



RELOCATION & LIFESTYLE GUIDE

Panama City Beach, Florida

Everything to know before you make the Emerald Coast home

Kinsey Haddock — REALTOR | Coldwell Banker Realty

Serving Panama City Beach · 30A · Destin

kinseycoldwellbanker@gmail.com | 850-340-0646

WELCOME

Why So Many People Are Calling PCB Home

Twenty-seven miles of white-sand beach, a small-town pace, and a Gulf that changes color by the hour — it's easy to see why Panama City Beach keeps showing up on relocation shortlists.

If you're considering a move to Panama City Beach, you're not alone. The city's population has grown more than 16% since the 2020 Census, and tourist development tax collections — one of the clearest signs of how much demand the area is seeing — were up 8.5% in January, 9.2% in February, and over 5% in March of this year alone.

This guide walks through the honest pros and cons, who's already living here, what the local economy looks like, the area's biggest draws, and why retirees and remote workers alike keep choosing this stretch of the Panhandle. My goal is simple: give you the real picture, not just the postcard, so you can decide with confidence.

20,873

2026 POPULATION

+16.1%

GROWTH SINCE 2020

27 mi

OF WHITE-SAND
BEACH

\$80,941

MEDIAN HH INCOME

"Tourism booming in Panama City Beach" is a headline this area sees almost every summer — and it's the engine behind the jobs, restaurants, and amenities residents enjoy year-round.

Sources: World Population Review, Florida Demographics, WJHG News (July 2026).

Pros & Cons of Moving to Panama City Beach

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.
- **Beach access, every day.** Sugar-white sand and emerald water aren't a vacation here — they're the backyard.
- **Slower pace than 30A or Destin.** Easier parking, quieter streets, and a more laid-back, local feel.
- **Strong tourism economy.** Tourism drives \$3.1 billion in direct visitor spending and supports 35,000+ local jobs across Bay County.
- **Healthcare access.** Two full-service hospitals — HCA Florida Gulf Coast and Ascension Sacred Heart Bay — serve the area, including the region's only open-heart surgery program.
- **A true four-season outdoor lifestyle.** Fishing, boating, golf, and 74°F average annual temps.

✗ The Trade-Offs

- **Hurricane season.** June through November brings storm risk and real insurance costs to budget for — September is historically the highest-risk month.
- **Summer crowds.** Front Beach Road traffic and beach congestion peak June–August as visitor season hits full swing.
- **Housing costs above the national average.** Buying and renting run well above the average U.S. city, even though everyday costs like groceries and dining trend lower.
- **Heat and humidity.** July and August highs regularly hit the upper 80s to low 90s with high humidity.
- **Seasonal service industry swings.** Restaurant waits and staffing can feel different in July versus January.

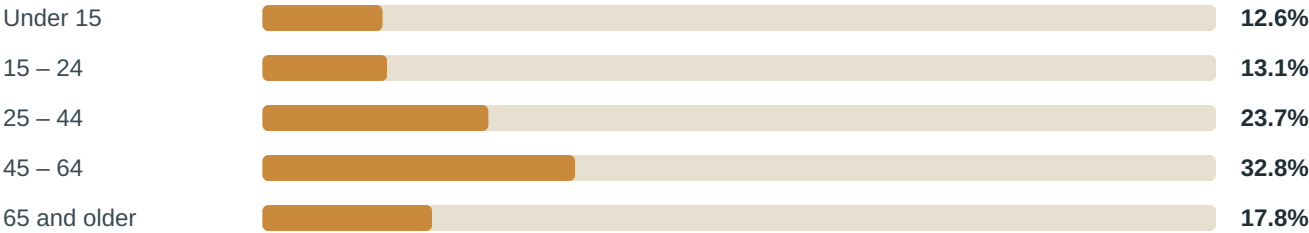
Sources: Bay EDA, Bay County Chamber of Commerce, Salary.com Cost of Living 2026, 55places.com, BestPlaces.net.

