

COASTAL DUNE LAKES OF 30A

An Expanded Guide to the Rare Lakes, Communities, Lifestyle & Real Estate of South
Walton

A landscape found in very few places on Earth.

Along the 26-mile South Walton coastline, 15 named coastal dune lakes sit within the dune ecosystem near the Gulf. These shallow, dynamic lakes periodically exchange water with the Gulf through natural outlets known as outfalls. Together, the lakes, dunes, state parks, forests, beaches and communities form one of the defining landscapes of Scenic Highway 30A.

30A • South Walton • Florida's Emerald Coast

A lifestyle, relocation and real estate reference for buyers, sellers, second-home owners, investors and visitors.

Educational guide. Property-specific conditions, public access, environmental rules, flood information, insurance, HOA rules and local regulations should always be independently verified.

Kinsey Haddock, P.A.

Broker Associate | REALTOR®

Coldwell Banker Realty

PCB • 30A • Destin • Florida Panhandle

Kinsey Haddock, P.A.

BROKER ASSOCIATE | COLDWELL BANKER REALTY

kinsey.haddock@cbrealty.com • (850) 340-0646

Panama City • Panama City Beach • 30A • Destin & Sandestin

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An Expanded Guide to South Walton's Rare Coastal Dune Lakes

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Broker Associate | REALTOR®

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A NOTE ON ACCURACY

Information contained in this publication is believed accurate at the time of publication but is subject to change without notice. Coastal dune lakes are dynamic natural systems, and conditions such as water level, outfall status, salinity, public access points, and surrounding development can change. Information cited throughout this guide reflects conditions in mid-2026 and is presented for general orientation only.

Nothing in this publication constitutes legal, environmental, surveying, insurance, or investment advice. Property-specific conditions, flood information, public access rights, HOA rules, and local regulations should always be independently verified with the appropriate agencies and licensed professionals, including an attorney, a surveyor, an insurance agent, and local or state environmental authorities.



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A NOTE ABOUT THIS GUIDE

Portions of the background research, brainstorming, and conceptual development for this guide were created with the assistance of artificial intelligence tools, including Claude® by Anthropic and ChatGPT® by OpenAI. These tools were used to help organize ideas, explore topics, and assist in the research and writing process.

This guide is intended to serve as a helpful resource for buyers, sellers, second-home owners, investors and visitors seeking to better understand South Walton's coastal dune lakes, the communities around them, and the lifestyle and real estate considerations tied to living near one. While every effort has been made to provide accurate and up-to-date information, environmental conditions, regulations, and local details can change over time.

The information contained in this guide is provided for general educational and informational purposes only. It should not be considered legal, environmental, surveying, insurance, or investment advice. Readers are encouraged to consult with qualified professionals in the appropriate fields to obtain the most current information and guidance for their specific situation.

My hope is that this guide serves as a valuable starting point – helping you better understand and appreciate one of the rarest landscapes in the world, while giving you ideas, insights, and confidence as you explore living near or purchasing property around a coastal dune lake.

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Fast Fact: Florida DEP identifies Walton County as home to Florida's 15 coastal dune lakes and notes that these shallow lakes can intermittently exchange water with the Gulf through outlets. Several are protected within state parks.

1. What Makes a Coastal Dune Lake Unique

Coastal dune lakes are permanent or semi-permanent bodies of water situated in dune ecosystems very close to the coast. In South Walton, they are generally shallow and irregularly shaped, and their water levels can change significantly with rainfall, groundwater, runoff, evaporation, storms and their periodic connection with the Gulf.

The defining feature is the relationship between the lake and the Gulf. A sand berm may separate the two for long periods. When lake levels rise enough, water can breach the berm and create a temporary channel. That opening can allow lake water to drain toward the Gulf and, depending on tides, wind and wave conditions, can also allow saltwater to move into the lake.

This means a dune lake is not simply a freshwater pond beside the beach. Its chemistry and ecology can shift. Some lakes or lake stages may be fresher; others may become more brackish after Gulf exchange. Each lake has its own watershed, outlet behavior, surrounding land uses and physical characteristics.

