

COLDWELL BANKER REALTY · KINSEY HADDOCK, P.A.

RELOCATION & LIFESTYLE GUIDE

Destin & Sandestin, Florida

Everything to know before you make Northwest Florida's Emerald Coast — from Destin Harbor to Sandestin's 2,400-acre resort community — home.

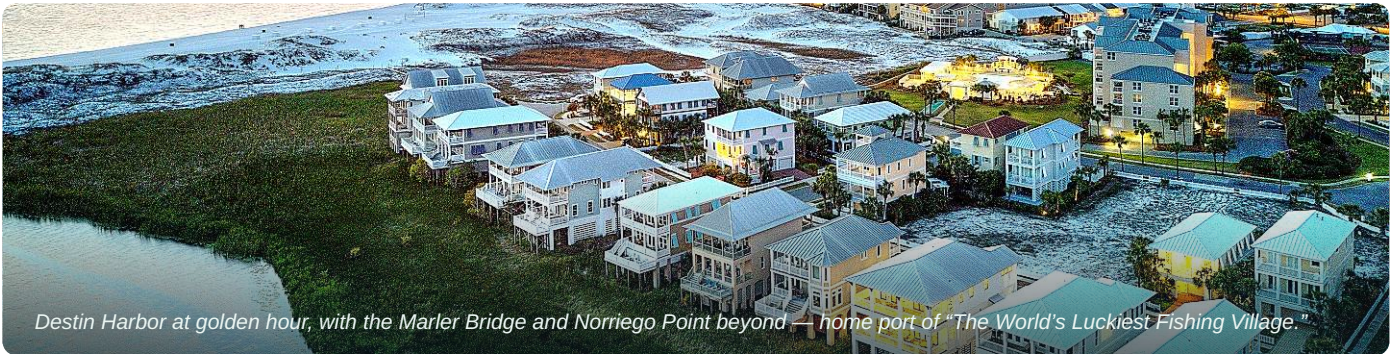
Kinsey Haddock, P.A. — Broker Associate REALTOR | Coldwell Banker Realty

Serving Panama City Beach · 30A · Destin

kinseycoldwell@cbcr.com | 950-340-0848

WELCOME

Why So Many People Are Calling Destin & Sandestin Home



Fourteen thousand full-time residents, a working harbor still lined with charter boats, and a 2,400-acre resort community next door in Sandestin — Destin has built its reputation as one of the Emerald Coast’s most established beach markets, not its newest.

Okaloosa County keeps growing at a steady clip, and the region's deep-sea fishing fleet, championship golf, and Choctawhatchee Bay marina infrastructure give Destin & Sandestin a different everyday rhythm than the two-lane villages of 30A just to the east. This guide walks through the honest pros and cons, who’s already living here, the local economy, the area’s biggest draws, and why retirees and remote workers keep choosing this stretch of coastline — the real picture, not just the postcard.

14,017
2026 DESTIN
POPULATION

223,515
OKALOOSA COUNTY
POPULATION

\$89,011
DESTIN MEDIAN HH
INCOME

226 days
AVERAGE ANNUAL
SUNSHINE

Sandestin Golf and Beach Resort alone spans 2,400 acres with 30 distinct neighborhoods and roughly 1,600 condominiums, homes, villas and townhomes — a resort-scale community sitting right beside Destin’s working harbor and its own mile-plus of protected beach at Henderson Beach State Park.

Where New Residents Are Coming From

RANK	TOP METROS SEARCHING TO MOVE INTO THE DESTIN AREA
1	Atlanta, GA
2	Washington, D.C.
3	Chicago, IL
4	Los Angeles, CA
5	Nashville & other Southeast metros

About half of local homebuyers (51%) searched to leave the Crestview-Fort Walton Beach-Destin metro entirely when relocating within the area, while 49% looked to stay — a healthy mix of local upgraders and true out-of-state transplants, led overwhelmingly by Atlanta.

Sources: World Population Review (Destin & Okaloosa County), Florida-Demographics.com, Point2Homes, Redfin Migration Trends (Crestview-Fort Walton Beach-Destin metro), Sandestin.com, 2026.

Pros & Cons of Moving to Destin & Sandestin

No relocation decision is one-sided. Here's the balanced picture.

✓ The Wins

No state income tax.

Florida keeps more of every paycheck or retirement distribution in your pocket.

A real working harbor, not just a beach.

Destin Harbor is home to one of Florida's largest charter fishing fleets — the continental shelf sits just 20 miles offshore.

Resort-scale infrastructure at Sandestin.

Four championship golf courses, a full-service marina, and the walkable Village of Baytowne Wharf all inside one 2,400-acre community.

Strong regional healthcare.

HCA Florida Fort Walton-Destin Hospital is the only full-service acute care hospital in the tri-county area, with the region's only Level II Trauma Center.

226 days of sunshine a year

and winters that are mild compared to most of the country.

A stable, defense-anchored economy.

Eglin AFB and Hurlburt Field bring steady federal jobs that balance the seasonal swings of tourism.

✗ The Trade-Offs

Hurricane season.

June through November brings storm risk and real insurance costs — Okaloosa County ranks among the higher-risk counties nationally.

Highway 98 & bridge traffic.

The Marler Bridge and Harbor Boulevard bottleneck hard on summer weekends and during the fall Fishing Rodeo.

Housing costs well above the national average.

Overall cost of living runs about 18% above the U.S. average, with housing costs roughly 62% higher.

Heat and humidity.

