WELCOME HOME TO

Florida's Emerald Coast

A Complete Guide to Relocation,
Coastal Living, Real Estate & Investing

Panama City Beach
Scenic Highway 30A
Destin & Sandestin

Kinsey Haddock, P.A.

BROKER ASSOCIATE | REALTOR
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PANHANDLE REAL ESTATE

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ABOUT THE AUTHOR

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A native Floridian who has spent his life on this coast — and two decades in the business of homes.

Kinsey Haddock is originally from Gulf Breeze, Florida, with family roots on Amelia Island. He lives in the Panhandle today and works throughout it — Panama City and Lynn Haven, west through Panama City Beach, 30A, Destin, and Niceville, and east along the Forgotten Coast to Mexico Beach, Port St. Joe, and Cape San Blas.

He represents both buyers and sellers as an active REALTOR® and has worked in a broker capacity for more than five years. Before real estate he spent his career in home furnishings as a wholesale manufacturer's representative. He has more than twenty years in home-related products and services altogether. That background shows up in the practical parts of a transaction: what a house is actually built from, what it will cost to maintain, and which improvements return their cost.

Colleagues across both careers describe him the same way: dedicated, skillful, efficient, and closely attentive to what each client is trying to accomplish. He wrote this ebook because the same questions came up in nearly every first conversation.

AFFILIATIONS & CREDENTIALS

ABR

Accredited Buyer's Representative (ABR®)

MRP

Pricing Strategy Advisor (PSA)

RSPS

Resort and Second-Home Property Specialist (RSPS)

SFR

Short Sales and Foreclosure Resource (SFR®)

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Every destination has beautiful beaches.
Very few become home.
The Emerald Coast is one of those places.

Whether you're dreaming of sugar-white beaches, relocating your family, searching for a luxury waterfront home, or investing in one of America's most desirable coastal markets, this guide will help you discover what makes Florida's Emerald Coast unlike anywhere else.

Inside you'll explore Panama City Beach, Scenic Highway 30A, Destin, Miramar Beach, Sandestin, and the surrounding communities through local insight, neighborhood profiles, lifestyle recommendations, relocation planning, buyer education, and vacation rental strategies.

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Broker Associate | REALTOR®
Coldwell Banker Realty

A NOTE ON ACCURACY

Information contained in this publication is believed accurate at the time of publication but is subject to change without notice. Market statistics, price ranges, tax rates, licensing requirements, insurance guidance, and community details change regularly. Figures cited throughout this guide reflect data available in mid-2026 and are presented for general orientation only.

Nothing in this publication constitutes legal, tax, insurance, or investment advice. Real estate decisions should be made in consultation with licensed professionals including an attorney, a certified public accountant, a licensed insurance agent, and a mortgage lender. Rental income figures represent historical ranges reported by third-party sources and are not projections, guarantees, or representations of future performance.

EQUAL HOUSING OPPORTUNITY

REALTOR®

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A NOTE ABOUT THIS GUIDE

Portions of the background research, brainstorming, and conceptual development for this ebook 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 ebook is intended to serve as a helpful resource for gaining a better understanding of the real estate market, coastal communities, lifestyle, and opportunities throughout the areas featured in this guide. While every effort has been made to provide accurate and up-to-date information, market conditions, community features, pricing, regulations, and local information can change over time.

The information contained in this ebook is provided for general educational and informational purposes only. It should not be considered legal, financial, tax, investment, insurance, construction, lending, or other professional 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 the communities, real estate market, and lifestyle of Florida's Emerald Coast and Forgotten Coast while giving you ideas, insights, and confidence as you begin your own journey.

> *To every family searching for more than a house...*
> *To every retiree looking for sunshine...*
> *To every investor chasing financial freedom...*
> *And to everyone who believes life is better near the water.*

Welcome home.

A quiet evening on the Emerald Coast.

CONTENTS

Table of Contents

A Complete Guide to Florida's Emerald Coast

CONTENTS

A LETTER FROM KINSEY

Welcome

Why I wrote this ebook

Dear Friend,

Whether you're dreaming about living by the beach, searching for your next investment property, planning your retirement, or relocating your family, I'm honored you've chosen this guide as part of your journey.

As a REALTOR® serving Florida's Emerald Coast, I've had the privilege of helping buyers from across the country discover not only beautiful homes but also the unique lifestyle that makes this region so special. Time and again, I hear the same question:

“What is it really like to live here?”

That's exactly why I wrote this guide.

While you can easily find statistics, listings, and neighborhood maps online, those resources rarely capture what it's actually like to wake up to emerald-green waters, spend an afternoon exploring charming coastal towns, enjoy fresh Gulf seafood at a local restaurant, or watch the sun set over sugar-white beaches. Real estate is about much more than square footage and price—it's about finding a community where you can truly feel at home.

Throughout these pages, I've shared some of my favorite neighborhoods, local restaurants, parks, beaches, golf courses, shopping destinations, and hidden gems throughout Panama City, Panama City Beach, Scenic Highway 30A, Destin, Miramar Beach, Sandestin, Port St. Joe, Cape San Blas, and Mexico Beach. My hope is that this guide helps you experience the Emerald Coast the way locals do.

As a special bonus, I've also included a section highlighting Florida's Forgotten Coast—one of the state's most treasured and unspoiled stretches of coastline. While many people know the Emerald Coast for its vibrant beach communities and resort lifestyle, the Forgotten Coast offers something entirely different: uncrowded beaches, peaceful waterfront towns, world-class fishing, and a slower pace of life that reminds many people of what Florida used to be decades ago.

Communities like Port St. Joe, Cape San Blas, Mexico Beach, and St. George Island provide an authentic coastal experience where natural beauty takes center stage. For many buyers, these hidden gems become the perfect place to retire, purchase a second home, or simply escape the fast pace of everyday life.

No matter where your journey leads, I hope this guide gives you valuable insight into the many communities that make Northwest Florida one of the most desirable places to call home.

If you have questions about neighborhoods, schools, new construction, waterfront homes, investment opportunities, or simply want local advice from someone who knows the area, I would be honored to be your resource. My goal isn't just to help you buy or sell a home—it's to help you find the lifestyle that's right for you.

Thank you again for allowing me to be a small part of your journey. I hope to welcome you to Florida's Emerald Coast—and perhaps even introduce you to the quiet beauty of the Forgotten Coast—in person someday.

Warm regards,

Kinsey Haddock, P.A.
Broker Associate | REALTOR®
Coldwell Banker Realty
Serving Panama City • Panama City Beach • 30A • Destin • Miramar Beach • Port St. Joe • Cape San Blas • Mexico Beach • St. George Island

“Helping buyers and sellers discover the best of Florida's Emerald Coast and the hidden treasures of the Forgotten Coast.”

A LETTER FROM KINSEY

Welcome to Florida's Emerald Coast

If you're reading this guide, chances are you've found yourself dreaming about a different lifestyle.

Maybe it's waking up just minutes from the beach. Maybe it's escaping colder winters. Maybe it's purchasing a second home where your family can build memories for generations. Or maybe you're looking for an investment that produces both income and enjoyment.

Whatever brought you here, you're not alone.

Over the past several years I've had the privilege of helping families from nearly every corner of the United States relocate to Northwest Florida. Some came for retirement. Others accepted new military assignments. Many discovered our beaches during vacation and decided they never wanted to leave. I've also helped investors purchase vacation rentals throughout Panama City Beach, Scenic Highway 30A, Destin, and Sandestin.

Along the way, one thing became clear. **The internet provides plenty of information. What it doesn't provide is context.**

Every community here has its own personality. Every neighborhood attracts a different buyer. Every beach has a different atmosphere. Every investment opportunity carries its own set of advantages and trade-offs. A spreadsheet can tell you the median sale price in a ZIP code. It cannot tell you that the neighborhood two streets north is quieter, holds its value better, and puts you five minutes closer to the school your children will actually attend.

> *This guide was created to answer the questions buyers ask me every day. Not with marketing slogans, but with honest advice.*

INSIDE THIS GUIDE YOU'LL DISCOVER

- What it's really like to live here — including the trade-offs most brochures leave out

- The genuine differences between Panama City Beach, 30A, Destin, and Sandestin
- Neighborhood-by-neighborhood profiles with price ranges, lifestyle notes, and buyer fit
- Schools, healthcare, insurance, and cost of living
- Luxury communities, waterfront estates, and Gulf-front condominium living
- Vacation rental opportunities, licensing requirements, and realistic revenue expectations
- Current real estate trends and what they mean for your timing
- A practical buying process built for out-of-state and remote buyers

Whether you're relocating, retiring, buying a vacation home, or investing, my goal is simple: to help you make an informed decision with confidence.

Welcome to Florida's Emerald Coast. I look forward to helping you find the place you'll proudly call home.

Kinsey Haddock, P.A.

Broker Associate | REALTOR® · Coldwell Banker Realty

BEFORE YOU BEGIN

How to Use This Guide

This ebook is built to be read two ways. You can read it front to back as an orientation to the entire Emerald Coast, or you can go straight to the chapter that matches what you're trying to decide.

IF YOU ARE...	START HERE
Relocating full-time and comparing towns	Part One, then the chapter for each area you're weighing
Set on Panama City Beach	Chapter One, especially the neighborhood and market sections
Drawn to walkable beach	Chapter Two, Scenic Highway 30A
A boater, angler, or golfer	Chapter Three, Destin & Sandestin
Buying primarily for rental income	Chapter Four, then the neighborhood encyclopedia
Shopping above $1 million	The luxury sections in Chapters One through Three
Already under contract	Part Six, Moving to Florida, and the Appendices

RECURRING FEATURES

Kinsey's Insight

Navy callout boxes throughout the ebook. These are the observations I share with clients in the car between showings — the practical judgments that come from working this market rather than reading

Did You Know?

Gold-bordered fact boxes containing local detail that rarely makes it into listing descriptions.

DID YOU KNOW?
Florida has no state income tax, and it is one of only a handful of states that also levies no tax on retirement income, Social Security benefits, or investment income. For many relocating households, that single fact changes the math on the entire move.

ABOUT THE NUMBERS IN THIS BOOK

Real estate data ages quickly. Every figure in this guide is sourced from third-party market reporting available in mid-2026 and is labeled with enough context that you can tell what it does and does not cover. Where sources disagree — and on the Emerald Coast they often do, because condominiums and single-family homes behave very differently — I've shown the range rather than picking the most flattering number.

A complete list of sources appears at the back of the ebook. For a current, address-specific analysis, reach out to me directly. That's the part no guide can print in advance.

CHAPTER One

Discover the Emerald Coast

History, geography, and choosing your community

IN THIS CHAPTER

PROLOGUE

The First Morning

The first thing most people notice isn't the beach. It isn't the white sand. It isn't even the emerald water that has made this stretch of Northwest Florida famous around the world. It's the pace.

Life simply moves differently here. Before sunrise, charter captains quietly prepare their boats at the marinas. Paddleboarders slip across mirror-flat coastal dune lakes while dolphins break the surface offshore. Golf courses wake up under a light coastal breeze. Beach chairs sit neatly stacked as joggers leave the first footprints of the day in the sand.

For residents, this isn't vacation. It's Tuesday.

> *For decades, millions of visitors came to Florida's Emerald Coast believing they were escaping everyday life. Many eventually discovered they weren't escaping life. They were discovering the life they actually wanted.*

This guide was written for those people. Whether you're considering relocating, purchasing a second home, investing in vacation property, or simply exploring your options, this ebook exists to answer the questions that websites, advertisements, and listing portals rarely address.