COMMUNITY SNAPSHOT

Who Lives in Panama City Beach

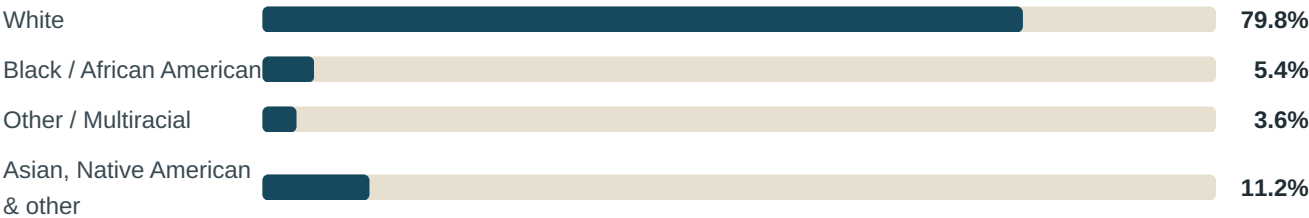
A look at the numbers behind the community — straight from the latest Census-based data.

Age Distribution



Median age: 45.4 years (45.2 male / 45.8 female) — noticeably older than the U.S. median of ~39, reflecting the area's strong retiree and second-home population.

Race & Ethnicity



Figures reflect Panama City Beach city limits (population ~20,873), not the broader Bay County/30A/Destin market area. Source: Florida-Demographics.com, Census-based estimates, 2026.

Income

METRIC	PANAMA CITY BEACH
Median household income	\$80,941
Poverty rate	9.97%

Source: Florida-Demographics.com / Census Reporter, 2026.

Jobs, Employers & What Powers the Local Economy

Between military, healthcare, and hospitality, Panama City Beach's job base is more diverse than its beach-town reputation suggests.

Tourism — The #1 Industry

Tourism is Bay County's largest industry: **\$3.1 billion** in direct annual visitor spending and more than **35,000 local jobs** supported. The area drew over 18 million visitors in 2019 and continues to see roughly 19.2 million visitor nights a year, with 2026 tourist tax collections running ahead of last year.

Top Employers

EMPLOYER	SECTOR
Tyndall Air Force Base	Military / Defense
Naval Support Activity Panama City / Naval Surface Warfare Center	Military / Defense
The St. Joe Company	Real Estate Development & Land Management
HCA Florida Gulf Coast Hospital	Healthcare
Ascension Sacred Heart Bay Hospital	Healthcare
Hospitality & tourism sector (hotels, dining, attractions)	Hospitality
Bay County / Panama City Beach government	Public Sector

Seven of Bay County's top ten employers are government or military entities. Source: Bay EDA, pcbeach.org, Bay County Chamber of Commerce.

GETTING TO KNOW THE AREA

Top Attractions



Pier Park

The heart of PCB's shopping and entertainment scene — 124+ stores, anchor retailers like Target and Dillard's, the 200-foot SkyWheel, an IMAX theater, Dave & Buster's, laser tag, escape rooms, a ropes course, and mini golf, all steps from the beach.

St. Andrews State Park

Roughly 1,200 acres and 2.5 miles of coastline three miles from PCB, consistently ranked among the best beaches in the U.S. Surf fishing, jetty fishing, two piers, a boat ramp, and access to Shell Island for snorkeling and kayaking.

Shipwreck Island Waterpark

A seasonal, family-friendly waterpark that's a summer staple for local kids and visiting grandkids alike.

Deep-Sea Fishing & Diving

Charter boats run daily for deep-sea fishing (flounder, cobia, redfish, mackerel), while offshore shipwreck reefs and Shell Island draw divers and snorkelers year-round.

27 Miles of Beach

From the lively Pier Park stretch to the quiet dunes near St. Andrews, there's a version of the beach for every mood.

ZooWorld Zoological Park

A conservation-focused zoo with 260+ animals, including African lions, Sumatran tigers, and Mandrills. Hands-on experiences include feeding lemurs, petting sloths, and a walk-through bird aviary. Open daily, 9:30am–4pm.