July and August highs regularly reach the low 90s with high humidity.

Heavy seasonal tourist crowds.

Spring break and peak summer bring congestion to HarborWalk Village, Crab Island, and Sandestin's Grand Boulevard.

Limited public Gulf frontage in Sandestin proper.

Much of the resort's beach is owner/guest access — public beach access concentrates in Destin's 13 city and county access points.

Who Lives in Destin & Sandestin

A look at the numbers behind the community — straight from the latest Census-based data.



Locals at sunset — the everyday rhythm of a town of just over 14,000 residents.

Age

METRIC	DESTIN	OKALOOSA COUNTY
Median age	41.5 years	37.4 years
Population under 15	—	18.9%
Population 15–24	—	12.1%

Destin’s median age of 41.5 runs noticeably older than Okaloosa County’s 37.4 and the U.S. median of ~39, reflecting a strong second-home and retiree presence layered on top of the county’s younger, military-driven population.

Race & Ethnicity (Destin)

WHITE	BLACK	HISPANIC / LATINO	OTHER (ASIAN, NATIVE AMERICAN, TWO+ RACES)
81.7%	4.66%	—	13.6%

Okaloosa County overall (population ~223,515) runs somewhat more diverse — 69.3% White, 11.3% Hispanic/Latino, 9.1% Black, 3.4% Asian, and the remainder multiracial or other — reflecting the wider mix around Eglin AFB and Fort Walton Beach.

Income

METRIC	DESTIN	OKALOOSA COUNTY
Median household income	\$89,011	\$81,998
Poverty rate	7.4%	9.32%

Household mix: 53% of Destin residents 15+ are married and 36% have kids under 18 — 26% of households report income above \$150,000, alongside an 11% share under \$25,000, underscoring how second-home wealth and year-round working families share the same ZIP codes.

Sources: World Population Review, Florida-Demographics.com, Point2Homes, Neilsberg (Destin & Okaloosa County), Census Reporter (ACS), 2026.

Jobs, Employers & What Powers the Local Economy



Unlike 30A, where tourism alone drives the economy, Destin & Sandestin sit inside a region shaped just as much by the U.S. military. Eglin Air Force Base — the world’s largest Air Force installation — and Hurlburt Field, home of the 1st Special Operations Wing, anchor tens of thousands of jobs, while Destin Harbor and the Sandestin resort corridor carry the tourism side of the ledger.

\$4.1B
EGLIN AFB ANNUAL ECONOMIC
IMPACT

20,000+
DIRECT JOBS, EGLIN AFB

73%
COUNTY ECONOMY TIED TO
DEFENSE

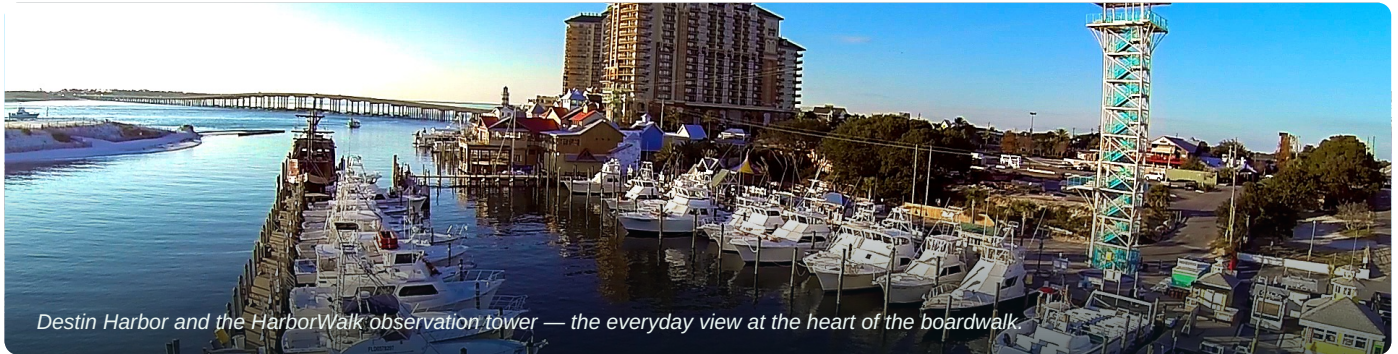
Top Employers & Sectors

EMPLOYER / SECTOR	CATEGORY
Eglin Air Force Base	Military / Defense — world’s largest Air Force installation, ~10,000 service members & civilians plus ~3,000 contractors
Hurlburt Field (1st Special Operations Wing)	Military / Defense — ~8,000 service members, ~2,000 civilian employees, ~2,300 contractors
Sandestin Golf and Beach Resort	Hospitality & Resort — 2,400-acre resort community, largest hospitality employer on the corridor
HCA Florida Fort Walton-Destin Hospital	Healthcare — 331-bed regional hospital
Okaloosa County School District	Public Sector / Education — ~3,400 employees, “A” rated district
Boeing, Lockheed Martin, BAE Systems & other defense contractors	Defense Contracting — 7 of the world’s top 10 defense contractors have a local presence
Accommodation & Food Services sector	Hospitality — Destin Harbor, HarborWalk Village & Baytowne Wharf

Florida tourism generated a record \$133.6 billion statewide in 2024, and Destin’s 275+ restaurants and charter-fishing economy capture an outsized share of that along the Emerald Coast — but it’s the defense and contracting sector, not tourism, that gives Destin & Sandestin a steadier year-round job base than most Gulf Coast beach towns.