- What does everyday life actually feel like here?
- Which community fits the way you want to live?
- Where will your children go to school?
- Where do local residents actually eat?
- What should you know before buying waterfront property?
- Where do retirees choose to live — and why?
- Which communities work best for investors?
- How do Panama City Beach, 30A, Destin, and Sandestin truly compare?

These are the questions that shape successful real estate decisions. As a REALTOR® serving Northwest Florida, I've learned that buying a home isn't simply about bedrooms, bathrooms, or square footage. It's about lifestyle. A home should support the life you're trying to build.

Some buyers will discover that Panama City Beach offers exactly the balance they've been searching for. Others will fall for the walkable villages of Scenic Highway 30A. Some will prefer the energy of Destin's harbor. Others will appreciate the quiet order of Sandestin.

There isn't one perfect destination. There is only the destination that's perfect for you. My hope is that by the final page, you won't just understand the Emerald Coast — you'll feel like you've already begun living here.

Where a coastal dune lake meets the Gulf of Mexico.

THE EMERALD COAST

America's Most Beautiful Stretch of Coastline

The term "Emerald Coast" is often used interchangeably with Northwest Florida, but it describes something more specific. Stretching roughly one hundred miles along the Gulf of Mexico, the Emerald Coast is known for remarkably clear green water, sugar-white quartz sand, and a diverse collection of coastal communities that share a shoreline but very little else.

Unlike coastal regions that grew around a single city, the Emerald Coast is a patchwork of interconnected communities. Panama City Beach, 30A, Destin, Sandestin, Miramar Beach, Santa Rosa Beach, Rosemary Beach, Seaside, Grayton Beach, and Inlet Beach each offer a genuinely different experience. Some prioritize quiet residential living. Others revolve around boats and marinas. Some are known for architectural standards and boutique retail; others preserve the unpolished character of Old Florida.

Understanding those differences is the single most important step in choosing where to buy.

A COAST SHAPED BY NATURE

Long before the first beach house was framed, this coastline was being shaped by wind, waves, rivers, and time. The famous white sand did not originate here. Much of it began as quartz in the Appalachian Mountains hundreds of miles north. Over an immense span of centuries, rivers carried those grains southward until they settled along the Gulf.

The result is one of the brightest and softest beaches in the world. Unlike tropical beaches composed of crushed coral, this quartz sand reflects sunlight rather than absorbing it, which is why you can walk it barefoot on an August afternoon.

Offshore, sunlight penetrates unusually clear water before reflecting back through microscopic marine organisms and the white bottom below. That combination produces the green that gave the region its name.

DID YOU KNOW?

Coastal dune lakes — freshwater lakes that sit within a stone's throw of the Gulf and periodically breach through the dune to exchange water with it — occur in only a handful of places on earth, including Northwest Florida, Australia, New Zealand, Madagascar, and the Pacific Northwest. Walton County alone has fifteen of them.

CHAPTER TWO

The History That Shaped Paradise

"Every community has a story. The Emerald Coast has thousands of years of them."

LONG BEFORE THE RESORTS

Before luxury homes, marinas, and beachfront resorts, this coastline belonged to the forest. Dense longleaf pine stretched from the inland rivers to the Gulf. Freshwater streams emptied into expansive bays. Coastal dune lakes formed behind ancient dunes. Black bear, deer, wild turkey, fox, and countless bird species inhabited woods that seemed endless.

The Gulf itself was extraordinarily abundant — red snapper, grouper, amberjack, tarpon, king mackerel, oysters, blue crab, shrimp. Nature provided nearly everything required to sustain human life, and it did so reliably enough to support permanent settlement.

THE FIRST PEOPLE

For thousands of years, Native American cultures lived throughout what is now Northwest Florida. Archaeological evidence shows villages established along rivers, bays, and estuaries where fishing, shellfish harvesting, hunting, and agriculture supported substantial populations.

The waterways were the highways. Long before roads, canoes connected villages across Choctawhatchee Bay, St. Andrews Bay, West Bay, and the Gulf. Many modern place names — Choctawhatchee foremost among them — carry that heritage forward. Shell middens and archaeological sites still remind us that people called this coastline home millennia before anyone platted a subdivision.

SPANISH EXPLORATION

European explorers reached Florida in the early sixteenth century, and Spanish expeditions mapped portions of the Gulf Coast. But unlike St. Augustine or Pensacola, this stretch developed slowly. Dense forest, marsh, and the absence of overland transportation discouraged colonial settlement. The coast stayed largely wild — a fact that ultimately preserved a great deal of the natural beauty buyers pay a premium for today.

A WORKING COAST

Timber

Through the nineteenth century, the massive longleaf pine forests supported one of America's largest timber industries. Logs floated down the rivers toward coastal mills and shipped out worldwide. Entire towns organized themselves around lumber.

Fishing

Commercial fishing became the other cornerstone. Generations built livelihoods harvesting shrimp, oysters, mullet, and reef fish. Today's charter fleet descends directly from those families. Destin — now marketed as the World's Luckiest Fishing Village — began as a small settlement of families who lived entirely off the Gulf.

Shipbuilding

The protected bays made ideal locations for boat construction and repair. Shipyards became major employers and left behind skills and infrastructure that still support marine industry along the bay today.

THE MILITARY ARRIVES

One of the most consequential turning points came in the twentieth century, when the United States military recognized Northwest Florida's strategic value: wide-open airspace, extensive undeveloped land, direct Gulf access, and year-round flying weather.

Eglin Air Force Base, established in 1935, covers some 725 square miles and generates an estimated $2.5 billion annually in direct and indirect economic contribution to the surrounding communities. Tyndall Air Force Base and Naval Support Activity Panama City anchor the eastern end of the region. Together these installations remain among the largest employers on the Emerald Coast.

Thousands of active-duty personnel, civilian employees, contractors, veterans, and their families live here. Their presence shapes schools, businesses, healthcare, and the housing market. Many service members who arrive on assignment never leave — a pattern that has quietly driven decades of population growth.

TOURISM CHANGES EVERYTHING

For most of the twentieth century, relatively few travelers found this coast. Roads were limited, air travel was expensive, and most visitors came from neighboring Southern states. That changed as highways improved and Florida became America's favorite vacation destination.

Families discovered beaches unlike anything they'd seen. The sand was brighter, the water clearer, the pace slower. Word spread. Hotels appeared, restaurants expanded, vacation homes multiplied, and condominium towers rose along the shoreline. Entire communities reinvented themselves around hospitality.

THE BIRTH OF MODERN COASTAL COMMUNITIES

The greatest transformation came not through growth alone but through planning. Seaside demonstrated that neighborhoods could be designed around people rather than automobiles — walkable streets, public gathering space, architectural consistency, parks, front porches, locally owned businesses. Those ideas influenced development across the entire region and established a standard that master-planned communities throughout Northwest Florida still build upon.

HURRICANE MICHAEL

Any honest history of this coast must include Hurricane Michael. In October 2018 the storm made landfall as one of the most intense hurricanes ever recorded on the continental United States and profoundly affected Bay County and the surrounding communities. Homes were destroyed. Businesses closed. Lives changed permanently.

What followed became one of the defining stories of modern Northwest Florida. Communities rebuilt. Infrastructure improved. Building standards strengthened. New investment accelerated. Visitors today often remark that they cannot picture the devastation, because so many neighborhoods recovered so completely.

That resilience is not a marketing line. It is a genuine characteristic of the people who live here, and it is worth understanding before you buy on this coast — both because it explains why so much of the housing stock is new, and because it explains why insurance underwriting is what it is.

KINSEY'S INSIGHT

The Emerald Coast isn't successful because developers built beautiful communities. Developers came because this coastline was already extraordinary. The most successful neighborhoods respect that natural beauty rather than competing with it. Buyers who understand this are often drawn to communities that preserve green space, protect water access, and build around the landscape instead of erasing it — and those are, not coincidentally, the neighborhoods that have held value best.

DID YOU KNOW?
Many longtime residents still measure the seasons not by weather but by the fishing, boating, and scalloping calendars. Ask a local when summer starts and you're as likely to get an answer about red snapper season as about the solstice.

CHAPTER THREE

Which Emerald Coast Community Is Right for You?

"The best place to live isn't the most expensive, the newest, or the most popular. It's the one that matches the life you want to live."

One of the first questions almost every relocation client asks is which area is best. The answer surprises them: there isn't one. There are four completely different lifestyles that happen to share one extraordinary coastline.

Many buyers arrive convinced they want 30A and end up buying in Panama City Beach. Others begin in Destin and discover they prefer Sandestin. Some fall in love with Rosemary Beach until they realize they want a larger home and a private boat slip. Others arrive looking for a vacation condominium and leave owning a bayfront house where their grandchildren will spend every summer.

PANAMA CITY BEACH — RELAXED COASTAL LIVING

Panama City Beach offers balance. It pairs everyday conveniences with spectacular beaches, modern neighborhoods, golf communities, boating, fishing, entertainment, healthcare, and shopping. Unlike some resort destinations, it functions as a genuine city. People work here, raise children here, retire here, and build businesses here. Vacationers see beaches. Residents see home.

Best for: families, retirees, military, remote workers, luxury buyers, investors, boat owners.
Character: a successful beach town that still feels like a hometown.

SCENIC HIGHWAY 30A — COASTAL ELEGANCE

30A isn't one town. It's a string of small communities connected by a single scenic highway. Some feel European. Others read as Old Florida. A few look almost like film sets. Architecture matters here. Walkability matters. Design review matters. Front porches matter.

Buyers choose 30A because they want a life organized around bicycles, local coffee, boutique shopping, beach walks, and beautifully designed neighborhoods. Life moves slowly here, and that is entirely deliberate.

Best for: luxury buyers, vacation homes, walkability, architecture, beach enthusiasts.
Character: a luxury beach village where most everyone rides bicycles to dinner.

DESTIN — THE HARBOR LIFESTYLE

Destin is energy. Boats leave before sunrise. Tournaments fill the marina. Restaurants overlook the harbor. Luxury condominiums rise above the Gulf. Retail stays active year-round. Destin has always revolved around the water, and while visitors come for beaches, residents frequently spend more time on boats. The harbor is the community's front porch.

Best for: boaters, anglers, professionals, luxury buyers, families, investors.
Character: a boating community that happens to have world-famous beaches.

SANDESTIN — RESORT LIVING EVERY DAY

Sandestin functions less like a neighborhood and more like a private town. Golf carts substitute for cars. Miles of trails connect homes, restaurants, golf, retail, hotels, and the marina. Residents can go entire weekends without leaving the property. The atmosphere is polished, organized, and meticulously landscaped — resort living converted into everyday living.

Best for: second homes, retirees, golfers, luxury buyers, families, snowbirds.
Character: a luxury resort where you own a home instead of checking into a hotel.

SIDE BY SIDE

LIFESTYLE FEATURE	PCB	30A	DESTIN	SANDESTIN
Family living	5	4	4	5
Luxury homes	4	5	5	5
Walkability	3	5	3	5
Boating	5	3	5	4
Golf	4	4	5	5
Dining	4	5	5	4

LIFESTYLE FEATURE	PCB	30A	DESTIN	SANDESTIN
Shopping	5	4	5	4
Vacation rental demand	5	5	5	4
Primary residence	5	4	5	5
Resort feel	3	5	4	5
Entry cost	Lowest	Highest	Middle	High

WHICH COMMUNITY FITS YOUR PERSONALITY?

The relaxed professional

You work remotely, you enjoy golf, you love the beach, you don't need nightlife every evening, and you value convenience. You will most likely be comfortable in **Panama City Beach**.