Coconut Creek Family Fun Park

Two tropical-themed 18-hole mini golf courses plus the football-field-sized Gran Maze with four observation towers — a longtime family favorite near the beach.

Sources: VisitPanamaCityBeach.com, Americas State Parks, TripShock.

GETTING TO KNOW THE AREA

Sports & Recreation: Golf & Marinas

Bay County has five golf courses within PCB proper and a deep bench of full-service marinas along St. Andrews Bay and Grand Lagoon.

Golf Courses

COURSE	NOTES
Bay Point Golf Club (Nicklaus Course)	The only Nicklaus Design course in Northwest Florida, set in a nature preserve minutes from the beach
Bay Point Golf Club (Meadows Course)	Country-club style course, daily green fee specials
Legacy Golf Club	Centrally located in PCB; TifEagle turf greens; area's only lighted par-3 course
Signal Hill Golf Course	Opened 1962 — PCB's oldest golf course
The Third at WaterSound Club	New 18-hole course designed by Davis Love III

Marinas

MARINA	NOTES
The Harbourage Yacht Club	64 slips, gated community marina
Bayside Marina	Full-service, established 1972, recently renovated
Bay Point Marina	180 slips, ~15 minutes from the Intracoastal Waterway
Point South Marina	Inside the gated Bay Point community
Pirate's Cove Marina	South shore of Grand Lagoon, near Shell Island & St. Andrews State Park
Capt. Anderson's Marina	60-year fixture; seafood market, gift shop, dockside dining
Dolphin Bay Marina	1101 Dolphin Bay Blvd; fuel dock, ship store, mixed slip options

Sources: VisitPanamaCityBeach.com, GolfLink, GolfEmeraldCoast.com, Snag-A-Slip, GetMyBoat, Marinas.com, 2026. Confirm current tee times, membership terms, and slip availability directly.

CLIMATE

Weather by Month & Best Time to Visit

Averages based on 1991–2020 NOAA climate normals for the Panama City / PCB area.

MONTH	AVG HIGH	AVG LOW
January	64°F	43°F
February	67°F	46°F
March	73°F	52°F
April	79°F	58°F
May	85°F	66°F
June	89°F	73°F
July	91°F	75°F
August	91°F	75°F
September	89°F	71°F
October	82°F	61°F
November	73°F	50°F
December	67°F	45°F

January

COLDEST MONTH
(43°F AVG LOW)

August

WETTEST MONTH
(7.4IN, 19 RAINY
DAYS)

May

DRIEST MONTH
(2.7IN, 7 RAINY DAYS)

Apr–May, Sep–Oct

BEST MONTHS TO
VISIT

April–May and September–October are the sweet spot: warm Gulf water without July/August's peak heat and humidity, thinner crowds, and softer fall rates — also the best windows for a house-hunting trip. Winter (Dec–Feb) is mild but too cool for most swimmers, with occasional nights near freezing. Hurricane season (June–November) peaks in September. *Sources: NOAA Climate Normals (1991–2020) via CurrentResults.com; Weather Atlas, 2026.*

12-Month Events Calendar

20 of the area's biggest annual events, month by month.

MONTH	EVENT
January	PCB Mardi Gras & Music Festival (Jan 30–31) · Visit PCB College Baseball Classic (Jan 30–Feb 1)
February	Krewe of St. Andrews Mardi Gras (Feb 6–7) · PCB Food Truck & Craft Beer Festival (Feb 7–8)
March	Emerald Coast Cruisin' Car Show (Mar 12–14) · St. Patrick's Day Festival (Mar 17)
April	UNwined Festival (Apr 3–4) · Spring EGGstravaganza (Apr 4)
May	Blessing of the Fleet, Fish Fry & Burning of the Socks (May 2) · Gulf Coast Jam (May 28–31)
June	USSSA PCB World Series (Jun 2–14) · Grand Slam World Series of Baseball @ The Beach (Jun 15–Jul 26) · Grand Slam Softball World Series (Jun 24–27)
July	USFA World Series Youth Fastpitch (Jul 5–18)
August	St. Andrews Play Music on the Porch Day (Aug 29)
September	Quieter month — peak season for uncrowded beaches and off-season rates
October	Pirates of the High Seas & Renaissance Fest (Oct 9–11)
November	Beach Home for the Holidays (Nov 28–29)
December	BaseballFest & New Year's Softball Fest (late Dec–early Jan) · New Year's Eve Beach Ball Drop (Dec 31)