Sources: One Okaloosa EDC, 850 Business Magazine, Livability.com, HCA Healthcare, Okaloosa County School District, Zippia, Florida Governor’s Office (VISIT FLORIDA), 2026.

Top Attractions



Destin Harbor and the HarborWalk observation tower — the everyday view at the heart of the boardwalk.

HarborWalk Village

Destin Harbor's boardwalk of restaurants, shops, dolphin cruises and amusements, with free fireworks most Thursday evenings in summer.

The Village of Baytowne Wharf

Sandestin's pedestrian village of shops, restaurants and nightly live entertainment along Choctawhatchee Bay.

Destin Harbor & the Fishing Fleet

Known as "The World's Luckiest Fishing Village" — the continental shelf sits just 20 miles offshore, drawing one of Florida's largest charter fleets.

James Lee Park

Destin's largest public beach park, with three pavilions, 41 picnic tables, nine dune walkovers and a playground.

Crab Island

A famous shallow sandbar reachable only by boat — floating bars, paddleboards and calm, crystal-clear water make it Destin's signature attraction.

Henderson Beach State Park

Over a mile of protected sugar-white beach, a pet-friendly nature trail, and a 60-site campground; day-use pass now required.

Grand Boulevard

Open-air shopping and dining district beside Sandestin's gates — restaurants, boutiques, and a Whole Foods within golf-cart distance of the resort.

Norriego Point

A sheltered, renourished sand spit between the harbor and the Gulf — calm, family-friendly swimming without the surf.

Sources: TripShock, MyCrabIsland.com, City of Destin, DestinFlorida.com, Sandestin.com, 2026.

GETTING TO KNOW THE AREA

Sports & Recreation: Golf & Marinas

Unlike 30A, Destin & Sandestin combine championship golf with real marina infrastructure on Choctawhatchee Bay.



Baytowne Marina at Sandestin — home of the Emerald Coast Blue Marlin Classic.

COURSE	LOCATION	NOTES
Kelly Plantation Golf Club	Destin	Fred Couples / Gene Bates design, 7,000+ yards along Choctawhatchee Bay bayous; Destin's top-ranked residential golf community
Regatta Bay Golf & Country Club	Destin	Robert C. Walker design, 6,894 yards, par 72; home of the Marina & Yacht Club rated #1 in the country for boating
Emerald Bay Golf Club	Destin / Miramar Beach	Choctawhatchee Bay views, clubhouse and restaurant renovated 2014
Indian Bayou Golf Club	Destin	27 holes across three nines (Choctaw, Seminole, Cypress Bend); wide fairways, more affordable green fees
Sandestin Golf & Beach Resort courses	Sandestin	Four championship courses on-site (Baytowne, Burnt Pine, Raven, The Links) inside the 2,400-acre resort

Marinas & Boating

Destin & Sandestin sit on Choctawhatchee Bay, giving this corridor real marina infrastructure that 30A simply doesn't have. Destin Harbor is a working waterfront lined with charter and private boats, while Baytowne Marina at Sandestin offers over 120 slips for boats up to 140 feet, full-service fueling, and guest amenities including beach access, pool access and complimentary bikes.

Fishing capital of the Gulf: the continental shelf drops just 20 miles offshore of Destin Harbor — among the closest deep-water access anywhere on the Gulf Coast — which is why Destin bills itself “The World’s Luckiest Fishing Village” and hosts the month-long Destin Fishing Rodeo every October.

Sources: KellyPlantationGolf.com, Compass Resorts, DestinFlorida.com, Lake.com (Baytowne Marina), WaterwayGuide.com, 2026. Confirm current membership terms and tee times directly.

Parks & Recreation: More Things to Do



Norriego Point and the Destin Pass — the sheltered jetty and boardwalk pavilion locals walk to year-round.

Beyond golf, the beach and the harbor, Destin & Sandestin lean into family adventure attractions that 30A's quieter villages don't offer at the same scale.

Deep-Sea & Bay Fishing Charters

Depart daily from Destin Harbor's fleet and Baytowne Marina in Sandestin; the Destin Fishing Rodeo runs the entire month of October.

HarborWalk Adventures

Destin's longest and tallest dual zipline, a 1,000-foot round trip over Destin Harbor between two steel towers.

Urban Air Trampoline & Adventure Park

Indoor family adventure park with an obstacle course and indoor zipline — a rainy-day and summer-heat staple.

Baytowne Adventure Zone

Ziplines, a climbing wall, ropes course and bungee trampolines right in the Village of Baytowne Wharf at Sandestin.

Crab Island Watersports

Paddleboard and jet ski rentals, plus floating obstacle courses on Destin's signature sandbar.

Henderson Beach State Park Trail

A pet-friendly nature trail leading to an elevated dune with the remains of a decades-old bunker.

Sources: BaytowneAdventureZone.com, HarborWalkAdventures.com, [City of Destin](https://CityofDestin.com), FloridaStateParks.org, 2026.

GETTING TO KNOW THE AREA

Bike & Golf Cart Rentals

Sandestin’s resort streets and Destin’s Harbor-to-Crystal-Beach stretch are both easy to cover by bike or cart.