How Rare Are They?

Official Florida and South Walton sources describe coastal dune lakes as a rare natural feature found in only a handful of places globally. Florida DEP notes that, within the United States, these systems are especially associated with Walton County and Oregon. Their rarity is one reason the 30A lakes are such an important part of the area's identity.

How Old Are They?

Florida DEP describes Walton County's coastal dune lakes as having formed thousands of years ago, with estimates ranging roughly from 2,000 to 10,000 years. Their development is tied to coastal processes, wind-blown sand, dune formation and the creation of shallow basins near the shoreline.

2. How the Outfall System Works

1. The lake fills. Rainfall, groundwater seepage, streams and runoff raise the lake level.
2. Pressure builds against the beach berm. The lake and Gulf may still be separated by sand.
3. An outlet opens. Under natural conditions, high lake water can cut a channel through the sand toward the Gulf.
4. Water exchanges. Lake water drains seaward; Gulf water and marine organisms may move landward depending on conditions.
5. The system closes again. Waves, wind and moving sand rebuild the berm, separating lake and Gulf until the next opening.

Why outfalls matter: They are part of the natural hydrology of the lakes. They influence water level, salinity, aquatic life and the physical relationship between the lake, beach and Gulf.

3. Why the Water Can Look Tea-Colored

Visitors sometimes expect every body of water near 30A to be turquoise. Coastal dune lakes can look very different. Their water may appear amber, brown, tea-colored or even very dark. According to the Choctawhatchee Basin Alliance, this coloration commonly comes from dissolved organic material. Leaves and vegetation break down and release natural compounds into the water - much like steeping tea.

Color alone should not be interpreted as proof that a lake is dirty or unhealthy. Water quality is a scientific question that depends on multiple measurements. CBA and Florida LAKEWATCH have conducted long-term monitoring that includes nutrients, chlorophyll, water clarity and water chemistry.

A Living, Changing System

Because salinity, water level and outlet conditions change, the ecological character of a dune lake can also change over time. This variability helps explain why neighboring lakes can look and behave differently even though they occupy the same general stretch of coast.

4. The 15 Named Coastal Dune Lakes

From west to east, South Walton tourism resources list the following 15 named lakes:

#	Lake	General Area
1	Fuller Lake	Santa Rosa Beach / western South Walton
2	Morris Lake	Topsail Hill Preserve State Park
3	Campbell Lake	Topsail Hill Preserve State Park
4	Stallworth Lake	Dune Allen
5	Allen Lake	Dune Allen
6	Oyster Lake	Dune Allen
7	Draper Lake	Blue Mountain Beach area
8	Big Redfish Lake	Blue Mountain Beach area
9	Little Redfish Lake	Blue Mountain / Grayton area
10	Alligator Lake	Grayton Beach area
11	Western Lake	Grayton Beach / WaterColor
12	Eastern Lake	Seagrove Beach
13	Deer Lake	Seagrove / Deer Lake State Park
14	Camp Creek Lake	East 30A / Seacrest vicinity
15	Lake Powell	Inlet Beach / Camp Helen vicinity

Note: Lake Powell is associated with the eastern end of the 30A/Inlet Beach area and extends into neighboring Bay County.

5. Lake-by-Lake Guide

Each lake has its own hydrology, shoreline, access conditions and relationship with surrounding communities. The summaries below are designed as orientation rather than a substitute for current access maps, park rules or property-specific research.

Fuller Lake

A western lake associated with the Coffeen Nature Preserve area. It is less visible to the casual 30A visitor than many of the lakes farther east. Its setting helps illustrate an important point: not every dune lake is a public recreation lake, and access should never be assumed.

Morris Lake

Located within Topsail Hill Preserve State Park, Morris Lake sits in a comparatively protected natural setting. It is one of the best examples of how dune lakes function as part of a broader landscape of pine forest, wetlands, dunes and beach.

Campbell Lake

Also within Topsail Hill Preserve State Park, Campbell Lake offers visitors a chance to experience a dune lake in a conservation-focused setting. CBA research has included hydrologic work involving Campbell Lake.