The luxury lifestyle buyer

Architecture excites you. You love boutique shopping, wine bars, galleries, and walking to dinner. You will most likely fall for **30A**.

The boater

You own a boat or plan to. Weekends revolve around water. The marina matters more than the front door. Look hard at **Destin** and at **Bay Point in Panama City Beach**.

The golfer

Your ideal weekend is a morning tee time, lunch with friends, an afternoon at the pool, and dinner over the water. Look at **Sandestin**, **Kelly Plantation**, **Regatta Bay**, **Bay Point**, and **Wild Heron**.

The investor

You want rental demand, occupancy, appreciation, and flexibility. Your search will concentrate in **Panama City Beach**, **30A**, and **Destin** — but the neighborhood matters more than the market. Chapter Four covers this in depth.

KINSEY'S INSIGHT

Many buyers begin their search with a location already decided. The clients who are happiest three years later are usually the ones who stayed open-minded long enough to discover a community that matched their lifestyle rather than their assumption. One of the more rewarding parts of this job is watching someone realize they've found a place they hadn't even considered when they started.

THE WEEKEND TEST DRIVE

The best way to decide where to live is to experience each area as a resident rather than a tourist. If you're here for a long weekend, try this itinerary.

Day One — Panama City Beach

Sunrise on the beach. Stop at a neighborhood grocery store, not a resort market. Tour a residential community with no intention of buying. Lunch somewhere locally owned. Walk Pier Park. Watch the sunset over the Gulf.

Day Two — Scenic Highway 30A

Rent bicycles. Ride between villages rather than driving. Stop at local coffee shops. Walk through the neighborhood parks. Browse the boutiques and galleries. Stay for dinner and live music.

Day Three — Destin & Sandestin

Visit the harbor early, while the fleet is working. Tour a marina. Drive through the golf communities. Walk Baytowne Wharf. Watch the sunset from the bayside rather than the Gulf side.

> *Don't ask where you'd want to vacation. Ask where you can picture an ordinary Tuesday. The answer to that question is usually the right place to call home.*

INTRODUCTION

The Emerald Coast Isn't One Place

One of the biggest misconceptions buyers have before relocating is believing the Emerald Coast is a single destination. It isn't.

It is a collection of distinct communities, each with its own rhythm, personality, architecture, and lifestyle. From the laid-back neighborhoods of Panama City Beach to the walkable villages of 30A, from the working harbor of Destin to the resort atmosphere of Sandestin, every area offers something different.

That diversity is one of the Emerald Coast's greatest strengths. It also means choosing the right location involves more than picking a home near the water. It means finding the community that fits the way you actually want to live — not the way you live for one week a year on vacation.

The Emerald Coast at sunrise, looking east along the shoreline.

PART ONE

Why So Many People Are Moving Here

The Panama City and Panama City Beach metropolitan area has been one of the fastest-growing metros in the United States by percentage. The metro population rose from roughly 217,967 in 2023 to about 226,221 in 2024, a gain of 3.8 percent, and Bay County has added close to 30,000 residents since 2020. Panama City Beach itself has grown from 17,986 residents at the 2020 census to roughly 20,873 in 2026 — about 16 percent in six years.

Growth of that scale doesn't happen because of the beaches alone. Beaches have always been here. What changed is a combination of factors that arrived at the same time.

3.8%	~30,000	16%	0%
METRO POPULATION GROWTH, 2023 TO	NEW BAY COUNTY RESIDENTS SINCE	PCB GROWTH SINCE 2020 CENSUS	FLORIDA STATE INCOME TAX

THE FIVE DRIVERS

1. Tax structure

Florida levies no state income tax, no tax on Social Security or retirement distributions, and no estate tax. For a retiring couple drawing six figures from IRAs and pensions, or a business owner relocating from a high-tax state, the annual difference is frequently large enough to fund the carrying cost of a second property.

2. Remote work

The permanent normalization of distributed work severed the link between where people earn and where they live. A material share of buyers I work with now are professionals in their thirties and forties who kept their out-of-state salary and moved to the coast.

3. Rebuilt infrastructure

Hurricane Michael struck in October 2018 and forced a decade of rebuilding into a few years. The uncomfortable truth is that a great deal of Bay County's housing stock, commercial space, and public infrastructure is now newer and built to stricter code than it would otherwise have been.

4. Air access

Northwest Florida Beaches International Airport (ECP) and Destin–Fort Walton Beach Airport (VPS) put the region within a single connection of most of the country. For second-home owners, the difference between a two-hour drive from the airport and a twenty-minute drive determines how often the house actually gets used.

5. Institutional investment

Master-planned development along the Highway 79 and West Bay corridors — Latitude Margaritaville Watersound, Breakfast Point, Watersound West Bay — brought national builders, new schools, and retail to areas that were pine forest a decade ago.

> **KINSEY'S INSIGHT**
>
> Rapid growth cuts both ways, and you should hear that from me before you hear it from a neighbor. Roads that were adequate in 2018 are strained now. Some school zones are crowded while others are half full. Insurance carriers have repriced the entire Gulf Coast. None of this makes the area a poor decision — it makes location within the area matter far more than it used to. That is precisely what the next several chapters are about.

AT A GLANCE

Comparing the Four Markets

Before we go community by community, here is the honest comparison. These are mid-2026 figures drawn from third-party market reporting, and they describe very different products — which is exactly the point.

	PCB	30A	DESTIN
Median sale price	$355K–$391K	~$1.55M	~$618K–$645K
Condos	~$331K	Limited supply	Large inventory
Single-family	~$440K	$1M and up	$700K and up
Character	Broad, practical, family	Boutique villages, design codes	Harbor, resort, military

	PCB	30A	DESTIN
Beach access	Extensive public access	Mostly deeded and private	Mixed public and resort
Typical STR gross	~$58K average host	$100K–$250K+	$40K–$150K
Entry cost	Lowest of the three	Highest of the three	Middle
Best for	Value, variety, year-round life	Luxury, walkability, brand	Boating, golf, military

Sources: Redfin, Houzeo, Zillow, Airbtics, and regional brokerage market reporting, 2026. Short-term rental figures are gross revenue before management fees, which typically run 20 to 30 percent.

A SHORT DIAGNOSTIC

Which Area Fits Your Lifestyle?

Answer these honestly. Most buyers already know the answer before they finish, they simply haven't been asked the question in this order.

1. **How often will you actually be here?** Under six weeks a year and the calculus shifts toward a rental-optimized condominium rather than a house. Full time and it shifts toward schools, healthcare, and commute.
2. **Do you need the beach to be walkable, or is a five-minute drive acceptable?** This single answer can move your budget by several hundred thousand dollars.
3. **Is a boat part of the plan?** If yes, Destin's harbor and Bay Point's marina belong at the top of your list, and 30A drops considerably.
4. **Does the property need to produce income?** If yes, jump to Chapter Four before you tour anything — rental restrictions vary block by block.
5. **Are school zones a factor?** Walton, Bay, and Okaloosa are three separate districts with three different reputations and three different zoning maps.
6. **What is your honest tolerance for summer crowds?** Some buyers find peak season energizing. Others find it a reason to spend July somewhere else.

KINSEY'S INSIGHT

The most expensive mistake I see out-of-state buyers make is choosing the area based on the week they vacationed here. The Emerald Coast in mid-July and the Emerald Coast in mid-January are functionally different places. Before you commit, try to spend time here in the off-season. The buyers who do that almost never regret their choice.

Beachfront homes along the dune line at Carillon Beach, Panama City Beach.

CHAPTER Two

Panama City Beach

Relocation, lifestyle, neighborhoods & luxury living

IN THIS CHAPTER

- Why Panama City Beach
- Who Moves Here
- The Honest Take
- Community Snapshot
- Cost of Living
- Economy & Employment
- Schools
- Healthcare
- Life Beyond the Beach
- The Neighborhoods
- Luxury Living
- The Real Estate Market
- Buyer Profiles
- Neighborhood Encyclopedia

"Where twenty-seven miles of sugar-white sand meet year-round coastal living."

Sea oats and Gulf sky, Northwest Florida.

CHAPTER ONE

Why Panama City Beach?

When people first hear "Panama City Beach," they often think of spring break or a summer vacation. Spend a few days here as a resident, however, and you'll discover a very different story.

Panama City Beach has matured into one of Florida's most attractive places to live, offering an uncommon combination of coastal beauty, year-round amenities, and a lower overall cost than many neighboring beach markets. Unlike resort destinations that empty after tourist season, PCB has evolved into a true community where families, retirees, military personnel, entrepreneurs, and remote professionals all call home.

With approximately twenty-seven miles of white-sand beaches, warm Gulf waters, and a growing year-round population, Panama City Beach continues to attract buyers from across the United States looking for a lifestyle centered on outdoor living. The city's population has grown roughly sixteen percent since the 2020 census, reflecting sustained demand from both permanent residents and second-home buyers.

THE COMMUNITY

Who Actually Lives Here?

One of the most common questions I receive is simple: **who actually lives in Panama City Beach?** The answer surprises many people.

Retirees

Many retirees are drawn by Florida's lack of state income tax, mild winters, and easy access to beaches, golf, and boating. Unlike Southwest Florida retirement markets, PCB's retiree population is well integrated with working families rather than concentrated in age-restricted enclaves — though Latitude Margaritaville Watersound (a 55+ community) now offers that option too.

Military Families

Nearby installations — including Tyndall Air Force Base and Naval Support Activity Panama City — bring active-duty personnel, civilian employees, contractors, and veterans to the area. These employers contribute meaningfully to the region's economic stability, and they create steady demand for housing that is largely independent of the tourism cycle.

Remote Professionals

Reliable internet, a commercial airport minutes from the West Bay corridor, and an appealing coastal lifestyle have made PCB increasingly attractive to remote workers. This is the fastest-growing buyer segment I work with.

Young Families

New schools, expanding neighborhoods along the Highway 79 corridor, and family-oriented attractions make Panama City Beach a practical place to raise children — not merely to vacation with them.

Investors

Vacation rentals, second homes, and long-term appreciation continue to attract buyers looking for both personal enjoyment and income potential. Chapter Four is devoted entirely to this group.

COMPARISON

A Different Kind of Beach Town

Panama City Beach is often compared to Destin and 30A, but each destination offers a genuinely different lifestyle. Rather than asking which area is "best," I encourage clients to consider which community aligns most closely with the life they envision.

	PANAMA CITY BEACH	SCENIC 30A	DESTIN
Atmosphere	Relaxed, lived-in	Boutique villages	Active harbor town
Real estate	Widest range of price points	Luxury-focused	Resort and condo heavy
Architecture	Varied, few restrictions	Strict design standards	Mixed, resort-driven
Beach access	Extensive public access	Largely deeded/private	Public and resort mix
Entertainment	Family-friendly, abundant	Curated, quiet	Boating, fishing, dining
Economy	Tourism, military, healthcare	Tourism, second homes	Tourism, military, marine

> *Every coastal community has beautiful beaches. Panama City Beach distinguishes itself through accessibility and variety.*

Here you'll find luxury Gulf-front condominiums, gated golf communities, waterfront neighborhoods on St. Andrews Bay, brand-new master-planned developments, and established residential streets — all within a relatively short drive of one another. That diversity allows buyers to find a home that fits their lifestyle and budget without sacrificing access to the coast.