Bike Rental Companies

COMPANY	SERVICE AREA	NOTES
Good Times Rentals	Destin, Miramar Beach & 30A	Beach cruisers & e-bikes; family-owned, delivers directly
Luxury Cart Rental of Destin	Destin & Miramar Beach	Two locations; e-bikes & beach cruisers
Runaway Rentals	Miramar Beach, Destin, 30A & Santa Rosa Beach	Free helmets, locks included, no admin fees
Glass Casa Carts And Bikes	Sandestin / Miramar Beach	Weekly bike rentals; discounted rates for resort guests

Golf Cart Rental Companies

COMPANY	SERVICE AREA	NOTES
Emerald Coast Premier Rentals	Destin, Miramar Beach & all of 30A	Street-legal LSV carts, delivered
Good Times Rentals	Destin & Miramar Beach	6-seater street-legal carts
Glass Casa Carts And Bikes	Sandestin	6-seater EZgo carts
Luxury Cart Rental of Destin	Destin & Miramar Beach	Two locations, daily & weekly rates
Street Legal Golf Cart Rentals	Miramar Beach & Destin	Long-term / seasonal rental options available

Rates, minimum-day requirements and delivery windows change seasonally — confirm current pricing and availability directly with each company.

Sources: company websites, 2026.

GETTING TO KNOW THE AREA

Public Beach Access in Destin & Sandestin

Destin maintains 13 public beach access points; Sandestin's Gulf frontage runs mostly resort/owner access.



Of Destin's 13 public beach access points, 11 are city-owned, one is county-owned (James Lee Park) and one is state-owned (Henderson Beach State Park). All are free except Henderson Beach, which charges a state park day-use fee — and note that as of 2026 the City of Destin charges \$20 for 4 hours of parking at many public beach areas.

AREA	NOTABLE PUBLIC ACCESS POINTS
Crystal Beach	Crystal Beach Drive Public Beach Access; June White Decker Public Beach Park; Shore at Crystal Beach Public Beach Access & Park
Holiday Isle / Harbor	Norriego Point Public Beach Access — sheltered, family-friendly swimming between the harbor and the Gulf
Destin (city center)	Barracuda, Calhoun, O'steen, Pompano, Shirah & Tarpon Street Public Beach Accesses; Silver Shells Beach Public Beach Access
East Destin	Henderson Beach State Park (fee; day-use pass now required); James Lee Park, Destin's largest public beach access with 166 parking spaces
Sandestin / Miramar Beach	Primarily resort/owner beach access within Sandestin Golf and Beach Resort; nearby regional access points run east along Scenic Hwy 98 in Miramar Beach

Unless otherwise noted, beach access itself is free of charge to the public — only parking and Henderson Beach State Park entry carry fees.

Sources: City of Destin, FloridaPanhandle.com, TheGoodLifeDestin.com, RusticSeaRelics.com, 2026. Access points and rules are city/county-managed and subject to change.

Best Bars & Sunset Spots by Area

A guide to where locals actually go for a drink — sunset picks flagged.



AREA	BAR	ADDRESS	KNOWN FOR
Destin Harbor	AJ's Seafood & Oyster Bar ★	116 Harbor Blvd, Destin, FL 32541	Destin Harbor icon since 1984; oysters, live music
Destin Harbor	Boshamps Seafood and Oyster House	Destin Harbor Boardwalk	Fresh local seafood, lively harbor-view patio
Destin Harbor	Skybar at The Edge ★	Destin Harbor	Adults-only rooftop, 180° harbor & Gulf views, live music 7 nights
Crystal Beach	The Rooftop Bar at Henderson Park Inn ★	Crystal Beach, Destin	Sunset views over Henderson Beach State Park
Sandestin	Ara Rooftop Lounge & Pool	1 Grand Sandestin Blvd, Miramar Beach	Chic rooftop lounge near Sandestin's gates
Sandestin / Baytowne	Village of Baytowne Wharf marina bars ★	9300 Baytowne Wharf Blvd, Miramar Beach	Waterfront nightlife, live music, festivals on Choctawhatchee Bay
Sandestin	The Beach House at Sandestin ★	Sandestin Golf and Beach Resort	Gulf-front dining with sunset views
Miramar Beach	Whale's Tail Beach Bar & Grill ★	Scenic Gulf Drive, Miramar Beach	Iconic beachfront bar, classic Emerald Coast sunset

★ = Popular sunset pick, per local guides. Call ahead for hours, which shift seasonally.

Sources: [RealJoy.com](#), [OceanReefResorts.com](#), [DestinFlorida.com](#), individual business websites, 2026.

Weather by Month & Best Time to Visit

Averages for Destin & Sandestin, drawn from long-term climate normals.

MONTH	AVG HIGH	AVG LOW
January	63°F	46°F
February	66°F	49°F
March	72°F	55°F
April	78°F	61°F
May	84°F	68°F
June	89°F	74°F
July	91°F	76°F
August	90°F	76°F
September	87°F	72°F
October	79°F	61°F
November	71°F	52°F
December	65°F	47°F

Jan

COLDEST MONTH (46°F
AVG LOW)

226 days

AVG. DAYS OF
SUNSHINE / YEAR

Oct

DRIEST MONTH

Apr–May,
Oct–Dec

BEST MONTHS TO VISIT

Mid-February through May and October through mid-December are the sweet spots: warm Gulf water without July/August’s peak heat and humidity, thinner crowds on Highway 98, and softer shoulder-season rates — also the best windows for a house-hunting trip. Water temperatures reach the mid-70s by May and stay in the low-to-mid 80s June through September, ideal for swimming. Hurricane season (June–November) peaks in September, with the heaviest rainfall falling in the summer months.

Sources: *WeatherSpark.com*, *Weather-and-Climate.com*, *CurrentResults.com*, *TravelSafe-Abroad.com*, 2026.

