68 years, until the "Storm of the Century" on March 13 and 14, 1993, destroyed it. Neighbors pushed to rebuild. Reconstruction began on September 15, 1997, and the new dock opened on April 8, 1998. A bronze plaque from the Harbor Oaks Association, set at the entrance, tells the story.

Today it is a city park, the Magnolia Drive Public Dock at 201 Magnolia Drive, open from sunrise to sunset. In 2013 the neighborhood marked its centennial with a block party right here.



THE 1998 HARBOR OAKS ASSOCIATION PLAQUE AT THE DOCK

THE DOCK, IN BRIEF

- Built 1925
- Destroyed March 1993
- Reopened April 8, 1998
- Open sunrise to sunset



A Harbor Oaks *timeline*

1841	**Fort Harrison.** An Army post is established on the bluff on April 2 and abandoned about November 1.
c. 1910	**The grove.** Dean Alvord buys the entire Fort Harrison orange grove from E. H. Coachman.
1914	**Harbor Oaks opens.** Sales begin by January. Deed restrictions are advertised in October.
1915	**First houses.** Homes are finished, underground utilities light 27 street lamps, and parkway oaks and palms go in.
1920	**The Association.** The Harbor Oaks Association forms on February 17, with one board seat for each street.
1924	**The Bowen House.** A rare Prairie School design is completed on Druid Road.
1925	**The dock and the boom.** The Magnolia Drive Dock is built as lot sales reach their peak.
1927	**Sold out.** The last lots in Alvord's subdivision are sold.

From the Boom *to today*

1929	**Spottiswoode.** Donald Roebling completes his Tudor Revival estate at the northwest corner.
1935	**The fort remembered.** A bronze tablet marks the site of Fort Harrison.
1937	**An era closes.** The last homes of the historic period are completed.
1988	**National Register.** The Harbor Oaks Residential District is listed on March 15.
1993	**Storm and marker.** The March storm destroys the dock. The state historical marker is erected.
1998	**The dock returns.** The rebuilt dock opens to the neighborhood on April 8.
2013	**Centennial.** Neighbors celebrate a century with banners and a block party at the dock.
2023	**Coachman Park.** The reimagined park and its amphitheater open on June 28, a short walk north.

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A century on the bluff, and still home.

HARBOR OAKS, 1914
TO TODAY

A century of architecture *on one bluff*

Deed restrictions and a building period that ran from 1914 to 1937 gave Harbor Oaks a rich mix of mostly two-story homes, with fine examples of nearly every revival style of the era.



COLONIAL REVIVAL, WITH DORMERS AND A COLUMNED ENTRY



RIBBON WINDOWS AND A LOW, HORIZONTAL PROFILE



A CRAFTSMAN BUNGALOW WITH A DEEP FRONT PORCH



MISSION AND MEDITERRANEAN INFLUENCES IN STUCCO AND TILE

Colonial Revival. The dominant style, built mostly from 1915 to 1926: symmetrical facades, shutters, dormers and classical entries. Dutch Colonial cousins with gambrel roofs appear on Druid Road.

Prairie, Bungalow and Mission. The 1924 Bowen House on Druid Road is described in the nomination as an exceptional, possibly one-of-a-kind Prairie School design. Bungalows and Mission-style homes line Jasmine Way, where Alvord's official builder, G. A. Eichelberger, built his own house.



MEDITERRANEAN REVIVAL STUCCO BENEATH A SPRAWLING OAK



A COLUMNED PORCH ON A SHINGLED TWO-STORY



BRICK, ARCHED DORMERS AND A CLASSICAL DOORWAY



A LATER RANCH HOME ON A GENEROUS LOT

Mediterranean Revival. Stucco walls, barrel-tile roofs, arched windows and loggias. The National Register nomination singles out two Magnolia Drive estates on the water, the Harrison and Plunket House and Dean Alvord's own home, as exceptional examples.

Tudor and English Cottage. Tudor details appeared in the 1920s and grew more popular in the 1930s, culminating in Roebling's Spottiswoode.

Later homes. After 1937, ranch homes, renovations and new construction filled remaining lots. The 1988 nomination counted 50 contributing homes and 16 that were not.

What it means for buyers. A restored 1920s villa, a postwar ranch and a new waterfront build can share a street and trade at very different prices per square foot. Condition, elevation and water frontage matter more than any median.

Historic status. National Register listing is largely honorary for private owners using private funds. Before planning exterior changes, confirm with the City of Clearwater whether any local review applies to a specific property.