LIVING HERE

The Everyday Lifestyle

One of the greatest strengths of Panama City Beach is that it offers more than a vacation experience. Residents build routines around the outdoors: morning walks along the shoreline, paddleboarding in calm Gulf water before the day starts, an afternoon nine at one of several public courses, fresh seafood at locally owned restaurants, and evening sunsets from neighborhood beach accesses.

Unlike many coastal destinations, these experiences are not reserved for vacation. They become part of ordinary life, which is precisely what most relocating buyers are actually purchasing.

KINSEY'S INSIGHT

Many buyers initially believe they want to live directly on the Gulf. After spending time exploring the area, they often discover that communities just a few minutes inland offer larger homes, quieter streets, materially lower insurance premiums, and exceptional value — while still providing five-minute access to the beach. I'd encourage you to tour at least two inland neighborhoods before you decide that Gulf-front is non-negotiable.

PROS & CONSIDERATIONS

The Honest Take

Every place has its strengths, and every place has trade-offs. My job isn't to convince you to move here. It's to help you decide whether Panama City Beach truly fits your goals.

One of the biggest mistakes buyers make is falling in love with vacation memories without understanding what everyday life is actually like. If you're considering relocating, here is the balanced picture.

WHY PEOPLE LOVE LIVING HERE

Twenty-seven miles of world-class beaches

The beach isn't reserved for vacations — it's part of everyday life. Public beach access is unusually abundant here, which means homeowners throughout the city enjoy the shoreline without owning beachfront property. That single fact keeps a great deal of PCB housing affordable relative to neighboring markets.

No state income tax

For retirees and high-income professionals alike, Florida's tax structure is a significant advantage. Without a state income tax, residents keep more of their retirement income, investment earnings, and salaries. Combined with Florida's homestead exemption and the Save Our Homes assessment cap for primary residences, this creates meaningful long-term savings.

Outdoor living all year

Most of the country has an off-season. Panama City Beach really doesn't. Golf, offshore fishing, kayaking, paddleboarding, cycling, beach volleyball, boating, snorkeling, and shelling continue in some form twelve months a year.

More affordable than neighboring luxury markets

Buyers routinely compare PCB to Naples, Sarasota, Clearwater, Destin, and 30A. While prices have risen substantially, PCB still offers a broader range of housing options than any of those markets, from sub-$300,000 condominiums to multimillion-dollar bayfront estates.

A more durable economy than people expect

Tourism is the headline industry, but healthcare, education, construction, the military installations, and professional services all contribute. That diversification matters when a hurricane or a soft travel season disrupts the visitor economy.

THINGS TO CONSIDER

No destination is perfect. Here are the realities every buyer should understand before moving.

Hurricane season

Living on the Gulf Coast means respecting hurricane season, which runs June through November. Modern building codes, improved forecasting, and resilient construction have reduced many risks, but homeowners should plan for wind insurance, flood insurance where applicable, storm preparation, and the possibility of temporary disruption after a major event. The good news is that preparation is simply part of the culture here.

Summer tourism

Summer brings energy, and it brings crowds. Between Memorial Day and Labor Day, restaurants are busier, beaches are more active, traffic increases near Pier Park and the major beach accesses, and parking fills early. Most full-time residents adjust rather than complain — they go early, they know the quieter accesses, and they treat July as a good month to travel.

Heat and humidity

If you're relocating from the Midwest or Northeast, Florida summers require genuine adjustment. July and August are hot and humid. Sea breezes make mornings and evenings pleasant, and residents shift their schedules accordingly, but this is a real change in daily rhythm.

Insurance costs

This is now the single most common question I receive, and it deserves a direct answer: Gulf Coast premiums have risen sharply and they vary enormously property to property. Premiums depend on distance from the water, flood zone designation, year of construction, roof age, wind mitigation features, and property type. Two houses on the same street can differ by thousands of dollars a year based on roof age alone.

KINSEY'S INSIGHT

I ask every buyer to obtain a firm insurance quote during the inspection period — not an estimate, a quote from a licensed agent on that specific address with the actual roof age and wind mitigation report. Insurance surprises kill more Emerald Coast contracts than inspections do. Getting the number early costs nothing and removes the largest unknown in your carrying cost.

KINSEY'S INSIGHT

One of the biggest misconceptions about Panama City Beach is that everything near the Gulf is expensive. In reality, there are neighborhoods five to ten minutes from the sand that deliver significantly more home for the money while still providing quick access to everything that makes coastal living worthwhile.

THE NUMBERS

Community Snapshot

20,873	~45	$80,941	27 mi
2026 POPULATION	MEDIAN AGE	MEDIAN HOUSEHOLD INCOME	OF GULF BEACH

Panama City Beach's population now exceeds twenty thousand residents and continues to grow at roughly 2.4 percent annually. The median age of about forty-five makes the city attractive to established professionals and retirees while still supporting a healthy population of young families.

Unlike some resort communities that slow dramatically in winter, Panama City Beach remains active year-round. Residents enjoy community events, farmers markets, local festivals, boating, fishing tournaments, and outdoor recreation in every season.

CATEGORY	PANAMA CITY BEACH
Beachfront	Approximately 27 miles
Population	Approximately 20,873 (2026)
Growth rate	About 2.4% annually
Climate	Mild winters, warm humid summers
Lifestyle	Coastal, family-oriented, year-round
Major industries	Tourism, healthcare, military, construction, hospitality

CATEGORY	PANAMA CITY BEACH
Airport	Northwest Florida Beaches International (ECP)
County	Bay County
State income tax	None
Median sale price	$355,000–$391,000 (all types, 2026)
Median condo	Approximately $331,000
Median single-family	Approximately $440,000

DID YOU KNOW?
Northwest Florida Beaches International Airport opened in 2010 and is one of the very few commercial airports built on greenfield land in the United States in the past half century. Its position on the West Bay corridor is a major reason the master-planned communities north of the beach have grown as quickly as they have.

MAKING A LIVING HERE

Economy & Employment

Buyers relocating without a remote job ask a fair question: what is the local economy actually built on? The honest answer is that it rests on four legs.

Tourism and hospitality

The largest employer category by headcount. Hotels, restaurants, attractions, property management companies, and the vacation rental industry employ a substantial share of the workforce. Wages in this sector are modest, and seasonality is real.

Military and defense

Tyndall Air Force Base, rebuilt after Hurricane Michael as a modern installation, and Naval Support Activity Panama City together anchor a defense and contractor economy that provides stable, well-compensated employment insulated from tourism cycles.

Healthcare

The region's hospital systems and specialty practices have expanded substantially, both to serve a growing retiree population and to reduce the historic need to drive to Pensacola or Tallahassee for specialized care.

Construction and trades

The rebuilding after Hurricane Michael, combined with sustained new-construction demand along Highway 79 and West Bay, has kept skilled trades in demand. Good contractors remain genuinely scarce, which is worth knowing before you plan a renovation.

> **KINSEY'S INSIGHT**
> If your household income will come from the local economy rather than from remote work or retirement assets, run the numbers carefully before you commit to a purchase price. Housing costs here have risen faster than local wages. The families who relocate most comfortably are those bringing income with them.

PRACTICAL MATTERS

Schools & Healthcare

BAY DISTRICT SCHOOLS

Panama City Beach is served by Bay District Schools. The system operates traditional elementary, middle, and high schools along with several K–8 academies, which many relocating families prefer because they eliminate one school transition. Breakfast Point Academy, serving the western beach communities, is consistently among the most requested assignments and is a major driver of demand in the surrounding neighborhoods.

School zoning here changes more often than in slower-growing counties because new schools are being added to keep pace with development. If a specific school assignment matters to your purchase, verify the current zone for the exact address with the district before you write an offer — not from a listing description, which is frequently out of date.

Private and charter options

Bay County supports several established private and parochial schools as well as charter options. Families relocating from metropolitan areas with extensive private-school markets should plan early; the strongest programs maintain waiting lists.

HEALTHCARE

Healthcare access has improved markedly over the past decade. The area is served by full-service hospital campuses with emergency departments, along with a growing network of specialty practices, urgent care clinics, imaging centers, and outpatient surgical facilities. Cardiology, orthopedics, and oncology services have all expanded.

For highly specialized care, some residents still travel to Pensacola, Tallahassee, or Birmingham. If you have a specific ongoing medical need, I recommend confirming that your specialty is represented locally — and confirming that the practice is accepting new patients — before you finalize a location.

DID YOU KNOW?
Bay County's population has grown by nearly thirty thousand people since 2020, one of the fastest percentage growth rates of any metropolitan area in the United States. Healthcare and school capacity have been racing to keep pace ever since.

EVERYDAY LIVING

Life Beyond the Beach

SHOPPING AND DINING

Pier Park anchors retail on the beach — an open-air center with national retailers, restaurants, a theater, and year-round events. Beyond it, the local dining scene is genuinely good and heavily seafood-oriented, ranging from dockside grouper sandwiches to serious contemporary kitchens. Grand Lagoon has become the informal culinary district, with waterfront restaurants clustered where the fishing fleet comes in.

BOATING AND FISHING

St. Andrews Bay, Grand Lagoon, and the Gulf itself make this one of the best small-boat markets on the coast. The bay offers protected water for casual boaters; St. Andrews Pass provides direct Gulf access for offshore anglers. Public ramps are plentiful. Deep-water dockage at Bay Point Marina is the premium option.

GOLF

The area supports both private club golf and quality public play. Bay Point's championship course and the Greg Norman–designed course at Wild Heron are the marquee names; several public and semi-private courses round out the market. Year-round playability is one of the underrated advantages of living here.

PARKS AND OUTDOOR RECREATION

St. Andrews State Park, Camp Helen State Park, Conservation Park with its extensive trail network, Frank Brown Park's athletic complex, and Gayle's Trails — a paved trail system threading through the western neighborhoods — give residents far more outdoor infrastructure than most beach towns of this size.

A coastal dune lake at first light.

ARTS, CULTURE, AND ANNUAL EVENTS

The calendar fills with seafood festivals, offshore fishing tournaments, holiday events at Pier Park, farmers markets, and a steady schedule of live music. Cultural institutions are concentrated in historic downtown Panama City across the bay, which has undergone significant revitalization and is worth exploring even if you settle on the beach side.

FINDING YOUR COMMUNITY

The Neighborhoods of Panama City Beach

One of the first questions buyers ask is "what's the best neighborhood in Panama City Beach?" The truth is there isn't one best neighborhood — there's only the one that's best for you.

Some buyers want to wake up to Gulf views every morning. Others prefer a golf course, a quiet cul-de-sac, or a neighborhood with sidewalks, parks, and a strong school. The advantage of Panama City Beach is that it genuinely offers all of those options.

NEIGHBORHOOD	LIFESTYLE	BEACH	PRICE	HOA	BEST FOR
Bay Point	Luxury golf & marina	5–10 min	$$$$	Yes	Luxury buyers, boaters
Breakfast Point	Family, newer homes	10 min	$$$	Yes	Families, professionals
Wild Heron	Nature preserve	15 min	$$$$	Yes	Luxury, privacy
Palmetto Trace	Established	5 min	$$–$$$	Yes	Families, retirees
Bid-A-Wee Beach	Old Florida	Walkable	$$$$	Limited	Beach lovers
Laguna Beach	Coastal cottage	Walkable	$$$–$$$$	None	Vacation homes
Watersound West Bay	New construction	15 min	$$$–$$$$	Yes	Growing families
Open Sands	Established central	Walkable	$$–$$$	None	Primary residences

Price segments are relative within the Panama City Beach market. $$ indicates approximately $300–450K, $$$ approximately $450–750K, and $$$$ above $750K. Segments shift with the market; confirm current pricing before relying on them.