12-Month Events Calendar

Destin & Sandestin's biggest annual events and recurring happenings, month by month.

MONTH	EVENT
January	Quiet shoulder season on the harbor — an ideal window for a house-hunting trip
February	Mardi Gras events at Baytowne Wharf & Grand Boulevard; Valentine's waterfront dinners
March	Spring break season begins; spring concerts kick off at Baytowne Wharf
April	Fishing tournament season ramps up; spring festivals at Grand Boulevard
May	Memorial Day kicks off the summer season on Destin Harbor and Crab Island
June	Emerald Coast Blue Marlin Classic (June 17–21, 2026) at Baytowne Marina — sportfishing tournament with public weigh-ins; Baytowne Wharf summer concert series begins
July	Red, White & Baytowne (July 4) — fireworks over the Sandestin lagoon; weekly Thursday-night fireworks at HarborWalk Village
August	Quieter month — peak season for uncrowded beaches and shoulder-season rates
September	Destin Seafood Festival (Sept 25–27, 2026) on the Destin Harbor Boardwalk — free admission, fresh Gulf seafood, live music; peak hurricane season
October	Destin Fishing Rodeo (all month) — the oldest, biggest fishing tournament in the Southeast; daily weigh-ins at AJ's on the boardwalk
November	Fall shoulder season; Veterans Day observances reflecting the area's strong military community
December	Destin Harbor Lighted Boat Parade (Dec 13, 2026) with fireworks; Coastal White Christmas lights & Festival of Trees at Grand Boulevard

2026 dates shown; confirm exact dates annually.

Sources: DestinSeafoodFest.com, DestinFishingRodeo.org, SoWal.com, TheGoodLifeDestin.com, PanhandleGetaways.com, 2026.

Real Estate Snapshot (2026)



\$645,130

AVG. HOME VALUE
(DESTIN, ZILLOW)

\$639K

MEDIAN LIST PRICE
(32541, JUL 2026)

132 days

AVG. DAYS ON MARKET
(DESTIN)

\$409/sqft

MEDIAN SALE \$/SQFT
(32541, +4.5% YOY)

Destin's housing market currently favors buyers: homes go to pending in around 35 days and the market is described as "not very competitive." Zillow's typical home value of \$645,130 is roughly flat year-over-year (+0.8%), while the median list price in the 32541 ZIP was \$639K in July 2026, with per-square-foot values down about 9% versus a year earlier. At the same time, Redfin's January 2026 data show the median sale price per square foot up 4.5% year-over-year to \$409 — a signal that well-positioned, move-in-ready homes are still commanding a premium even as broader softening shows up in list prices.

Next door, Sandestin/Miramar Beach (32550) tells a similar story — median list prices in the \$599K–\$675K range and conditions tilting toward buyers. Overall cost of living in Destin runs about 18% above the national average, driven almost entirely by housing, which sits roughly 62% above the U.S. average.

Sources: Zillow Home Value Index, Redfin, Movoto, Houzeo, WooleyLuxury.com, Home & Money, market data current through July 2026. Not financial advice — consult a licensed lender and your agent for your specific numbers.

Home Prices by Area



ZIP	AREA	TYPICAL PRICE RANGE	MEDIAN
32541	Destin — Harbor, Crystal Beach, Holiday Isle, Kelly Plantation, Regatta Bay, Indian Bayou	~\$300K (condo) – \$5M+ (Gulf-front / harbor estate)	~\$639K median list
32550	Miramar Beach / Sandestin — Sandestin Resort, Grand Boulevard, Silver Shells, Tops'I	~\$270K (condo/studio) – \$4M+ (Gulf-front estate)	~\$599K–\$675K median list

\$409/sqft

32541 MEDIAN SALE \$/SQFT (JAN 2026)

132 days

MEDIAN DAYS ON MARKET

234

ACTIVE DESTIN LISTINGS (JUL 2026)

Buyer's Market

CURRENT CONDITIONS, BOTH ZIPS

Home sizes run the full range across this corridor — beach and harbor condos start around 700–1,200 sq ft, while single-family homes in Kelly Plantation, Regatta Bay and Sandestin’s residential neighborhoods typically run 2,000–4,500+ sq ft. Gulf-front estates in Crystal Beach and the highest-end pockets of Sandestin can exceed 6,000 sq ft.

Sources: Redfin, Zillow, Movoto, market data as of July 2026. Prices are estimates and change frequently — ask me for a current, address-specific market snapshot.

Popular Neighborhoods & Communities — Destin

Among the most searched and talked-about communities in Destin — not an official ranking, just the names buyers ask about most.

COMMUNITY	HOME TYPE / BUILT	PRICE RANGE	KNOWN FOR
Kelly Plantation	Single-family; 1990s–present	\$600K–\$4M+	Destin's #1-ranked neighborhood; gated golf community on Choctawhatchee Bay
Regatta Bay	Single-family & townhome; 1990s–present	\$450K–\$1.4M	Golf-course community; Marina & Yacht Club rated #1 in the U.S. for boating
Crystal Beach	Single-family, estate lots; varies	\$3M–\$10M+	Gated Gulf-front luxury enclave on west Destin's beach
Holiday Isle	Single-family & condo; 1970s–present	\$500K–\$3M+	Boater's paradise between the Gulf and Destin Harbor; private docks
Emerald Bay	Single-family; 1990s–present	\$500K–\$1.5M	Golf-course community fronting Choctawhatchee Bay
Indian Bayou	Single-family; 1980s–present	\$400K–\$900K	27-hole golf community; one of Destin's more affordable entry points
Destin Pointe / Harbor Area	Condo & townhome; 1990s–present	\$400K–\$1.5M	Walkable to HarborWalk Village and the charter fleet
Old Destin / Norriego Point	Single-family & cottage; 1950s–present	\$500K–\$2M+	The original Destin fishing-village character, near the harbor

Sources: [DestinPropertyExpert.com](#), [WhittemoreGroupRE.com](#), [DestinRealEstateSales.com](#), local MLS activity, 2026.