Streets, gateposts *and parkways*



A BRICK COLONIAL REVIVAL HOME WITH A SWEEPING FRONT STAIR

Druid Road was the first major improvement in Harbor Oaks: graded, paved in concrete and finished with curbs, gutters and sidewalks. The streets were later resurfaced in asphalt, but the plan survives. Homes sit back about 25 feet from the sidewalk, and planted parkways soften every block.

Paired gateposts still mark the entrances at Fort Harrison Avenue and Druid Road. The National Register counts six pairs among the district's contributing features, alongside the homes and their carriage houses and garages.

The early Harbor Oaks Association gave each street its own seat on the board, and its by-laws committed to funding the upkeep of the parkways when the city could not. That sense of stewardship is still visible in the trees.



A GATED HARBOR OAKS HOME BEHIND A TALL HEDGE

STREET NAMES TO KNOW

- Druid Road
- Magnolia Drive
- Jasmine Way
- Bay Avenue
- Lotus Path
- South Fort Harrison Avenue



A MEDITERRANEAN REVIVAL HOME FRAMED BY PALMS

Harbor, *and oaks*

The name says it plainly. On one side is Clearwater Harbor, with the barrier islands and the Gulf beyond. Overhead are the oaks. Alvord's crews planted oaks and palms along the parkways in 1915 and 1916.

The canopy shades the sidewalks, frames the houses and turns an ordinary walk into the best part of the day. It also needs care: established live oaks are part of what buyers pay for, and part of what owners maintain.

When the neighborhood turned 100 in 2013, banners went up on the lamp-posts with a simple message: Preserved, 1913 to 2013.

27

STREET LIGHTS, 1915

Fed by underground utilities, an innovation for Pinellas County at the time.

60 × 130 ft

THE ORIGINAL LOT

The standard interior lot in Alvord's plat.



12 · OUTDOORS

CLEARWATER HARBOR FROM THE HARBOR OAKS SHORE

The waterfront *and the parks*

Clearwater Harbor sets the rhythm here, from morning light on the water to sunset over the barrier islands.

Coachman Park and *The BayCare Sound*

Coachman Park. A short walk or bike ride north of Harbor Oaks, downtown Clearwater's waterfront park reopened in June 2023 after an $84 million transformation. The 19-acre park sits on a natural bluff over the harbor, with a central lawn and garden, a playground and splash pad, the Bay Walk Promenade along the water and a shaded Bluff Walk that connects the park to downtown.

The BayCare Sound. The park's centerpiece is a covered amphitheater with about 4,000 seats and room for 5,000 more on the lawn, programmed by Ruth Eckerd Hall. In June 2026, Pollstar ranked it second in the United States among amphitheaters of its size. For Harbor Oaks residents, a headline concert is close enough to walk home from.

A long musical tradition. Coachman Park was home to a series of band shells through the 1900s, along with festivals such as the Clearwater Jazz Holiday and the Clearwater Sea-Blues Festival.

THE PARK, IN BRIEF

- 300 Cleveland Street, downtown Clearwater
- 19 acres on the bluff, reopened June 28, 2023
- About 3,000 parking spaces within a few blocks, served by a downtown parking shuttle
- Named for the Coachman family, early Clearwater landowners



PALMS AND THE HARBOR FROM A HARBOR OAKS WATERFRONT LAWN

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19 acres
COACHMAN PARK
A waterfront park on the bluff, reopened in 2023.

4,000
COVERED SEATS
Plus room for about 5,000 more on the lawn.

$84M
THE TRANSFORMATION
The Imagine Clearwater project that remade the park.

More water, *minutes away*



PRIVATE DOCKS AND BOAT LIFTS LINE THE HARBOR OAKS SHORE

Clearwater Beach. Across the Memorial Causeway, about three miles away, the white sand of Clearwater Beach and Pier 60 are close enough for a sunset on a weeknight. The 3.5-mile Memorial Causeway Trail links downtown and the beach for walkers and cyclists.

The Pinellas Trail. The Fred Marquis Pinellas Trail passes through downtown Clearwater on its way between St. Petersburg and Tarpon Springs, with a particularly pleasant stretch through Dunedin to the north.

Belleair. A few minutes south, the restored Belleview Inn preserves part of Henry Plant's 1897 Belleview hotel, the resort whose fame helped draw Dean Alvord to the area. Next door, the Belleair Country Club offers two 18-hole courses, including a Donald Ross design.