Stallworth Lake

A smaller lake in the Dune Allen area. Much of its shoreline is associated with residential property, making it a good example of the relationship between private coastal real estate and sensitive lake habitat.

Allen Lake

Located on the north side of Scenic 30A in Dune Allen. Historical management documents describe its drainage relationship with the Oyster Lake system rather than a simple direct natural beach outfall.

Oyster Lake

One of Dune Allen's recognizable natural landmarks. The lake sits close to Scenic 30A and illustrates how roads, homes, drainage and natural systems can intersect in a developed coastal community.

Draper Lake

Associated with the Blue Mountain Beach area. Draper Lake is surrounded by a mix of natural shoreline and residential development, giving nearby properties a distinctive lake-and-coast setting.

Big Redfish Lake

A prominent lake in the Blue Mountain Beach area. It contributes to the area's scenic identity and creates another layer of waterfront living beyond the Gulf itself.

Little Redfish Lake

A smaller lake east of Big Redfish. Its scale and setting demonstrate how the 15 lakes vary considerably in size and shoreline character.

Alligator Lake

Located around the Grayton Beach area. It is one of several lakes clustered near the central portion of the 30A corridor, where protected lands and historic beach communities meet.

Western Lake

Perhaps the most iconic of the 30A dune lakes. Western Lake winds through the Grayton Beach and WaterColor area and is closely associated with Grayton Beach State Park. Its expansive water, pine-lined shoreline and proximity to the Gulf make it one of the defining visual images of 30A.

Eastern Lake

A major Seagrove Beach landmark with northern and southern lobes. Homes, roads and recreation occur around the lake, making access, drainage, flood information and community rules especially important for property buyers.

Deer Lake

Closely associated with Deer Lake State Park and protected coastal habitat. The surrounding environment offers an excellent opportunity to see the transition between lake, dune, wetland, pine habitat and Gulf shoreline.

Camp Creek Lake

Located along the eastern 30A corridor near Seacrest and Watersound-area communities. It is another example of a dune lake integrated into a highly desirable residential and vacation-home market.

Lake Powell

The largest of the named lakes in the 30A-area system and located at the eastern edge near Inlet Beach and Camp Helen State Park. Its scale creates a broader boating and waterfront environment than many of the smaller dune lakes.

6. State Parks, Conservation & Wildlife

Three major state parks highlighted by Florida DEP protect or showcase coastal dune lake environments: Topsail Hill Preserve State Park, Grayton Beach State Park and Deer Lake State Park. At the eastern end, Camp Helen State Park is closely associated with Lake Powell. These public lands are important because they preserve large pieces of the surrounding dune, wetland, pine and shoreline ecosystems.

South Walton also contains extensive protected land beyond the immediate beach. Tourism resources note that a substantial share of the area's acreage is publicly protected, including state parks and Point Washington State Forest. That conservation footprint is one reason a drive along 30A can alternate so quickly between developed beach communities and natural landscapes.

Wildlife & Habitat

The dune-lake landscape can support freshwater and salt-tolerant species, birds, reptiles, amphibians, fish, wetland plants and upland wildlife. The larger coastal ecosystem also provides habitat for imperiled species. Visitors should observe wildlife from a respectful distance and remember that alligators may occur in Florida freshwater environments.

Monitoring & Restoration

The Choctawhatchee Basin Alliance works with partners and citizen scientists on long-term water-quality monitoring, research, invasive-plant removal and native-vegetation restoration. CBA reports monthly monitoring across the watershed, including Walton County's coastal dune lakes, and makes data available through public water-quality systems.

7. Recreation: How People Enjoy the Lakes

The lakes add an entirely different dimension to the 30A lifestyle. Depending on the lake, access and current regulations, recreation may include kayaking, canoeing, paddleboarding, fishing, hiking, biking, wildlife watching and photography.

Paddling

Paddling is one of the most memorable ways to experience a dune lake because the water is often calmer than the open Gulf. A paddle can reveal marsh edges, pine-lined shorelines, birds and the dramatic transition toward the beach. However, launch points and permissions vary. Some lakes have convenient public or park access, while others are bordered by private property or have limited practical access.