NEIGHBORHOOD PROFILE

Bay Point

Panama City Beach's premier golf and marina community.

Bay Point has long been considered one of Panama City Beach's signature residential communities. Set along St. Andrews Bay and Grand Lagoon on the eastern side of the city, this gated neighborhood combines luxury homes, waterfront estates, golf course properties, and full marina access in one of the area's most established settings.

Unlike many newer developments, Bay Point carries decades of mature landscaping and a diverse collection of architectural styles, which gives each street its own character. For buyers who enjoy boating, golfing, and privacy, it is usually at the top of the list.

HOME STYLES

- Custom waterfront estates with private docks and lifts
- Golf course homes overlooking the fairways
- Luxury townhomes and marina-view residences
- Traditional coastal homes on mature, tree-lined streets

LIFESTYLE RATINGS

Boating		Investment stability	
Golf		Beach access	
Privacy		Walkability	

NEARBY

Full-service deep-water marina, championship golf, tennis and pickleball, waterfront dining at Grand Lagoon, medical facilities, and grocery within a few minutes' drive.

KINSEY'S INSIGHT

Bay Point is one of the very few communities on the Emerald Coast where you can genuinely combine boating, golf, and luxury living in a single address. Buyers focused on long-term enjoyment tend to value its established character and real sense of community. If a boat is central to your plans, tour Bay Point before you tour anything else — it will calibrate your expectations.

NEIGHBORHOOD PROFILE

Breakfast Point

One of Panama City Beach's most popular family communities.

Breakfast Point has become one of the most sought-after neighborhoods for full-time residents. Its appeal lies in proximity to schools, shopping, dining, and the beach, which makes it especially attractive to families and working professionals. The community spans more than seven hundred homesites, borders thousands of acres of conservation land, and connects to Gayle's Trails, the area's paved trail network.

Homes feature contemporary floor plans, sidewalks throughout, neighborhood parks, and a genuine sense of community that many buyers find missing in more transient beach neighborhoods.

LIFESTYLE RATINGS

Schools	Beach access
Convenience	Investment
Walkability	Boating

NEARBY

Breakfast Point Academy, Pier Park, Frank Brown Park, sports fields, groceries, and quick access to Highway 98.

KINSEY'S INSIGHT

Breakfast Point attracts buyers who want a neighborhood that feels like a real community rather than a vacation destination. Its balance of convenience and quality of life makes it one of my most recommended areas for primary residences — particularly for military families and relocating professionals with school-age children.

NEIGHBORHOOD PROFILE

Wild Heron

Resort living surrounded by protected nature.

Wild Heron offers a distinctly different experience from most coastal communities. Rather than maximizing development, it was designed around preservation. Homes sit among native pines, protected wetlands, and the shores of Lake Powell — one of the largest coastal dune lakes in Florida and a genuinely rare landform found in only a handful of places worldwide.

The result is a peaceful, resort-like setting that feels removed from the busier beach areas while remaining a short drive from shopping, dining, and the western beaches.

COMMUNITY AMENITIES

- Gated entrance with architectural design standards
- Greg Norman–designed championship golf course
- Direct Lake Powell access for kayaking and paddleboarding
- Resort-style pool, fitness center, and community events
- Walking trails through native landscaping and nature preserve

LIFESTYLE RATINGS

Nature	■■■■■	Luxury	■■■■■
Privacy	■■■■■	Investment	■■■■□
Golf	■■■■■	Beach access	■■■□□

KINSEY'S INSIGHT

Wild Heron is ideal for buyers who value serenity and natural beauty over proximity to activity. If your perfect day includes kayaking on a coastal dune lake, walking shaded trails, and returning to a thoughtfully designed neighborhood, this community deserves a close look.

NEIGHBORHOOD PROFILES

Palmetto Trace, Laguna Beach & Bid-A-Wee

PALMETTO TRACE

Palmetto Trace offers one of the best combinations of location and value in Panama City Beach. Residents enjoy easy access to Pier Park, restaurants, shopping, and the Gulf while living in a well-established neighborhood with sidewalks and community amenities. For buyers who want to be near the action without living in a high-rise or a tourist district, it strikes an appealing balance.

Value	■■■■■	Beach access	■■■■□
Location	■■■■■	Investment	■■■■□
Walkability	■■■■□	Privacy	■■■□□

LAGUNA BEACH

Long before large resorts arrived, Laguna Beach embodied the relaxed spirit of Florida's Gulf Coast. It remains one of the few places where beach cottages, local shops, and quiet streets create a nostalgic coastal atmosphere. Many homes are within walking distance of the sand, and the absence of high-rise development helps preserve the character. It appeals to buyers who want character over amenities, and it performs well as a vacation rental.

Beach lifestyle	■■■■■	Investment	■■■■□
Walkability	■■■■■	Amenities	■■□□□
Character	■■■■■	Privacy	■■■□□

BID-A-WEE BEACH

Bid-A-Wee is one of Panama City Beach's quiet gems. Known for dedicated private beach access for property owners, the neighborhood offers a calmer alternative to the busier public stretches. Mature homes, genuine beach proximity, and a strong community identity keep demand consistently high and inventory consistently thin.

Beach access	■■■■■	Character	■■■■■
Community	■■■■■	Investment	■■■■□
Privacy	■■■■□	Amenities	■■□□□

OPEN SANDS

Open Sands occupies one of the most convenient locations in the city. Its central position gives quick access to beaches, schools, Pier Park, restaurants, and entertainment while retaining the feel of an established residential neighborhood. It is a strong choice for primary residences and for investors who want walkable beach proximity without Gulf-front pricing.

Convenience	■■■■■	Value	■■■■□
Beach access	■■■■□	Walkability	■■■■□
Investment	■■■■□	Privacy	■■■□□

Neighborhood Profile

Latitude Margaritaville Watersound

Panama City Beach's 55+ answer to a simple question: what if retirement felt like the vacation you never wanted to end?

Set along the West Bay corridor northwest of Panama City Beach, off Highway 79 near its intersection with Highway 388, Latitude Margaritaville Watersound is the largest of the three Latitude Margaritaville communities built by Minto Communities in partnership with Margaritaville Holdings and The St. Joe Company. It is a 55-and-better, age-restricted community built around a straightforward idea: retirement should feel less like slowing down and more like Jimmy Buffett's version of an ordinary Tuesday — live music, good food, warm water, and neighbors who actually show up.

Unlike neighborhoods where the clubhouse gets added after the homes are sold, this community was master-planned around its amenity core, Latitude Town Square, with everything else built to walk or golf-cart to it. At full build-out it is planned for roughly 3,500 homes within St. Joe's larger Bay-Walton Sector Plan, with the Gulf, the Intracoastal Waterway, downtown Panama City Beach, and Northwest Florida Beaches International Airport all about fifteen minutes away.

Home Styles

- **Conch Cottage Collection cottages —** roughly 1,200–1,500 sq ft, from the $300s
- **Caribbean Collection villas —** attached and detached, roughly 1,500–1,900 sq ft
- **Beach Collection single-family homes —** roughly 1,700–2,400 sq ft
- **Island Collection single-family homes —** roughly 2,300–2,600 sq ft
- **Vista Collection estate homes —** the community's largest floor plans, roughly 3,100–4,000 sq ft, from just over $1 million

Community Amenities

- Latitude Town Square, anchored by the two-story Latitude Bar & Chill restaurant and rooftop Overlook Bar
- Paradise Pool, a lagoon-style resort pool with a gradual beach entry and its own Tiki Island
- Fins Up! Fitness Center, with an indoor lap pool, spa, spin room, and group fitness classes
- Lighted tennis and pickleball courts, bocce ball, cornhole, billiards, and a putting green

- A terraced amphitheater with a thatched-roof bandshell, jumbo screen, and dance floor for a year-round live-music calendar
- Barkaritaville Dog Park
- Golf-cart-friendly streets connecting every corner of the community

Lifestyle Ratings

Amenities	■■■■■	Walkability within community	■■■■□
55+ / active adult fit	■■■■■	Beach access	■■■□□
Low-maintenance living	■■■■■	Value relative to Gulf-front	■■■■□

Kinsey's Insight

Latitude Margaritaville Watersound is the community I show buyers who tell me they're not ready to slow down. The amenity fee — typically the low-to-mid $300s a month — is real money every year. But for buyers who will actually use the pool, the fitness center, the pickleball courts, and the concert calendar, it's one of the least expensive lifestyle upgrades on this coast. Before we tour, I ask one honest question: will you use what you're paying for? The buyers who say yes tend to be some of my happiest clients three years later.

Did You Know?

Latitude Margaritaville Watersound has ranked among the top-selling master-planned communities in the country during its early years, and reached its 2,000th home sold faster than any other Margaritaville-branded community Minto Communities has built.

Who Buys Here

Retirees and pre-retirees 55 and older, empty nesters downsizing from a larger home, snowbirds who want a true lock-and-leave lifestyle, and out-of-state buyers who want an instant social calendar and built-in circle of neighbors rather than one they have to build from scratch. At least one resident per household generally must be 55 or older — confirm current occupancy rules with the HOA before writing an offer.

How It Compares

	LATITUDE MARGARITAVILLE WATERSOUND	BAY POINT	WILD HERON
Age requirement	55+ (at least one resident)	None	None
Primary draw	Built-in amenities & social calendar	Golf, marina, boating	Golf, nature preserve, privacy
Home price range	$300s–$1.1M+	Mid $$$–$$$$	$$$$
Monthly HOA / amenity fee	Low-to-mid $300s	Varies	Varies
Distance to Gulf	≈15 minutes	5–10 minutes	15 minutes
Best for	Active adults wanting a built-in lifestyle	Boaters, golfers	Privacy seekers, nature lovers

A Gulf-front pool home in Panama City Beach.

ABOVE $750,000

Luxury Living in Panama City Beach

"Luxury isn't measured by price alone. Along the Emerald Coast, it's measured by the lifestyle your home makes possible."

For many people, Panama City Beach is known for sugar-white sand and emerald water. Luxury buyers discover something more: private marinas where boats leave at sunrise for offshore fishing, gated golf communities where neighbors gather after a round, Gulf-front penthouses with panoramic sunset views, and custom waterfront estates designed for entertaining generations of family.

Luxury here is more relaxed than in many Florida markets. Where Naples and Palm Beach emphasize formality, the Emerald Coast blends elegance with a casual coastal sensibility. It is entirely normal to arrive at a waterfront restaurant by boat, spend the afternoon on the sand, and go to dinner without changing out of resort attire.

THE FIVE CATEGORIES OF LUXURY PROPERTY

Gulf-front condominiums

High-rise residences with sweeping Gulf views, resort amenities, concierge services, fitness centers, pools, and direct beach access. Best suited to second-home owners, frequent travelers, investors, and buyers who want low-maintenance ownership.

Bayfront estates

Custom homes along St. Andrews Bay with private docks, deep-water access, and expansive outdoor living. Best suited to yacht owners, serious anglers, entertainers, and luxury primary residences.

Golf course communities

Homes overlooking championship fairways with club amenities and a quieter residential atmosphere. Best suited to retirees, executives, and full-time residents.

Gated communities

Controlled access, architectural standards, and privacy while remaining close to beaches and dining. Best suited to families, seasonal residents, and buyers who value security.

New luxury construction

Modern open floor plans, energy-efficient systems, designer finishes, and contemporary coastal architecture. Best suited to buyers who want move-in-ready ownership without a renovation project.