2026 dates shown; confirm exact dates annually as they shift slightly year to year. Sources: VisitPanamaCityBeach.com, DestinationPanamaCity.com, The Pines at West Bay Events Guide, 2026.

HOUSING MARKET

Real Estate Snapshot (2026)



\$413K

AVG HOME VALUE

\$383,770

MEDIAN SALE PRICE

10.8 mo

MONTHS OF SUPPLY

94.3%

SALE-TO-LIST RATIO

The market has cooled from its pandemic-era pace: average home values are down about 4% year-over-year, and nearly 90% of sales are closing under list price — a buyer-friendly shift after several years of a seller's market. Forecasts point to a more balanced 2026, with modest price growth (2–4%) and rising inventory (5–10%) expected as the year continues.

For buyers, that means more negotiating room and more inventory to choose from than in recent years. For sellers, pricing strategy, condition, and insurance costs matter more than ever. Either way, this is a conversation worth having with a local agent before you make a move — numbers shift fast in a tourism-driven market like this one.

Sources: Zillow Home Value Index, Redfin, market data current through May 2026. Not financial advice — consult a licensed lender and your agent for your specific numbers.

HOUSING MARKET

Home Prices by ZIP Code

PCB spans three ZIP codes, and prices vary meaningfully between them.

ZIP	AREA	TYPICAL PRICE RANGE	MEDIAN
32407	Central PCB — Pier Park, Bay Point, Wild Heron, Camp Creek	~\$150K (condo) – \$2M+ (luxury single-family)	~\$404K median home value
32408	East PCB / Grand Lagoon	~\$250K – \$1M+	~\$412,746 median sale price
32413	West PCB — Surfside, Carillon Beach, Latitude Margaritaville, Inlet Beach corridor	~\$200K – \$3M+ Gulf-front	~\$542K median list / ~\$502,667 median sale

\$479,900

PCB MEDIAN LIST

\$383,770

MEDIAN SALE (3-MO)

\$329

PRICE PER SQ FT

111 days

MEDIAN DAYS ON
MARKET*

Home sizes across PCB run the full range — compact beach condos start around 500–800 sq ft, while single-family homes in communities like Breakfast Point, Camp Creek, and Wild Heron typically run 1,800–3,500+ sq ft. Luxury Gulf-front estates can exceed 5,000 sq ft.

**32413 figure, July 2026. Sources: Realtytrac, Redfin, Movoto, market data as of July 2026. Prices are estimates and change frequently — ask me for a current, address-specific market snapshot.*

WHERE TO LIVE

Popular Neighborhoods & Communities

These are among the most searched and talked-about communities in the PCB market — not an official ranking, just the names buyers ask about most.

COMMUNITY	HOME TYPE / BUILT	PRICE RANGE	KNOWN FOR
Bay Point	Single-family & condo; 1970s–present	\$400K–\$2M+	Gated, marina, golf, established lifestyle
Wild Heron	Single-family; 2000s–present	\$500K–\$2M+	Low-density, lakefront nature setting, privacy
Camp Creek	Single-family; 2015–present	\$400K–\$1M+	Golf course community, newer construction
Breakfast Point	Single-family; 2006–present	\$350K–\$700K	Master-planned, on-site K-8 school, parks/pools
Latitude Margaritaville Watersound	Single-family; 2020–present	\$300s–\$1.4M (avg ~\$493K)	55+ active adult, town square, resort amenities
Carillon Beach	Single-family & cottage; 1990s–2000s	\$600K–\$2M+	Walkable boutique beach town, town green
Grand Lagoon	Single-family, waterfront; 1970s–2010s	\$350K–\$1M+	Boating/canal community near St. Andrews State Park
Laguna Beach	Single-family; 1950s–1990s	\$300K–\$800K	Older, laid-back established coastal neighborhood
West End / Hwy 79 Corridor	Single-family; 2015–present	\$300K–\$600K	Growth corridor, more space, newer construction

Price ranges are broad market approximations as of 2026, not appraisals. Sources: GulfLifeGo, Bay County MLS activity, community developer materials.