More Communities to Know — Sandestin & Miramar Beach



COMMUNITY	HOME TYPE / BUILT	PRICE RANGE	KNOWN FOR
Sandestin Golf and Beach Resort	Condo, villa & single-family; 1970s–present	\$270K–\$4M+	2,400-acre gated resort; 4 golf courses, Baytowne Marina, 30 distinct neighborhoods
Village of Baytowne Wharf	Condo; 1990s–2000s	\$270K–\$800K	Walkable resort village, 9 buildings, shops/dining/marina at the door
Grand Boulevard area	Condo & townhome; 2000s–present	\$400K–\$1.2M	Open-air shopping & dining district adjacent to Sandestin's gates
Tops'I Resort	Condo, villa & townhome; 1980s–present	\$350K–\$1.5M	52-acre gated resort between the Gulf and a nature preserve; towers, villas, tennis & pools
Silver Shells Beach Resort	Condo (6 towers); 2000s	\$500K–\$2M+	Gulf-front gated resort; 3 towers restricted to owner use
Frangista Beach	Single-family & condo; 1990s–present	\$500K–\$2M+	Private beach access, walkable Miramar Beach neighborhood

Sandestin functions less like a typical subdivision and more like a small resort city — golf carts and bikes are the preferred way to get around inside the gates, and most owners split time between full-time residency, seasonal use, and short-term rental.

Sources: Sandestin.com, DestinRealEstateSales.com, AbbottMartinGroup.com, CoastalHeritageRealty.com, ECBYO.com, 2026. Price ranges are broad market approximations, not appraisals.

Beachfront Condo Communities



For buyers weighing a beach condo — as a primary residence, second home, or vacation rental — Destin & Sandestin's inventory includes far more true high-rise towers than 30A, where height restrictions keep most buildings low.

COMMUNITY	LOCATION	KNOWN FOR
Silver Shells Beach Resort	Miramar Beach	Six luxury Gulf-front towers (St. Thomas, St. Croix, St. Maarten, St. Barth, St. Lucia, St. Kitts); three restricted to owner use
Majestic Sun	Miramar Beach	High-rise on Scenic Gulf Drive with southern sun exposure and Gulf views
Ariel Dunes	Miramar Beach	Popular rental building across from Whale's Tail Beach Bar & Grill
Village of Baytowne Wharf condos	Sandestin	Nine buildings inside the resort village; bay, lake or golf-course views, marina access
Emerald Grande at HarborWalk	Destin Harbor	Harbor-front high-rise condo-hotel steps from HarborWalk Village
Tops'I Resort towers	Miramar Beach	Signature Gulf-front towers within the 52-acre Tops'I gated resort

Because Destin & Sandestin permit taller construction than most of 30A, per-square-foot pricing can run more moderate for comparable Gulf frontage — ask me for current listings before assuming what's on the market.

Sources: [DestinRealEstateSales.com](#), [OceanReefResorts.com](#), [BrowseDestin.com](#), [EmeraldGrandeFL.com](#), 2026. Confirm current HOA rules, rental restrictions and pricing directly.

SCHOOLS

Schools Serving Destin & Sandestin



Destin High School's courtyard — the corridor's newest public school campus, opened 2021.

All public schools serving Destin & Sandestin fall under the Okaloosa County School District, which earned an “A” rating from the Florida Department of Education for 2025–2026 and advanced from 11th to 8th statewide this year.

Destin Elementary School

“A” grade for the 25th consecutive year — part of a district that continues to rank among Florida’s strongest.

Destin Middle School

“A” grade for the 25th consecutive year; GreatSchools rating of 8 out of 10.

Destin High School (public charter, opened 2021)

“B” grade — Destin’s newest school option, still building its track record relative to other Okaloosa County high schools.

Zoned high school note: Depending on address, Destin & Sandestin families may zone to Destin High School or to established Okaloosa County high schools such as Fort Walton Beach or Niceville High School — always confirm the current zoned school for a specific address before buying.

Ratings: GreatSchools.org, The Destin Log, Okaloosa County School District, 2026. School attendance zones change — always confirm before buying.

SCHOOLS

Private & Independent School Options

SCHOOL	GRADES	NOTES
Emerald Coast Christian School	K–8	Bible-based curriculum, low teacher/student ratios, Fort Walton Beach (short drive from Destin)
Rocky Bayou Christian School	PK–12	Established Christian school in Niceville, popular with Destin families
St. Mary Catholic School	PK–8	Catholic parish school in Fort Walton Beach
Compass Rose Academy	PK–6	Montessori-influenced, Blue Mountain Beach (30A-adjacent)
Montessori Learning Center	PreK–3	Fort Walton Beach

Okaloosa County has roughly 15 private schools countywide, most faith-affiliated, with several concentrated in Fort Walton Beach and Niceville a short drive from Destin & Sandestin. Source: PrivateSchoolReview.com, NCES, 2026. Confirm current tuition, enrollment, and accreditation directly with each school.