Fishing

The changing salinity of dune lakes creates unusual fishing conditions. Species present can vary by lake and by its recent connection with the Gulf. Anglers should verify current licensing requirements, park rules, seasons, access and any lake-specific restrictions before fishing.

Outfall Watching

A natural outfall can be visually dramatic, but it should be observed rather than manipulated. The outlet is part of the lake's hydrologic system. Stay clear of unstable sand edges and follow local guidance around active outfalls.

8. Coastal Dune Lakes and 30A Communities

The lakes help shape the identity of several of 30A's best-known communities. Western Lake is strongly associated with Grayton Beach and WaterColor; Eastern Lake with Seagrove; Draper and the Redfish lakes with the Blue Mountain Beach area; Allen, Oyster and Stallworth with Dune Allen; and Lake Powell with the Inlet Beach/Camp Helen side of the corridor.

For residents, this can mean having two very different kinds of water nearby: the open Gulf and the quieter lake environment. A home may be close to beach access but also offer lake views, paddling opportunities, protected-land adjacency or a more nature-oriented setting.

The Lifestyle Difference

Gulf-front lifestyle: direct emphasis on beach, surf, sunset and open-water views.

Dune-lake lifestyle: often quieter water, paddling, wildlife, marsh or pine views and a stronger sense of connection to the inland coastal ecosystem.

Near-lake / near-Gulf lifestyle: some locations provide access to both experiences within a short walk or bike ride.

9. What Real Estate Buyers Should Know

A coastal dune lake can be an extraordinary amenity, but buyers should avoid treating 'lakefront,' 'lake view' or 'lake access' as self-explanatory marketing terms. The legal and practical details matter.

Access & Ownership

Determine whether access is public, private, deeded, HOA-controlled or simply nearby. Verify where a property boundary ends and whether a dock, path, launch or shoreline area is actually included with the property.

Flood, Elevation & Drainage

A property near any coastal water body deserves careful flood and drainage review. Buyers should examine current FEMA flood information, available elevation documentation, survey data, drainage patterns and insurance options. A lake's water level can fluctuate, and proximity to the Gulf introduces additional coastal risk considerations.

Wetlands, Buffers & Setbacks

Environmental regulations may affect clearing, shoreline work, additions, pools, docks, landscaping or redevelopment. Walton County materials for coastal dune lake homeowners have historically addressed shoreline buffers and development setbacks. Because regulations can change and property conditions differ, obtain current written guidance from the appropriate county, state and environmental authorities before relying on any setback number.

HOA, Rental & Use Rules

In planned communities, review association documents for short-term rental rules, parking, watercraft storage, exterior changes, dock use, landscaping, pets and common-area lake access. Do not assume that a nearby lake automatically gives every owner the same recreational rights.

Views & Future Development

A beautiful lake view today is not necessarily a legally protected view. Research adjacent parcels, zoning, recorded easements and community plans. A qualified real estate attorney, surveyor or land-use professional may be appropriate when a view or access right is a major part of the purchase decision.

10. Considerations for Sellers & Investors

For sellers, proximity to a coastal dune lake can be a powerful lifestyle story, but marketing should be precise. Describe what can actually be verified: lake view, distance, public access, deeded access, park proximity, paddle launch, trail access or community amenity. Avoid implying private access or guaranteed views unless documentation supports it.

For investors, lake proximity may add appeal to a vacation-rental listing, especially for guests who value kayaking, biking, nature and a quieter setting. However, investment analysis should still center on legal rental eligibility, HOA rules, occupancy assumptions, management costs, insurance, maintenance, taxes and realistic revenue data. A scenic location does not eliminate operating risk.

Insurance & Ownership Costs

Coastal ownership can involve wind, flood and homeowners insurance considerations that differ substantially from inland property. Obtain current quotes during due diligence rather than relying on a seller's historical premium. Also investigate HOA assessments, reserve funding, exterior maintenance responsibilities and any infrastructure or drainage projects that could affect future costs.