WHERE TO LIVE

Beachfront Condo & Resort Communities

For buyers weighing a beach condo — as a primary residence, second home, or Airbnb investment — these are PCB's most recognized towers.

COMMUNITY	BUILT	PRICE RANGE	KNOWN FOR
Edgewater Beach & Golf Resort	1980s, renovated	\$250K–\$1.2M	All-suite, on-site golf course, multiple pools
Tidewater Beach Resort	2007	\$300K–\$900K	Beachfront high-rise, resort pools
Splash Resort	2008	\$250K–\$700K	Lazy-river style pool complex, beachfront towers
Shores of Panama	2007	\$250K–\$650K	Large beachfront complex, multiple pools & dining
Boardwalk Beach Resort	2000s	\$250K–\$700K	Beachfront, convention space, family pools
Long Beach Resort	2005–2007	\$200K–\$550K	Twin beachfront towers, pools
Sterling Breeze	2007	\$250K–\$600K	Boutique beachfront tower, quieter feel
Laketown Wharf	2008	\$200K–\$550K	Lakefront/beach-adjacent, on-site boardwalk shops
Celadon Beach	2005	\$250K–\$650K	Gulf-front towers, resort-style pools

Price ranges are broad market approximations as of 2026 based on recent listing activity, not appraisals. If considering a unit for short-term rental, confirm current PCB Vacation Rental Certificate and HOA rental rules first — see page 3.

SCHOOLS

Schools Serving Panama City Beach

All PCB public schools fall under Bay District Schools. Ratings below are current GreatSchools scores (out of 10).

Patronis Elementary School — 9/10

K-5 · 548 students · 7400 Patronis Dr, Panama City Beach, FL 32408 · (850) 767-5075

Offers a Gifted & Talented program; performing above average vs. Florida schools at the same grade levels. Regular attendance (72%) runs above the state average.

Hutchison Beach Elementary School — 8/10

K-5 · 549 students · 12900 Middle Beach Rd, Panama City Beach, FL 32407 · (850) 767-5195

Gifted & Talented program with a school-highlighted strength in English Learner support; performing above average vs. Florida schools at the same grade levels.

Breakfast Point Academy — 7/10

PK, K-8 · 1,093 students · 601 N Richard Jackson Blvd, Panama City Beach, FL 32407 · (850) 767-1190

Gifted & Talented program with small class sizes and a lower student-teacher ratio than the state average; serves the Breakfast Point community as an on-site K-8.

Surfside Middle School — 7/10

Grades 6-8 · 705 students · 300 Nautilus St, Panama City Beach, FL 32413 · (850) 767-5180

Offers Project Lead The Way (hands-on STEM curriculum) and a Gifted & Talented program; performing above average vs. Florida schools at the same grade levels.

J.R. Arnold High School — 4/10

Grades 9-12 · 1,596 students · 550 N Alf Coleman Rd, Panama City Beach, FL 32407 · (850) 767-3700

Offers AP courses, Project Lead The Way, and 28 sports programs. PCB's zoned public high school; rated below average on current state test-score data.

Ratings: GreatSchools.org, 2026. School attendance zones change — always confirm the current zoned school for a specific address using Bay District Schools' official locator at focus.bayschools.net/focus/find-my-school before buying.