LUXURY COMMUNITY COMPARISON

COMMUNITY	WATERFRONT	GOLF	MARINA	PRIVACY	FAMILY	LUXURY
Bay Point	5	5	5	5	4	5
Wild Heron	3	5	2	5	5	5
Watersound West Bay	3	4	2	4	5	4
Gulf-front condominiums	5	1	1	3	3	5

Ratings are on a five-point scale and reflect my working assessment of each community relative to the local luxury market, not a published index.

THE LUXURY BUYER'S DUE DILIGENCE CHECKLIST

Waterfront properties

- Water depth at the dock at mean low tide — not at high tide
- Bridge clearances between the dock and open water for your vessel's air draft
- Flood zone designation and elevation certificate
- Seawall condition, age, and any shared maintenance obligation
- Dock permits, lift capacity, and whether existing structures are permitted
- Insurance requirements and firm premium quotes

Gulf-front condominiums

- HOA financial health and current reserve study — read the actual study
- History and likelihood of special assessments
- Rental restrictions, minimum stay requirements, and owner-use limitations
- Building maintenance history and milestone inspection status
- Hurricane mitigation features and impact glazing
- Parking assignment and storage availability

Golf communities

- Whether membership is mandatory, optional, or bundled with the deed
- Initiation fees, monthly dues, and food-and-beverage minimums
- Guest policies and reciprocal club arrangements
- Planned capital improvements and how they will be funded

KINSEY'S INSIGHT

Luxury buyers often begin their search focused on the home itself. By the end of the process, most realize the neighborhood, the boating access, the walkability, and the daily rhythm matter just as much. A spectacular home in the wrong community rarely delivers the experience buyers envisioned. Finding the right combination of house and setting is where local knowledge earns its keep.

LUXURY MARKET OUTLOOK

Historically, luxury real estate along the Emerald Coast has benefited from several durable drivers: continued in-migration to Florida, a genuinely finite supply of Gulf-front land, ongoing regional infrastructure investment, sustained tourism demand, second-home appeal, and the growth of remote work that lets buyers live where they once vacationed.

No market is immune to economic cycles, and the luxury tier is typically the slowest to transact when rates rise. But well-located luxury properties on this coast have tended to hold desirability because scarcity and lifestyle, not yield, drive the demand.

UNDERSTANDING BEFORE YOU BUY

The Panama City Beach Real Estate Market

Buying a home here is influenced by an unusual mix of demand: local residents purchasing primary homes, military relocations, retirees moving to Florida, vacation-home buyers, investors, and seasonal demand from the tourism economy. That mix creates opportunity across a wide range of budgets, but it also means no two neighborhoods behave the same way.

WHERE THE MARKET STANDS

$355K	~$331K	~$440K	89.5%
MEDIAN SALE PRICE, ALL TYPES	MEDIAN CONDOMINIUM	MEDIAN SINGLE-FAMILY	OF SALES CLOSED UNDER LIST

The 2026 market is slower and considerably more price-sensitive than the pandemic-era surge, but it is neither frozen nor crashing. Buyers have more choices and more time. Properties take longer to sell. Roughly nine in ten sales are closing below list price, and months of supply has expanded dramatically from the extreme scarcity of 2021 and 2022.

For buyers, this is a materially better environment than the one that existed three years ago. For sellers, it means pricing strategy has replaced pricing optimism as the determining factor in whether a home sells.

Figures reflect third-party market reporting for early-to-mid 2026 and vary by source and by period measured. Condominiums and single-family homes are behaving quite differently; treat any single "median" for Panama City Beach with appropriate caution.

WHAT CONTINUES TO SUPPORT DEMAND

Population growth

Northwest Florida has posted sustained in-migration as families and retirees relocate for lifestyle, tax advantages, and employment. Growth of this magnitude creates a floor under housing demand that did not exist a decade ago.

Limited Gulf-front land

One thing cannot be manufactured: more beachfront. As available Gulf-front property becomes scarcer, existing beachfront homes and condominiums tend to retain desirability. Scarcity has historically been among the strongest drivers of long-term value on this coast.

Infrastructure investment

The airport, expanded healthcare, new schools, retail and dining development, roadway improvements, and ongoing investment around Tyndall Air Force Base all support both current residents and future growth.

Lifestyle migration

Increasingly, buyers are not relocating for a job. They are relocating because they can work anywhere. Many discover Panama City Beach on vacation and return as residents within two years.

COMMON BUYER MISTAKES

Falling in love too quickly

It is easy to fall for a view. Take the time to evaluate insurance costs, HOA financials, flood zone, rental restrictions, deferred maintenance, and neighborhood character before you become emotionally committed. The view will still be there after due diligence.

Ignoring lifestyle

The perfect home in the wrong neighborhood rarely stays perfect. Ask where you will shop, how often you will actually walk to the beach, whether boating matters, whether you want nightlife or quiet, and how you will spend a Tuesday in February.

Focusing only on purchase price

A lower price does not mean lower ownership cost. Compare property taxes at the reassessed value, insurance, HOA dues, utilities, maintenance, and any looming capital expense. On the Gulf Coast, carrying cost differences between two similarly priced homes can exceed a thousand dollars a month.

KINSEY'S INSIGHT

The most successful purchases I've been part of started with the neighborhood, not the house. Buyers who identify the right community and lifestyle first make faster, more confident decisions when the right property appears — and they experience far less regret afterward. Buyers who shop listings first tend to tour for months and buy on emotion.

WHERE PEOPLE LIKE YOU END UP

Buyer Profiles

THE RETIREE

Priorities: low maintenance, healthcare access, quiet streets, golf, beach proximity, and community activity.
Communities to see: Bay Point, Palmetto Trace, Wild Heron, Latitude Margaritaville Watersound.

THE FAMILY

Priorities: school assignment, parks, sidewalks, larger homes, and a stable neighborhood.
Communities to see: Breakfast Point, Watersound West Bay, Palmetto Trace, the Highway 79 corridor.

THE INVESTOR

Priorities: rental demand, occupancy, operating expense, management availability, and appreciation.
Communities to see: Gulf-front condominiums, the West End, Laguna Beach, select resort communities. Read Chapter Four before touring.

THE LUXURY BUYER

Priorities: waterfront, privacy, marina access, golf, custom construction, and finish quality.
Communities to see: Bay Point, Wild Heron, Gulf-front penthouses, St. Andrews Bay estates.

THE MILITARY BUYER

Priorities: commute to Tyndall or NSA Panama City, resale liquidity given a likely PCS in three years, VA loan eligibility, and school assignment.
Communities to see: Breakfast Point, Palmetto Trace, and the newer Highway 79 developments. Prioritize resale liquidity over customization — you will likely be selling sooner than a civilian buyer.

A dune walkover leading to the Gulf.

Additional neighborhood profiles — including Watersound West Bay, Palm Bay, Delwood Beach, Magnolia Beach, Gulf Highlands, Grand Lagoon, Sunnyside, and the Highway 79 corridor communities — appear in the Neighborhood Encyclopedia in Part Eight.

CHAPTER Three

Scenic Highway 30A

Sixteen beach villages along one two-lane road

IN THIS CHAPTER

"Thirty miles of two-lane road, sixteen beach neighborhoods, fifteen coastal dune lakes, and not a single traffic light that feels like it belongs to a city."

The Gulf at first light along Scenic Highway 30A.

CHAPTER TWO

Why Everyone Loves 30A

Scenic Highway 30A is a two-lane county road that runs roughly thirty miles along the south Walton County coast, between Inlet Beach at the eastern end and Dune Allen at the western. Along it sit a chain of beach neighborhoods, each with its own architecture, its own town center, and in most cases its own design review board.

What makes 30A different from the rest of the Emerald Coast is not the beach — the sand is the same quartz that runs the whole coast. It's the planning. Beginning with Seaside in the early 1980s, the communities along this road were laid out around pedestrians rather than cars. Narrow streets, deep front porches, short blocks, town squares, and buildings pushed toward the sidewalk. The result is a place where a bicycle is genuinely more useful than a second vehicle.

That design discipline is also why 30A is the most expensive real estate on this coast by a wide margin. Supply is constrained by geography, by conservation land, and by the design codes themselves. There is no version of the future in which substantially more 30A gets built.

~$1.55M	~$1.73M	+14.3%	15
MEDIAN SALE PRICE, 2026	MEDIAN LIST PRICE	MEDIAN SALE PRICE YTD	COASTAL DUNE LAKES

Source: regional brokerage market reporting for the 30A corridor, March 2026. The 30A market is small enough that a handful of high-end transactions can move the median noticeably; read these figures as direction, not precision.

The 30A shield — the road that gives the corridor its name.

DID YOU KNOW?

The bike path that parallels 30A runs nearly the full length of the corridor and is the primary way residents move between villages. In peak season it carries more traffic than the road does.

A VILLAGE-BY-VILLAGE GUIDE

The Beach Communities

The single most useful thing I can tell a buyer new to 30A is that "30A" is not a place you can buy in. You buy in a specific village, and the villages differ enormously in price, rental performance, architecture, and daily feel. Here they are, running west to east.

DUNE ALLEN

The westernmost stretch, and the quietest. Dune Allen sits between three coastal dune lakes and has the most Old Florida character left on the corridor — older beach cottages alongside newer construction, low density, and long stretches with no commercial development at all. Buyers who find Rosemary Beach too curated often end up here.

Best for: privacy, dune lake access, buyers who want 30A without the crowds.

SANTA ROSA BEACH

Technically the mailing address for much of the corridor, and the most economically diverse. Santa Rosa Beach includes both Gulf-front luxury and, north of 98, substantially more attainable inland housing. This is where most of the corridor's year-round workforce actually lives, and where a buyer with a sub-million-dollar budget still has real options.

Best for: full-time residents, value relative to the rest of 30A, families.

BLUE MOUNTAIN BEACH

Named for the blue lupine that grows on the dunes, and sitting on the highest coastal elevation in Florida. Blue Mountain is small, walkable, and has a genuinely good cluster of restaurants and a beloved local creamery. It performs strongly as a rental market and is a favorite of buyers who want a village feel without Rosemary pricing.

Best for: rental income, walkable village life, elevation.

GRAYTON BEACH

The oldest settlement on 30A and the most deliberately unpolished. Grayton has no design code to speak of, a famously eclectic mix of old cottages and new construction, sand streets in places, and the corridor's best-known bar. Grayton Beach State Park and Western Lake anchor it. Locals are protective of its character, and property here trades on scarcity and personality rather than uniformity.

Best for: character, state park access, buyers who dislike HOAs.

WATERCOLOR

A large master-planned community developed by The St. Joe Company adjacent to Seaside, organized around Western Lake and an extensive amenity program — the BeachClub, multiple pools, a boathouse on the lake, tennis, and a full trail network. WaterColor is one of the strongest rental performers on the corridor because the amenities sell the stay.

Best for: families, amenity-driven buyers, rental investors.

SEASIDE

The community that started it all — the founding project of New Urbanism, and the reason every other village on this road looks the way it does. Seaside's central square, amphitheater, Airstream food court, and pastel cottages are internationally recognized. Inventory is extremely limited and the cottages rarely trade. Owning in Seaside is a scarcity play as much as a lifestyle one.

Best for: brand and scarcity, walkability, buyers who want the icon.

SEAGROVE BEACH

Between Seaside and Seacrest, Seagrove is one of the corridor's larger and more varied neighborhoods, running well north of 30A. It offers a wider range of price points than its neighbors and has consistently good rental performance. Many buyers who start out looking at Seaside end up buying in Seagrove for the same beach at a lower number.

Best for: value relative to Seaside, rental income, range of options.