On the water. Waterfront homes in Harbor Oaks look west across Clearwater Harbor toward Clearwater Beach and Sand Key, and many have private docks and lifts. Boaters reach the Gulf through Clearwater Pass. Ask about water depth, dock permits and lift capacity for any specific property.

CLOSE TO HOME

- Magnolia Drive Public Dock, open sunrise to sunset
- Coachman Park and the Bluff Walk
- Memorial Causeway Trail to the beach
- Clearwater Marine Aquarium on Island Estates
- Belleview Inn and Belleair golf

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3 mi
CLEARWATER BEACH
Across the Memorial Causeway to Pier 60.

3.5 mi
CAUSEWAY TRAIL
Paved path linking downtown and the beach.

1 mi
COACHMAN PARK
Downtown's waterfront park, to the north.

Dining, errands, *schools and getting around*

Dining. Cleveland Street, downtown's historic main street, is minutes away. Clear Sky on Cleveland is a longtime favorite global bistro with a popular weekend brunch, and Soul Sicilian Fusion brings Sicilian cooking to the same corridor. More is coming: the Tampa Bay group behind Michelin-recognized Streetlight Taco is opening Rippers in the restored Telephone Building, expected by the end of 2026, and a Streetlight Taco in the Peoples Bank building, expected in early 2027.

Beach and Belleair. Clearwater Beach's waterfront restaurants are a short drive across the causeway, and Maisie's Marketplace at the Belleview Inn is an easy stop for coffee or a glass of wine.

Health care. Morton Plant Hospital, the area's major hospital, is about a mile away.

Getting around. Fort Harrison Avenue runs north to downtown and Dunedin and south to Belleair. Memorial Causeway leads to the beach, and the Courtney Campbell Causeway connects to Tampa. Tampa International Airport is about 20 miles east.



A BUNGALOW SHADED BY OAKS AND PALMETTOS

SCHOOLS

Public school assignment in Pinellas County is based on address. Recent Harbor Oaks listings show Belleair Elementary, Largo Middle and Clearwater High as the zoned schools. Confirm with the Pinellas County Schools zone locator for any specific home, and ask about the district's magnet, fundamental and application programs.

Private options nearby include St. Cecelia Interparochial Catholic School, which serves prekindergarten through eighth grade in the same ZIP code.

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1 mi
MORTON PLANT HOSPITAL
The area's major hospital, minutes away.

20 mi
TAMPA INTERNATIONAL
By way of the Courtney Campbell Causeway.

43
WALK SCORE
Per Redfin. Most errands are by car or bike.

What Harbor Oaks *homes sell for*

Harbor Oaks is small, so only a handful of homes sell in a given year. That makes local knowledge more valuable than any single statistic.

$2.9M
MEDIAN SALE PRICE
Five single-family closings recorded in 2026 through October.

$617
PER SQUARE FOOT
Median price per square foot across the same five sales.

$3.5M
ACTIVE LISTING
The only home listed for sale in mid-November 2026, a 1925 estate.

RECENT CLOSED SALES, 2025 TO OCTOBER 2026

STREET	SALE PRICE	BEDS / BATHS	APPROX. SQ. FT.	CLOSED
Druid Road South	$13,000,000	10 / 11	16,472	Jan 2026
Druid Road South	$4,000,000	6 / 5	4,646	Jan 2026
Jasmine Way	$2,925,000	4 / 4.5	4,740	2026
Jasmine Way	$2,675,000	4 / 5.5	4,524	2026
Magnolia Drive	$1,800,000	4 / 5	5,992	2025
Jasmine Way	$1,450,000	5 / 4	3,131	2025
Druid Road West	$907,000	3 / 2.5	1,549	Oct 2026

Closed single-family sales in the Harbor Oaks subdivision ranged from $907,000 to $13 million over this period. The spread reflects the neighborhood's mix: a modest 1940 cottage and a five-acre waterfront estate can sit a few blocks apart. The top sale, a 1915 estate on more than five acres of Druid Road waterfront, closed in January 2026 at $13 million.

With so few sales, one large transaction can swing the median sharply. Redfin, for example, reported a $4.0 million median for the three months ending March 2026 based on a single sale. For pricing a specific home, I build a comparison set by hand, matching era, condition, elevation and water frontage.

Buy the house, *and the setting*

Harbor Oaks rewards buyers who know what they are looking at. The same qualities that make it special, old trees, older homes and the harbor, also call for careful due diligence.