Private & Independent School Options

SCHOOL	GRADES	NOTES
St. Andrew Catholic School	PK-8	Panama City; accredited by the Florida Catholic Conference & NCEA
Covenant Christian School	Pre-K (age 3)-12	2350 Frankford Ave, Panama City; affiliated with the Presbyterian Church in America
Holy Nativity Episcopal School	K-8	Panama City; founded 1959
1st Presbyterian Christian School	PK-12	Panama City; one of the area's top-ranked private schools
St. Bernadette Catholic School	K-4	Panama City Beach, FL 32407
Appletree Academy	PK	Panama City Beach, FL 32408

Bay County has about a dozen private schools, most religiously affiliated. Source: PrivateSchoolReview.com, GreatSchools.org, 2026. Confirm current tuition, enrollment, and accreditation directly with each school.

HEALTHCARE

Healthcare Directory

Rather than name 20 individual providers whose availability and insurance networks change constantly, here's the stable directory of facilities and practice groups serving PCB — ask me anytime for a personal referral.

Hospitals & Emergency Care

FACILITY	CONTACT	NOTES
Ascension Sacred Heart Emergency Care – PCB	11111 Panama City Beach Pkwy	24/7 ER, part of the region's only Level II Trauma Center
HCA Florida Gulf Coast Hospital	449 W 23rd St, Panama City · (850) 769-8341	238-bed acute care; area's only Pediatric ER, PICU & NICU

Urgent & Primary Care

PRACTICE	TYPE
TMH Urgent Care – Panama City Beach	Walk-in, 7 days, 9am–9pm; X-ray & lab on site
AFC Urgent Care – Panama City Beach	Walk-in urgent care, primary care & physicals
Emerald Coast Urgent Care	PCB location, extended hours
TMH Physician Partners – Primary Care PCB	Family & primary care
American Family Care – PCB	Family medicine & urgent care

Specialists

SPECIALTY	PRACTICE
Dermatology	Coastal Skin Surgery & Dermatology, 12139 PCB Pkwy · (850) 500-3376
Dermatology	Dermatology Specialists of Florida, 12907 PCB Pkwy · (850) 403-4783
Orthopedics	Bay Orthopaedics, Panama City
OB/GYN	All About Women OB/GYN · Emerald Coast Obstetrics & Gynecology
Pediatrics & Pediatric Cardiology	Ebeid MD Pediatrics & Pediatric Cardiology, 2202 State Ave #302, Panama City · (850) 785-0321

Pediatric Specialty Care	Nemours Children's, 2202 State Ave #102, Panama City
Pediatric Dentistry	Dr. Eric Berry, DMD, Panama City
Vision & Eye Care	Eye Doctor PCB (William C. Pike, OD) · Family First Vision Care, 11570 PCB Pkwy
Ophthalmology	Eye Center of North Florida, Panama City

Additional Local Services

CATEGORY	WHAT'S AVAILABLE LOCALLY
Physical Therapy & Rehab	Multiple outpatient PT clinics throughout PCB and Panama City, several affiliated with HCA Florida Gulf Coast and Ascension Sacred Heart
Mental Health & Counseling	Licensed counseling practices and telehealth options throughout Bay County; ask me for a current referral
Senior Living & Assisted Living	Several assisted living and independent living communities in Panama City / Bay County, plus 55+ communities like Latitude Margaritaville Watersound for independent retirees
Pharmacy	Major chain pharmacies (CVS, Walgreens, Publix) throughout PCB, several open 7 days
Veterinary Care	Multiple small-animal veterinary clinics throughout PCB and Panama City

Physician referral line: Emerald Coast Medical Association, (850) 784-2090. Always confirm current insurance network and availability directly with the practice. Sources: Ascension, HCA Florida Healthcare, Healthgrades, Nemours, panamacitypediatrics.com, 2026.