Ratings: GreatSchools.org, Niche.com, 2026. Sources: Okaloosa County School District, PrivateSchoolReview.com, Fun4EmeraldCoastKids.com.

Healthcare Directory



HCA Florida Fort Walton-Destin Hospital — the tri-county area’s only full-service acute care hospital.

Rather than name individual providers whose availability and insurance networks change constantly, here’s the stable directory of facilities serving Destin & Sandestin — ask me anytime for a personal referral.

Hospitals & Emergency Care

FACILITY	CONTACT	NOTES
HCA Florida Fort Walton-Destin Hospital	1000 Mar Walt Dr, Fort Walton Beach	331-bed acute care hospital; only full-service hospital in the tri-county area; Advanced Primary Stroke Center, Cancer Care Center, open-heart surgery, Level II Trauma Center
HCA Florida Destin Emergency	Destin, FL	24/7 freestanding ER serving Destin & South Walton residents and visitors
Ascension Sacred Heart Medical Park & Walk-in Clinic – Destin	36500 Emerald Coast Pkwy, Destin · (850) 837-0032	Walk-in urgent care & primary care, Mon–Fri 7:30am–3pm

Urgent & Primary Care

PRACTICE	TYPE
HCA Florida Destin Emergency / Express ER	24/7 emergency & express care for minor injuries
Ascension Sacred Heart Walk-in Clinic – Destin	Walk-in urgent care & family medicine
Ascension Sacred Heart Emerald Coast (Miramar Beach)	Full-service hospital with 24/7 ER, ~15–20 minutes from Sandestin

Sources: HCA Healthcare, Ascension Healthcare, Healthfinder.fl.gov, 2026.

Additional Local Services

CATEGORY	WHAT'S AVAILABLE LOCALLY
Physical Therapy & Rehab	Multiple outpatient PT clinics in Destin, Miramar Beach and Fort Walton Beach, several affiliated with HCA and Ascension
Mental Health & Counseling	Licensed counseling practices and telehealth options throughout Okaloosa County; ask me for a current referral
Senior Living & Assisted Living	Assisted and independent living options in Destin, Miramar Beach and Fort Walton Beach; several 55+ communities in the broader Emerald Coast/30A area
Pharmacy	CVS, Publix and Walgreens pharmacy locations along Emerald Coast Pkwy and Hwy 98, serving Destin & Sandestin
Veterinary Care	Multiple small-animal veterinary clinics in Destin and Miramar Beach

Physician referral line: Emerald Coast Medical Association, (850) 784-2090. Always confirm current insurance network and availability directly with the practice.

Sources: HCA Healthcare, Ascension, Healthgrades, local directories, 2026.

Emergency Services & Local Government

Emergency Services

SERVICE	CONTACT	WEBSITE
Emergency (police, fire, medical)	911	—
Okaloosa County Sheriff's Office (non-emergency)	(850) 651-7400	sheriff-okaloosa.org
Okaloosa County Sheriff's Office — Destin Substation	(850) 609-2094	cityofdestin.com
HCA Florida Destin Emergency (24/7 ER)	Destin, FL	hcafloridahealthcare.com
Poison Control	1-800-222-1222	poisonhelp.org

Government & Community Info

RESOURCE	WEBSITE
City of Destin Government	cityofdestin.com
Okaloosa County Government	myokaloosa.com
Okaloosa County School District	okaloosaschools.com
Okaloosa County Sheriff's Office	sheriff-okaloosa.org
Destin-Fort Walton Beach Tourism	destinfb.com
Destin Chamber of Commerce	destinchamber.com

Unlike 30A, Destin is an incorporated city with its own City Hall and municipal government; Sandestin sits just east in unincorporated Walton County, governed by Walton County alongside its Homeowners & Property Owners Associations.

Contact info current as of July 2026 — departments occasionally change lines and URLs; 911 always works for true emergencies.

Top Fine Dining



Prime steak and fresh-cut fries at Seagar's — the corridor's only AAA Four-Diamond steakhouse.

RESTAURANT	LOCATION	KNOWN FOR
Seagar's Prime Steaks & Seafood	Hilton Sandestin Beach Resort	Area's only AAA Four-Diamond steakhouse; USDA Prime Black Diamond beef, 600-label wine list
Bistro Bijoux	Village of Baytowne Wharf, Sandestin	Full-service fine dining in the heart of the resort village
Fleming's Prime Steakhouse	Grand Boulevard, Miramar Beach	Prime steaks, extensive wine list, upscale dining
Beach Walk Cafe	Henderson Park Inn, Destin	Beachfront fine dining; reservations required 2–3 days ahead in peak season
The Ocean Club Restaurant	Destin	USDA Prime steaks and fresh seafood
Marina Cafe	Destin Harbor	Longtime Destin fine-dining fixture with harbor views

Call ahead for reservations and current hours.

Sources: [OpenTable](#), [FloridaPanhandle.com](#), [HiltonSandestinBeach.com](#), 2026.