11. Property Due-Diligence Checklist

- ☐ Confirm the exact property boundary with a current or acceptable survey.
- ☐ Verify whether lake access is public, private, deeded or HOA-controlled.
- ☐ Review current flood-zone information and available elevation data.
- ☐ Obtain current homeowners, wind and flood insurance quotes as applicable.
- ☐ Review wetlands, buffers, setbacks and shoreline restrictions with the proper authorities.
- ☐ Confirm whether docks, boardwalks, retaining structures or shoreline improvements are permitted.
- ☐ Read HOA/condominium documents, budgets, reserves and rules.
- ☐ Verify short-term rental eligibility and applicable local licensing requirements.
- ☐ Research neighboring parcels and potential future development that could affect views or privacy.
- ☐ Inspect drainage, grading, foundation, moisture and site conditions with qualified professionals.
- ☐ Ask about past flooding, storm impacts, water intrusion and insurance claims as permitted and appropriate.
- ☐ Verify utilities, septic/sewer conditions and any planned infrastructure work.
- ☐ Confirm beach access separately from lake access.
- ☐ Evaluate actual walking/biking routes rather than relying only on straight-line distance.
- ☐ Use qualified legal, insurance, environmental, surveying, engineering, tax and lending professionals when needed.

12. Responsible Enjoyment & Stewardship

The beauty of the coastal dune lakes depends on the health of the surrounding dunes, wetlands and native vegetation. Small actions matter because the shoreline is part of the lake's functioning ecosystem.

Use established beach and lake access points. Stay on boardwalks where provided. Avoid trampling dune vegetation. Do not alter an outfall or dig channels through the beach berm. Keep trash, fishing line and plastics out of the water. Follow boating and fishing rules. Use care with fertilizers and landscaping near waterways, and favor native vegetation where appropriate.

Property owners should be especially cautious before clearing shoreline vegetation, adding structures or changing drainage. Work near a dune lake may be regulated, and seemingly minor changes can affect erosion, runoff, habitat and neighboring properties.

Why This Matters to the 30A Story

The coastal dune lakes are not simply another amenity on a real estate brochure. They are part of the reason 30A feels different. They connect the Gulf to wetlands, pine forest, dunes, wildlife, state parks and residential communities in a way that is both visually beautiful and ecologically complex.

For a buyer considering Grayton Beach, WaterColor, Blue Mountain Beach, Dune Allen, Seagrove, Watersound, Seacrest or Inlet Beach, understanding the lakes adds another layer to understanding the market. The best property is not always the one closest to the sand. For some buyers, the ideal 30A lifestyle may be a home where they can paddle in the morning, bike to lunch and reach the Gulf for sunset.

Bottom line: Coastal dune lakes are one of South Walton's signature natural assets. Enjoy them, research them carefully when buying nearby, and help protect the landscape that makes them special.

13. Sources & Further Reading

Florida Department of Environmental Protection - Walton County Coastal Access Guide; information on Walton County's coastal dune lakes, state parks, coastal habitat and lake formation.

Choctawhatchee Basin Alliance - Coastal dune lake ecology, outfalls, water chemistry, research, monitoring, restoration and public education.

Visit South Walton / Walton County Tourism - South Walton coastal dune lake overview, the 15 named lakes, recreation and regional conservation context.

Walton County / Coastal Dune Lakes Advisory resources - Homeowner guidance, management materials and local regulatory context.

Florida LAKEWATCH / University of Florida - Research and monitoring resources referenced through local coastal dune lake programs.

Important Disclaimer

This publication is intended for general educational, lifestyle and real estate information only. It is not a substitute for legal, environmental, engineering, surveying, insurance, tax, lending, investment, property-management or governmental advice. Coastal conditions, public access, lake levels, outfalls, flood maps, insurance availability, HOA rules, rental regulations, setbacks, environmental requirements and property characteristics can change.

Before purchasing, selling, developing, renting or modifying property near a coastal dune lake, independently verify all material facts with the appropriate governmental agencies and qualified professionals. No representation is made that every lake or access point described in this guide is open to the public at all times. Respect private property and current park, county and state rules.

COASTAL DUNE LAKES OF 30A

A deeper understanding of the water, land and communities that make South Walton extraordinary.