GOOD TO KNOW

Emergency Services & City Government

SERVICE	CONTACT	WEBSITE
Emergency (police, fire, medical)	911	—
Panama City Beach Police (non-emergency)	(850) 233-5000 · 17115 PCB Pkwy	pcbfl.gov/206/Police-Department
Panama City Beach Fire Rescue	(850) 233-5100 · 17007 PCB Pkwy	pcbfl.gov/209/Fire-Department
Bay County Sheriff's Office (non-emergency)	(850) 785-5245 / (850) 215-5140	bayso.org
Bay County Fire Rescue	(833) 532-2241	baycountyfl.gov/170/Emergency-Medical-Services-EMS
Poison Control	1-800-222-1222	poisonhelp.org
Ascension Sacred Heart ER – PCB	11111 PCB Pkwy, 24/7	healthcare.ascension.org/sacred-heart
HCA Florida Gulf Coast Hospital	(850) 769-8341	hcafloridahealthcare.com/locations/gulf-coast-hospital

Government & Community Info

RESOURCE	WEBSITE
City of Panama City Beach	pcbfl.gov
PCB Events Calendar	pcbfl.gov/311/Events
Bay County Government	baycountyfl.gov
Bay District Schools	bay.k12.fl.us
Bay County Chamber of Commerce	panamacity.org
Visit Panama City Beach (tourism)	visitpanamacitybeach.com

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

DINING

Top 10 Fine Dining

RESTAURANT	CONTACT	KNOWN FOR
Firefly	535 Richard Jackson Blvd · (850) 249-3359	Steaks, seafood & sushi; OpenTable Top 100 Most Romantic
Saltwater Grill	11040 Hutchison Blvd · (850) 230-2739	Seafood, sushi & steaks; 25,000-gal aquarium centerpiece
The Grand Marlin	1016 Thomas Dr #197	Shucked-to-order oyster bar, fresh local seafood
Hunt & Gather Raw Bar & Pub	7942 Front Beach Rd · (850) 708-1147	Elevated raw bar & pub fare
Capt. Anderson's Restaurant	5551 N Lagoon Dr · (850) 234-2225	PCB dining institution since 1967, fresh-off-the-boat seafood, waterfront market
Runaway Island	Front Beach Rd	Upscale beachfront dining, sunset views
Coconut Charlie's	Panama City Beach	Upscale-casual, craft cocktails
Bella Roma Tuscan Grill	Panama City Beach	Upscale Italian
Restaurant Paradis	Panama City Beach	Upscale Gulf-front dining
Ambrosia	Panama City Beach	Upscale contemporary dining

Call ahead for reservations and current hours. Sources: OpenTable, Yelp, Tripadvisor, 2026.

DINING

Top Casual Dining

RESTAURANT	CONTACT	KNOWN FOR
Schooners	5121 Gulf Dr · (850) 235-3555	"The Last Local Beach Club" — beachfront classic
Dusty's Oyster Bar	16450 Front Beach Rd · (850) 233-0035	Local favorite, wide oyster selection
Pineapple Willy's	9875 S Thomas Dr · (850) 235-0928	Beachfront seafood, PCB landmark
Buddy's Seafood Market	111 S Florida Hwy 79 · (850) 234-2609	Fresh local seafood market & casual eats
Hook'd Pier Bar & Grill	Across from Pier Park	Beachfront, relaxed flip-flop atmosphere
Sharky's Beachfront Restaurant	Front Beach Rd	Beachfront seafood & sunset views
Bayou	Panama City Beach	Casual Louisiana Cajun — Who Dat Shrimp, Swamp Cakes
Bayou Joe's Marina & Grill	112A E 3rd Ct, Panama City	Dockside dining, po-boys, water views
Boatyard	Panama City Beach	Casual waterfront, live music

Call ahead for hours. Sources: Yelp, OpenTable, VisitPanamaCityBeach.com, 2026.