Top Casual Dining



RESTAURANT	LOCATION	KNOWN FOR
LuLu's Destin	Destin Harbor, at the bridge	Lucy Buffett's colorful waterfront icon; live music, kids' splash pad, on-site watersports rentals
Boshamps Seafood and Oyster House	Destin Harbor	Fresh local seafood, harbor views, lively atmosphere
The Back Porch	Destin (beachfront)	Destin classic since 1974; chargrilled amberjack, live music
Brotula's Seafood House & Steamer	Destin Harbor	Waterfront steam pots, casual vibe, sunset patio
Harbor Docks	Destin Harbor	No-frills local favorite; own seafood market, sushi, crab cake breakfasts
AJ's Seafood & Oyster Bar	Destin Harbor	Iconic harbor hangout since 1984; oysters & live music
Slick Lips Seafood & Oyster House	Baytowne Wharf, Sandestin	Resort-favorite seafood spot inside the village
Tommy Bahama	Sandestin	Island-inspired small plates and cocktails

Call ahead for hours.

Sources: [RealJoy.com](#), [OpenTable](#), [DestinCondoGetaways.com](#), [LuLusDestin.com](#), 2026.

WHERE TO STAY

Top Hotels & Resorts



Ranked by overall guest reputation and amenities — for clients house-hunting, relocating, or scouting the area.

#	PROPERTY	LOCATION	WHY STAY HERE
1	Hilton Sandestin Beach Golf Resort & Spa	Sandestin	Flagship full-service resort; private balconies, spa, championship golf
2	Hotel Effie Sandestin	Sandestin	Autograph Collection luxury hotel; rooftop pool, elevated dining
3	Henderson Park Inn	Destin (Crystal Beach)	Semi-private beach, Beach Walk Cafe, tranquil boutique setting
4	Sandestin Golf and Beach Resort	Sandestin	2,400-acre resort community; multiple golf courses, marina village
5	Emerald Grande at HarborWalk	Destin Harbor	Harbor-front condo-hotel steps from HarborWalk Village

Rankings reflect general guest reputation, 2026 — not a paid or official ranking. Rates and amenities change; confirm directly with each property.

Sources: [Tripadvisor](#), [HiltonSandestinBeach.com](#), [HendersonParkInn.com](#), [Sandestin.com](#), 2026.

WHERE TO STAY

Boutique Inns & Beach Resorts



Continued — the corridor’s smaller boutique properties and beach resort communities.

PROPERTY	LOCATION	WHY STAY HERE
Henderson Park Inn	Destin (Crystal Beach)	Shingle-style boutique inn between the dunes and the beach; semi-private beach, Beach Walk Cafe
Silver Shells Beach Resort & Spa	Miramar Beach	Gulf-front gated resort with six luxury towers
Tops'I Resort	Miramar Beach	52-acre gated resort between the Gulf and a nature preserve
Village of Baytowne Wharf lodging	Sandestin	Walkable resort-village stays steps from the marina and restaurants
Majestic Sun	Miramar Beach	High-rise Gulf-front condo-hotel on Scenic Gulf Drive
Beachcrest Condos	Destin	Established Gulf-front condo-hotel near HarborWalk Village

Destin & Sandestin's lodging inventory blends branded hotels with a large stock of vacation rental condos and homes — particularly inside Sandestin itself, where most overnight stays are private rentals managed by the resort or local property companies.

Sources: [SilverShells.com](#), [Sandestin.com](#), [TopsIResort.com](#), property websites, 2026. Confirm directly before booking.

Why Retirees Are Choosing Destin & Sandestin



Destin's median age of 41.5 already runs above the county and national averages — and the reasons keep repeating.

Affordability that stretches further

No state income tax means retirement income — pensions, Social Security, 401(k) withdrawals — goes further, even though housing costs run well above the national average.

Resort-scale amenities without leaving the area

Golf, a full-service marina, walkable shopping at Baytowne Wharf and Grand Boulevard, and deep-sea fishing keep retirees active without a long drive.

Serious healthcare on hand

HCA Florida Fort Walton-Destin Hospital is the tri-county area's only full-service acute care hospital, with a Level II Trauma Center and Advanced Primary Stroke Center.

Climate, with a caveat

Mild winters (mid-40s–60s) are a major draw, balanced against real summer heat/humidity and hurricane season (June–November, peaking in September).

A Resort Alternative to a Standalone Home: For retirees who want amenities and walkability without a car-dependent neighborhood, Sandestin's gated resort community — with golf-cart streets, a marina, and the Village of Baytowne Wharf — offers a lifestyle few standalone Destin neighborhoods can match. For a dedicated 55+ community, Latitude Margaritaville Watersound sits about 20 minutes east on 30A with a Jimmy Buffett-branded town square and resort-style amenities, priced from the mid-\$300s to low-\$500s.

Sources: World Population Review, HCA Florida Healthcare, 55places.com, Kiplinger, 2026.

Ready to See Destin & Sandestin for Yourself?

Every relocation is different — your budget, your must-haves, your timeline. I'd love to walk you through neighborhoods, current listings, and what today's market really means for you, whether you're buying a primary home, a second home, or an investment property.



Kinsey Haddock, P.A.

Broker Associate REALTOR | Coldwell Banker Realty | Panama City Beach · 30A · Destin

kinseycoldwellbanker@gmail.com | 850-340-0646
floridapanhandlehomes.com

This guide is for general informational purposes only and reflects publicly available data as of July 2026. Demographic, economic, and market figures are estimates from third-party sources (Census-based data, Zillow, Redfin, HCA Healthcare, Okaloosa County, and others as cited) and are subject to change.

This is not financial, legal, or tax advice — please consult a licensed financial advisor, attorney, or tax professional for guidance specific to your situation. Property descriptions and area information are provided without regard to race, color, religion, sex, disability, familial status, or national origin, in accordance with the Fair Housing Act.