Know the micro-location

Bluff-top, waterfront and interior lots behave differently on price, insurance and views. On the west side of Druid Road, lots run down a steep bluff to the water, so two homes a block apart can have very different elevations.

Read the house's history

Many Harbor Oaks homes are documented by original owner in the 1988 National Register nomination. Ask for permit history, renovation dates and any storm or flood claims.

Budget for the canopy

Live oaks are part of the value. They also need professional care, and removing large trees in Clearwater can require a city permit.

Price the whole picture

Taxes, insurance and maintenance on a large historic home add up. Get insurance quotes before you write an offer, not after.

Ask about the Association

The Harbor Oaks Homeowners Association dates to 1920. Dues reported on recent listings are modest, but confirm the details for each property.

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"In Harbor Oaks, you are buying a piece of Clearwater's first chapter."

1914 to 1937

THE HISTORIC BUILDING PERIOD

Most contributing homes date from the 1910s and the 1920s boom.

50

CONTRIBUTING HOMES

Counted in the 1988 National Register nomination, plus gateposts and outbuildings.

25 ft

THE BLUFF

The drop from the large Druid Road lots down to the water.

Flood, insurance *and older homes*

The bluff gives much of Harbor Oaks a natural advantage, but every waterfront and historic home deserves a clear-eyed look before purchase.

What the data says. First Street's climate model, as reported by Redfin, rates flood risk in Harbor Oaks as minor, with less than 1 percent of properties affected over the next 30 years. It rates wind risk as extreme for every property, which is true across coastal Pinellas.

Elevation still varies. Interior streets sit high on the ridge, while waterfront lots step down to the harbor. Request the elevation certificate and FEMA flood zone for any home you consider, and ask every seller how the home fared in the 2024 hurricane season.

Insurance. Lenders require flood insurance in high-risk zones, and many buyers choose it elsewhere. Wind mitigation inspections, four-point inspections on older homes and roof age all shape premiums. Get real quotes early.

Older homes. Much of Harbor Oaks dates to the 1910s and 1920s. A thorough inspection should cover electrical, plumbing and sewer lines, foundation, termites and roof. For waterfront homes, add a seawall and dock inspection.

BEFORE YOU WRITE AN OFFER, REQUEST

- Elevation certificate and flood zone
- Flood and storm claim history
- Wind mitigation report
- Four-point inspection for older homes
- Roof age and permit records
- Seawall and dock condition, if waterfront
- Sewer line camera inspection
- Insurance quotes in writing



SEAWALLS, DOCKS AND LIFTS ALONG THE HARBOR OAKS WATERFRONT



Sell the story, *document the facts*

Buyers come to Harbor Oaks for character, and the right marketing tells that story: the architecture, the original owner, the oaks, the gateposts and the walk to the dock at sunset. A home here deserves editorial photography and copy that place it within the neighborhood's century of history.

Then the facts close the sale. Buyers and their insurers will ask about elevation, roof age, storm history and hardening. Sellers who have those answers ready, before the first showing, remove doubt and protect their price.

Pricing takes judgment. With so few sales each year, the right comparisons often come from carefully matched homes in Harbor Oaks and nearby historic waterfront areas, adjusted for era, renovation, lot size, elevation and water frontage. Well-prepared, well-priced homes stand out.

A SELLER'S FILE

- Elevation certificate
- Wind mitigation and four-point reports
- Permits and renovation history
- Roof, HVAC and water heater ages
- Storm history and repairs
- Survey, seawall and dock records
- The house's own history, owners and photos

Harbor Oaks, *answered*

Where is Harbor Oaks?

Harbor Oaks is a historic neighborhood in Clearwater, Florida, ZIP code 33756, just south of downtown. The historic district is roughly bounded by Druid Road, South Fort Harrison Avenue, Lotus Path and Clearwater Harbor.

Is Harbor Oaks a historic district?

Yes. The Harbor Oaks Residential District was listed on the National Register of Historic Places on March 15, 1988. The Donald Roebling Estate has its own listing from 1979.

When was Harbor Oaks built?

New York developer Dean Alvord opened it in 1914 as Clearwater's first planned residential development. Most historic homes date from 1914 to 1937.

Was there really a fort here?

Yes. Fort Harrison, a Second Seminole War post, was established on the bluff in April 1841 and abandoned that November. A 1935 bronze tablet on Druid Road South marks the site.

What do homes cost in Harbor Oaks?