WHERE TO STAY

Top Hotels & Resorts (1–10)

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

#	PROPERTY	WEBSITE	WHY STAY HERE
1	Sheraton Bay Point Golf & Spa Resort	marriott.com	Luxury resort — golf, spa, marina, pools
2	Margaritaville Beach Cottage Resort	margaritavilleresorts.com	Buffett-branded beachfront, pools & dining
3	Edgewater Beach & Golf Resort	edgewaterresorts.com	All-suite, on-site golf & Gulf views
4	Boardwalk Beach Hotel & Convention Center	boardwalkbeachhotel.com	Beachfront, convention space, family pools
5	Tidewater Beach Resort	tidewaterbeachresort.com	Beachfront high-rise, resort pools
6	Splash Resort	splashresortrentals.com	Onsite waterpark, lazy-river-style pools
7	Shores of Panama	shoresofpanama.com	23-story tower, lazy river, 2 tiki bars
8	Hampton Inn & Suites PCB-Beachfront	hamptoninnandsuitespanamacitybeach.com	Steps to Pier Park, free breakfast
9	Holiday Inn Resort PCB	ihg.com/holidayinnresorts	Family-friendly beachfront, lazy river
10	Hyatt Place PCB Beachfront	hyatt.com	Modern rooms, resort pool & lazy river

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

WHERE TO STAY

Top Hotels & Resorts (11–20)

Continued — the next 10 well-known PCB properties.

#	PROPERTY	WEBSITE	WHY STAY HERE
11	Wyndham Garden PCB	wyndhamhotels.com	Reliable mid-range beachfront option
12	Long Beach Resort	visitpanamacitybeach.com	Twin towers, 7,500 sq ft lagoon pool
13	Sterling Breeze	visitpanamacitybeach.com	Boutique beachfront tower, quieter feel
14	Laketown Wharf	visitpanamacitybeach.com	Lakefront/beach-adjacent boardwalk shops
15	Radisson PCB Oceanfront	radissonhotels.com	Family-friendly, right on the beach
16	Sandpiper Beacon Beach Resort	sandpiperbeacon.com	Budget-friendly, lazy river, 2 tiki bars
17	Bikini Beach Resort	visitpanamacitybeach.com	Retro beachfront motel-style, walkable
18	Celadon Beach Resort	visitpanamacitybeach.com	Gulf-front towers, resort-style pools
19	Emerald Beach Resort	resortcollection.com	Family-friendly beachfront condos, pools
20	Grand Panama Beach Resort	emeraldviewresorts.com	Beachfront towers, near Shipwreck Island

Websites shown are the most reliable source found for each property (official site or the Visit Panama City Beach directory) — several properties are managed by third-party rental companies rather than an independent brand site. Rates and amenities change; confirm directly before booking.

Why Retirees Are Choosing Panama City Beach

Nearly 1 in 5 residents is 65 or older — and the reasons keep repeating.

Affordability that stretches further

No state income tax means retirement income — pensions, Social Security, 401(k) withdrawals — goes further. Everyday costs like dining out run below the national average even though housing runs higher.

Healthcare on hand

Two hospitals serve the area: HCA Florida Gulf Coast Hospital (ER and trauma capabilities) and Ascension Sacred Heart Bay Hospital, home to the region's only open-heart surgery program.

An active, social lifestyle

Fishing, beach walks, boating, golf, and a steady calendar of local events keep retirees engaged rather than isolated — a common draw cited across national "best places to retire" lists.

Climate, with a caveat

A 74°F average annual temperature and mild winters (40s–60s) are a major draw — balanced against real summer heat/humidity and hurricane season (June–November, peaking in September).

Purpose-Built 55+ Living

For retirees who want a dedicated active-adult community rather than a standalone home, **Latitude Margaritaville Watersound** (15 minutes from PCB) offers a Jimmy Buffett-branded 55+ neighborhood with a town square, live entertainment, a lagoon-style pool with cabanas, a full fitness center, and homes from the \$300s to \$1.4M. It's one of the fastest-growing 55+ communities on the Gulf Coast — see page 12 for details.

Sources: 55places.com, GreatRetirementSpots.com, BestPlaces.net.

Ready to See PCB 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

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

kinseycoldwellbanker@gmail.com | 850-340-0646

floridapanhandlehomes.com



PANHANDLE
HOME BUYERS

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, Bay EDA, Bay County Chamber of Commerce, 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.