WATERSOUND

A collection of St. Joe developments — WaterSound Beach, WaterSound West Beach, WaterSound Origins, and the larger WaterSound area north of 98. WaterSound Beach is gated, dune-fronted, and among the most private addresses on the corridor. Origins is the more family-oriented, golf-adjacent, year-round-resident side.

Best for: privacy, gated living, families in Origins.

SEACREST BEACH

Best known for its enormous 12,000-square-foot lagoon pool, Seacrest is a strong family and rental market with a mix of cottages and larger homes on both sides of 30A. It sits directly between Alys and Rosemary, which means it captures spillover demand from both while pricing below them.

Best for: families, rental performance, proximity to the eastern villages.

ALYS BEACH

The most architecturally distinctive community on the coast — entirely white, Bermudian and Antiguan in influence, with courtyard houses, masonry construction, and one of the strictest design codes in the United States. Alys is also among the most expensive. Along with Rosemary, it consistently leads the corridor in appreciation, and land scarcity means anything that comes to market moves quickly.

Best for: luxury buyers, architecture, appreciation.

ROSEMARY BEACH

The eastern anchor and, by most measures, the most prestigious address on 30A. West Indies and New Orleans influences, cobblestone streets, a proper town center, boardwalks over the dunes, and exceptional walkability. Typical home values have run in the range of $2.7 million to $3.2 million depending on the source, and limited supply keeps it there.

Best for: luxury, walkability, brand recognition, long-term hold.

INLET BEACH

The far eastern end, at the Walton–Bay county line, and the corridor's most active development area. Inlet Beach has changed faster than any other 30A neighborhood over the past decade, with substantial new construction and the retail development at 30Avenue. It remains the most attainable true 30A address and the one where buyers still find something like value.

Best for: entry into 30A, new construction, proximity to Rosemary and Alys at a lower basis.

VILLAGE PROFILE

Rosemary Beach

Village rooftops and towers at dusk, Scenic 30A.

Some communities are built. Rosemary Beach feels as though it has always belonged here.

The first thing visitors notice isn't the beach or the architecture. It's that everything appears intentional. Streets are narrow enough to encourage walking. Homes face sidewalks instead of garages. Trees create shade. Courtyards invite conversation. Children ride bicycles through the town square while couples linger over coffee at sidewalk cafes.

The design draws on the Dutch West Indies, St. Augustine, Charleston, and European seaside villages. Where many neighborhoods let homes compete for attention, Rosemary creates harmony — materials, rooflines, window proportions, public space, and landscape all working toward one vision. Gas lanterns, stucco, courtyard entrances, metal roofing, limestone detailing, tower rooms. Even new construction reads as though it has been there for decades.

THE TOWN CENTER

The heart of the community belongs to pedestrians rather than cars. Boutique retail, independent restaurants, coffee houses, wine bars, galleries, outdoor concerts, and community greens. Families stroll after dinner. Visitors regularly spend an entire evening without moving a vehicle.

LIFESTYLE RATINGS

Walkability	■■■■■	Rental demand	■■■■■
Luxury	■■■■■	Architecture	■■■■■
Dining	■■■■■	Value	■■□□□

WHAT BUYERS SHOULD WEIGH

- Architectural review requirements and what they mean for renovations
- HOA responsibilities, dues, and long-term maintenance obligations
- Parking arrangements — a real consideration in a walkable village
- Rental regulations if income is part of your plan
- Insurance, which varies considerably by row and construction year

KINSEY'S INSIGHT

Rosemary Beach has a remarkable ability to slow people down. I've watched buyers arrive expecting a one-hour tour and instead linger over lunch, wander side streets, and start imagining what life would feel like if every errand could be done on foot. The homes are extraordinary, but it's the walkability that closes the deal. Typical values here have run roughly $2.7 to $3.2 million depending on source — and limited supply is what keeps them there.

VILLAGE PROFILE

Alys Beach

The entry towers at dusk — white masonry, palms, and the road through.

Some communities impress you. Alys Beach changes the way you think about architecture.

There is a moment nearly every first-time visitor experiences. Leaving the tree-lined stretches of 30A and entering Alys Beach, the landscape transforms. Brilliant white buildings rise against the sky. Palms sway above immaculate courtyards. Stone paths wind through hidden gardens. Sunlight reflects off white masonry and creates a glow found nowhere else on this coast.

The vision draws on Mediterranean villages, Bermuda, Antigua, and the Greek islands, executed with modern engineering. White masonry, clean geometry, interior courtyards, rooftop terraces, thick stucco, sculptural staircases, reflecting pools, custom ironwork. Rather than celebrating individual homes, Alys treats the entire community as one work of architecture.

BUILT FOR THE COAST

Beauty is not the whole story. Many homes here use reinforced concrete and masonry systems engineered to perform in coastal conditions — a philosophy that luxury should be durable as well as beautiful. Given what Gulf Coast insurance underwriting has become, that construction approach has practical value beyond aesthetics.

LIFESTYLE RATINGS

Architecture	Appreciation
Luxury	Wellness amenities
Privacy	Value

ROSEMARY BEACH VS. ALYS BEACH

	ROSEMARY BEACH	ALYS BEACH
Architectural style	European and Caribbean	White masonry, Bermudian
Atmosphere	Warm, lively village	Serene, sculptural
Shopping	Boutique-focused	Curated luxury
Dining	Diverse and vibrant	Refined and intimate
Community feel	Traditional coastal town	Contemporary design statement
Buyer appeal	Families, second homes, retirees	Design enthusiasts, legacy buyers

KINSEY'S INSIGHT

Alys Beach isn't for everyone, and that is exactly why it works. Buyers who care about architecture recognize something here they haven't found elsewhere. What actually sets it apart is the discipline behind the vision — every detail serves a purpose, and that consistency creates a sense of place that is nearly impossible to reproduce. Along with Rosemary, it consistently leads the corridor in appreciation.

VILLAGE PROFILE

Seaside

A beach pavilion on Scenic 30A.

The town that changed American coastal living.

Before Seaside, coastal development followed a familiar formula: wide roads, large parking lots, residential separated from commercial, driving essential. Seaside challenged all of it. Homes would face streets rather than garages. Parks would be gathering places. Shops would sit beside houses. Children would ride bicycles safely. Front porches would encourage conversation.

That philosophy became known worldwide as New Urbanism, and Seaside is its most recognizable example. Architects, planners, and students still travel here to study it. Much of *The Truman Show* was filmed on these streets, which is why the town feels oddly familiar even to people who have never visited — but the film is a footnote. The influence on how American neighborhoods get designed is the real legacy.

THE CENTRAL SQUARE

Every memorable community has a heart. Seaside's is the square: children on the grass, yoga classes, outdoor concerts, movie nights, festivals, families eating lunch under the trees, and the Airstream food court that has become as recognizable as the architecture. It was not designed to impress. It was designed to be used, and it is, every day.

LIFESTYLE RATINGS

Walkability	■■■■■	Culture	■■■■■
Brand recognition	■■■■■	Scarcity	■■■■■
Rental demand	■■■■■	Inventory available	■□□□□

Architecturally, no two homes are identical — Florida Cracker cottages, coastal Victorian, Southern vernacular, contemporary interpretations — yet every structure contributes to the whole. Wide porches, metal roofs, pastel colors, shuttered windows, tower rooms.

> **KINSEY'S INSIGHT**
>
> Clients have told me a single afternoon in Seaside redirected their entire search. They arrived certain they wanted beachfront above all else and left realizing walkability and community mattered more. Owning here is a scarcity play as much as a lifestyle one — the cottages rarely trade, and when they do they move fast.

VILLAGE PROFILE

WaterColor

A boathouse dock on a coastal dune lake at sunset.

Where nature and luxury live together.

WaterColor measures luxury differently than its neighbors. Here it means waking to birdsong under towering pines, walking shaded trails instead of crowded sidewalks, paddling across a coastal dune lake before breakfast, and ending the evening under moss-draped oaks as the sun drops over the Gulf.

From the earliest planning, the community built around the landscape rather than clearing it. Mature pine stands, native vegetation, wetlands, and Western Lake were preserved. Boardwalks weave through protected habitat. Parks appear unexpectedly between homes. The environment isn't an amenity here — it's the organizing principle.

WESTERN LAKE

One of the region's rare coastal dune lakes anchors the community and offers paddleboarding, kayaking, canoeing, birding, photography, and fishing. Unlike waterfront neighborhoods organized around motorboats, Western Lake encourages a quieter relationship with the water. On still mornings the surface reflects the pines almost perfectly.

THE BEACH CLUB

For many owners the WaterColor Beach Club functions as an extension of the living room — resort pools, lunch after a morning on the sand, seasonal children's programming, fitness, and social events. Refined without being formal. In rental terms, this amenity package is a significant part of why WaterColor performs as strongly as it does.

LIFESTYLE RATINGS

Amenities	■■■■■	Rental demand	■■■■■
Family living	■■■■■	Walkability	■■■■■
Nature & green space	■■■■■	Value	■■□□□

SEASIDE VS. WATERCOLOR

	SEASIDE	WATERCOLOR
Primary character	Iconic town center	Nature-inspired resort
Architecture	Diverse coastal styles	Southern coastal elegance
Green space	Parks and amphitheater	Extensive parks and forest
Water feature	Gulf-centered	Gulf plus Western Lake
Lifestyle	Active village	Relaxed resort
Buyer appeal	Walkability and culture	Families and outdoor life

KINSEY'S INSIGHT

WaterColor appeals to buyers who want luxury without giving up the outdoors. Clients often arrive planning to compare floor plans and finishes and end up talking about the trails, the lake, and how peaceful the walk felt. When the lifestyle becomes more memorable than the real estate, that's a sign of genuinely good planning — and it tends to show up in rental reviews too.

VILLAGE PROFILE

Grayton Beach

Coastal dune lake at first light, cypress and pine along the far shore.

"Nice Dogs. Strange People." — the unofficial motto, displayed proudly.

Some communities become famous because they were carefully planned. Grayton became famous because it never tried to be. Founded in the late 1800s and among the oldest beach settlements on Florida's Gulf Coast, it grew organically over generations: roads followed the landscape, homes reflected their owners, businesses arrived slowly. That kind of personality cannot be manufactured.

Long before 30A meant luxury real estate, Grayton was a fishing village where artists, writers, and free spirits found something increasingly scarce — authenticity. Weathered cottages still sit under ancient live oaks. Live music still drifts from neighborhood restaurants. Bicycles still lean against picket fences. The motto is a real statement of values: Grayton celebrates individuality rather than conformity.

GRAYTON BEACH STATE PARK

Thousands of acres of protected coastal landscape sit at the community's edge — sugar-white beach, coastal dune lakes, pine flatwoods, hiking trails, camping, kayaking, and birding. Residents treat it as an extension of their own backyard. Western Lake adds paddling and fishing, and when the natural outfall opens, you can paddle from freshwater toward the Gulf, a phenomenon that exists in very few places on earth.

LIFESTYLE RATINGS

Character	■■■■■	Rental demand	■■■■□
State park access	■■■■■	Architectural consistency	■□□□□
Dining & music	■■■■■	HOA restrictions	■□□□□

Unlike Rosemary or Alys, Grayton embraces variety — classic Florida cottages, modern beach homes, historic residences, colorful bungalows, custom retreats, sand streets in places. No two streets feel alike, and residents are protective of exactly that.