Single-family sales from 2025 through October 2026 ranged from $907,000 to $13 million, with a 2026 median of about $2.9 million. A custom comparison is the best guide for any one home.

Is Harbor Oaks in a flood zone?

First Street data reported by Redfin rates flood risk as minor for nearly all properties, thanks in part to the bluff. Waterfront lots vary, so review the elevation certificate and flood zone for each home.

Does Harbor Oaks have an HOA?

There is a long-running Harbor Oaks Homeowners Association, first organized in 1920. Dues reported on listings are modest. Confirm the details for any property.

Which schools serve Harbor Oaks?

Recent listings show Belleair Elementary, Largo Middle and Clearwater High. Assignments are set by address, so confirm with the Pinellas County Schools zone locator.

Who has lived in Harbor Oaks?

The state marker names author Rex Beach, Brooklyn Dodgers owner Charles Ebbets, inventor Donald Roebling, industrialist Robert Ingersoll, and members of the Studebaker and Procter and Gamble families.

Can anyone visit the Magnolia Drive Dock?

Yes. It is a City of Clearwater park at 201 Magnolia Drive, open from sunrise to sunset.

How far is Clearwater Beach?

About three miles by car across the Memorial Causeway. Downtown Clearwater and Coachman Park are within about a mile.



ABOUT MARK

Mark Middleton

Mark Middleton is a Realtor® Broker Associate with Compass and leads Middleton Tampa Bay, advising buyers and sellers across Pinellas, Hillsborough and Pasco. He specializes in historic, character and waterfront homes, the qualities that define Harbor Oaks. He holds a degree in history from the University of South Florida, has lived in Dunedin since 2013, and serves on the Florida Realtors® and National Association of Realtors® Boards of Directors and as Vice President of the Suncoast Tampa Association of Realtors®.

He hosts the YouTube channel *Living and Buying in Tampa Bay* and produced the documentary *Delightful Dunedin*. His team's philosophy: **People. Planet. Purpose.**

GRI · CIPS · CRB · SRS · PSA · ABR · RSPS · SFR

TALK WITH MARK

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Where this guide's *facts come from*

- National Register of Historic Places, Harbor Oaks Residential District, reference 87002133, listed March 15, 1988, and nomination form (Florida Bureau of Historic Preservation, 1987)
- National Register of Historic Places, Donald Roebling Estate, reference 79000689, listed December 19, 1979
- Florida Department of State, Florida Historical Marker F-341: Harbor Oaks Historic District (1993), markers.flheritage.com
- Fort Harrison bronze tablet (1935), Druid Road South, Clearwater, read on site
- Magnolia Drive Dock plaque, Harbor Oaks Association (1998), read on site, and Historical Marker Database
- City of Clearwater Parks and Recreation, Magnolia Drive Public Dock
- Clearwater Patch, Harbor Oaks Centennial Celebration Set (2013)
- Wikipedia, Dean Alvord and Donald Roebling Estate; The Clio, Donald Roebling Estate
- Axios Tampa Bay, Clearwater's $84M transformed Coachman Park opens to public (June 2023)
- Visit St. Pete/Clearwater, Coachman Park and The BayCare Sound; Ruth Eckerd Hall news (June 2026)
- Tampa Bay Beacons, Michelin-stacked hospitality group to open two concepts in Clearwater (August 2026)
- Opal Collection, Belleview Inn; Luxury Travel Advisor, Belleview Inn history
- TrailLink, Clearwater Memorial Causeway Trail and Fred Marquis Pinellas Trail
- Redfin, Harbor Oaks housing market and First Street climate risk data (2026)
- Stellar MLS sale and listing data as published on public brokerage and listing sites, 2025 and 2026
- Pinellas County Schools, School Zone Locator; school assignments as reported on recent Stellar MLS listings

Information is deemed reliable but not guaranteed and should be independently verified. Neighborhood boundaries, school assignments, park facilities, flood zones and market figures change and vary by source. The 2026 median and price per square foot are calculated from five single-family closings recorded in the Harbor Oaks subdivision from January through October 2026. Drive distances are approximate. This guide is for general information and is not legal, tax, insurance, engineering or financial advice. Photographs by Mark Middleton, presented without filters. If your property is currently listed with another real estate broker, please disregard this material. It is not our intention to solicit the offerings of other real estate brokers. Compass is a licensed real estate broker in Florida and abides by Equal Housing Opportunity laws.

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Thinking about Harbor Oaks? Let's walk it together.

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