KINSEY'S INSIGHT

Grayton reminds me that luxury isn't only defined by beautiful homes. Sometimes it's the freedom to walk everywhere, spend an afternoon on a dune lake, hear live music under the stars, and know the person who owns your coffee shop. Buyers looking for authenticity often feel at home here within an hour. Buyers who want architectural control and predictable neighbors should look one village east.

VILLAGE PROFILES

Blue Mountain Beach & Dune Allen

A dune walkover on the western end of 30A.

The western end — where many locals go to exhale.

BLUE MOUNTAIN BEACH

The name surprises people, because there are no mountains. Blue Mountain is named for the unusually high coastal dunes — among the highest natural elevations on Florida's Gulf Coast — and for the native blue lupine that once covered them, giving the dunes a bluish cast in bloom.

There is no grand entrance and no elaborate town square. What there is instead: rolling dunes, winding bike paths, quiet neighborhoods under tall pines, a beloved local creamery, and a genuinely good cluster of restaurants. Even in peak season the beach here often feels calmer than its neighbors. Draper Lake, another coastal dune lake, adds paddling and birding on the north side.

Village dining	Quiet
Elevation & views	Walkability
Rental demand	Amenity package

DUNE ALLEN BEACH

The westernmost stretch, and the quietest on the corridor. Dune Allen sits among three coastal dune lakes — Oyster, Stallworth, and Allen — and retains more Old Florida character than anywhere else on 30A: towering dunes, native vegetation, low density, and long stretches with no commercial development at all.

A short ride away, Gulf Place functions as the western end's gathering place — boutiques, coffee, restaurants, local artists, live music, seasonal festivals, and outdoor markets, arranged more like a neighborhood square than a shopping center. Buyers who find Rosemary too curated frequently end up here.

Quiet	Value on 30A
Dune lake access	Rental demand
Uncrowded beach	Nightlife

COMPARING THE WESTERN END

	BLUE MOUNTAIN BEACH	DUNE ALLEN
Character	Quiet residential village	Secluded, Old Florida
Natural features	High dunes, Draper Lake	Three dune lakes, tall dunes
Dining	Neighborhood favorites	Gulf Place cluster nearby
Pace	Relaxed	Slowest on the corridor
Buyer appeal	Families, outdoor enthusiasts	Retirees, nature lovers
Relative pricing	Middle of the corridor	Middle, better value

KINSEY'S INSIGHT

Blue Mountain Beach quietly earns your appreciation. Clients often plan to spend an hour and instead linger — walk the beach longer, stop for coffee, drive one more street. When buyers tell me they want the 30A lifestyle with less bustle, Blue Mountain and Dune Allen are the first two places I show them. Neither will ever be the address people recognize at a dinner party, and for a certain buyer that is precisely the appeal.

VILLAGE PROFILE

Inlet Beach

Beach village and shoreline from the air, Scenic 30A.

Where tradition meets the future of 30A.

Traveling west from Panama City Beach, something changes. Buildings drop lower. The pace slows. The road starts inviting bicycles as much as cars. You have reached Inlet Beach, the eastern gateway to Scenic Highway 30A and the Walton–Bay county line.

Unlike neighbors that were master-planned from the outset, Inlet Beach evolved. Historic cottages stand alongside contemporary construction. Longtime residents share streets with new arrivals. It has changed faster than any other 30A neighborhood over the past decade, with substantial new construction and the retail development at 30Avenue — and it remains the most attainable genuine 30A address.

THE WIDEST BEACHES ON THE CORRIDOR

Ask longtime residents what makes Inlet Beach special and most say the same thing: the beach. It has some of the widest shoreline on 30A, and width matters more than photographs suggest. It means room to spread out, room to walk, and families playing without feeling crowded — even in peak season.

LIFESTYLE RATINGS

Beach width	Growth
New construction	Proximity to Rosemary/Alys
Entry value for 30A	Established character

KINSEY'S INSIGHT

Inlet Beach is the most interesting community on 30A to show buyers right now, because it offers the most possibilities. Some clients are drawn to the historic cottages, others to the contemporary architecture, and many simply appreciate being able to walk to the sand, eat well, and bike to Rosemary and Alys — at a basis meaningfully below either. If you want into 30A and the eastern villages are out of reach, start here.

WHAT BUYERS SHOULD UNDERSTAND

30A Real Estate

VILLAGE	PRICE TIER	CHARACTER	RENTAL STRENGTH
Rosemary Beach	Highest	Walkable, formal	Very strong
Alys Beach	Highest	Architectural, private	Very strong
WaterSound Beach	High	Gated, dune-front	Strong
Seaside	High	Iconic, tiny supply	Very strong
WaterColor	High	Amenity-rich, family	Very strong
Seacrest	Upper-middle	Family, lagoon pool	Very strong
Seagrove	Middle	Varied, established	Strong
Grayton Beach	Middle to high	Eclectic, no code	Strong
Blue Mountain	Middle	Village, elevated	Strong
Inlet Beach	Entry for 30A	New construction	Strong
Santa Rosa Beach	Widest range	Diverse, year-round	Varies
Dune Allen	Middle	Quiet, dune lakes	Moderate

KINSEY'S INSIGHT

The mistake I see most often on 30A is buyers shopping by price per square foot across the whole corridor. It doesn't work here. A house in Alys Beach and a house in Seagrove three miles away are not the same asset, and the spread between them is not irrational — it reflects design codes, rental ceilings, land scarcity, and buyer pools that barely overlap. Choose the village first. Then shop within it.

WHAT DRIVES VALUE HERE

- **Proximity to the beach access you'll actually use.** On 30A, "Gulf-front" and "one block off" can differ by seven figures, and the third row often rents nearly as well as the second.
- **Which side of 30A.** South of the road commands a substantial premium over north of it, even at identical square footage.
- **Design code.** Communities with enforced architectural standards have historically held value better, because the neighbor's renovation can't damage your view or your street.
- **Amenity package.** In rental terms, a community pool complex is worth real money. WaterColor and Seacrest demonstrate this every summer.
- **Rental restrictions.** A handful of pockets restrict or prohibit short-term rental. Verify before you write an offer if income matters.

SCHOOLS, PARKS & EVERYDAY LIFE

South Walton is served by Walton County School District, which has a strong regional reputation. The corridor's year-round population is small relative to its peak-season population, which means schools are less crowded than Bay County's but also that services are spread thin in a few places.

For outdoor life, the corridor is exceptional: Grayton Beach State Park, Deer Lake State Park, Topsail Hill Preserve, Point Washington State Forest, the Timpoochee Trail bike path running the length of 30A, and fifteen coastal dune lakes that support paddling nearly year-round.

DINING & SHOPPING

The corridor punches far above its population for food. Seaside's Airstream court, the restaurant clusters in Blue Mountain and Grayton, Rosemary's town center, and the 30Avenue development at Inlet Beach cover everything from a fish taco to a serious tasting menu. Retail is boutique by design; there is no big-box shopping on 30A, which residents consider a feature and newcomers occasionally find inconvenient.

> **DID YOU KNOW?**
> There is no traffic signal on most of 30A, and the corridor's speed limit stays low by design. Getting from Dune Allen to Inlet Beach in peak season can take longer than the thirty miles suggests — which is precisely why residents ride bicycles.

INVESTMENT OUTLOOK

30A is the strongest gross-revenue short-term rental market on the Emerald Coast. Homes here often gross between $100,000 and $250,000 annually, and larger five-plus bedroom properties built for group travel can exceed $150,000 comfortably. But the entry basis is also the highest on the coast, which means cash-on-cash returns are frequently lower here than in Panama City Beach despite the larger revenue numbers.

Buyers who do well on 30A generally have one of two objectives: they want a property their family will genuinely use for decades, with rental income offsetting carrying cost, or they are making a long-term land-scarcity bet. Buyers looking primarily for yield usually find better math one county east. Chapter Four works through that comparison in detail.

KINSEY'S INSIGHT

If you are buying on 30A primarily as an investment, run your numbers on a five-bedroom or larger property. The corridor's rental economics are driven by group travel — multiple families splitting a large house — and the revenue-per-bedroom curve bends sharply in your favor above four bedrooms. A two-bedroom cottage on 30A is a lifestyle purchase, not an income property.

CHAPTER Four

Destin & Sandestin

The harbor lifestyle, golf, and resort living

IN THIS CHAPTER

"Destin has always revolved around the water. Visitors come for the beaches. Residents spend their time on boats."

An aerial view of Destin Harbor and the East Pass bridge, with the Gulf's emerald waters beyond.

CHAPTER THREE

The Harbor Lifestyle

Destin began as a fishing village and, for all the resort development layered on top of it, it has never entirely stopped being one. The harbor is still the center of gravity. The charter fleet still leaves before sunrise. The community still measures its year partly by snapper season.

What separates Destin from Panama City Beach and 30A is that its identity comes from the pass rather than the sand. East Pass connects Choctawhatchee Bay to the Gulf and gives Destin something neither neighbor can match: deep, reliable, close-in access to open water. That single geographic fact drives the charter industry, the marina economy, the harbor restaurant scene, and a meaningful share of the real estate market.

The result is a town with more year-round commercial energy than 30A and a more concentrated luxury condominium market than Panama City Beach.

~$618K	$859K	69 days	$2.5B
MEDIAN HOME VALUE, 2026	OKALOOSA MEDIAN LIST, DESTIN	MEDIAN TIME TO PENDING	ANNUAL EGLIN ECONOMIC IMPACT

Sources: Redfin, Zillow, Houzeo, and Realtor.com market reporting for Destin and Okaloosa County, 2026; Eglin AFB economic impact per published base figures.

WHO LIVES HERE

Community Overview

Destin's population profile differs meaningfully from Panama City Beach's. The military presence is larger and more embedded, the second-home share is higher, and the year-round service economy is more developed because the shoulder seasons are longer.

ECONOMY

Three engines drive the local economy. Tourism and hospitality is the largest by employment. The marine sector — charter fishing, marinas, boat sales, service and repair — is disproportionately large for a town this size and supports a skilled trade base. And defense, anchored by Eglin Air Force Base, supplies stable, well-paid employment across Okaloosa County.

MILITARY INFLUENCE

Eglin Air Force Base, established in 1935 and covering roughly 725 square miles, sits north and west of Destin and contributes an estimated $2.5 billion annually in direct and indirect economic activity. Hurlburt Field and the wider Okaloosa defense complex add to that.

The practical effect on real estate is significant. Military and defense-contractor households create steady, non-seasonal demand for housing; the towns closest to the base — Niceville, Fort Walton Beach, Bluewater Bay — are heavily military in character, while Destin and the communities east of it are driven by tourism and second homes. Buyers relocating on orders should look carefully at that dividing line, because it changes both price and daily commute considerably.

Okaloosa County schools have a strong regional reputation, and Niceville's schools in particular are consistently A-rated — a fact that drives real estate demand well beyond what the town's amenities alone would explain.

KINSEY'S INSIGHT

If you are PCSing to Eglin and your household will be here three years, weigh resale liquidity more heavily than you otherwise would. The Destin condominium market is deep and liquid; the custom home market in the outlying golf communities is thinner and can take considerably longer to sell. That difference matters far more on a three-year horizon than a twenty-year one.

WHERE TO LIVE

The Neighborhoods of Destin

CRYSTAL BEACH

One of Destin's most established and desirable neighborhoods, sitting between Highway 98 and the Gulf toward the eastern end of town. Crystal Beach is a mix of older beach cottages, substantial renovations, and new construction, with deeded beach accesses and genuine walkability to the sand. It is one of the strongest short-term rental submarkets in Destin and one of the few places where you can walk to the beach without buying Gulf-front.

Best for: rental investors, walkable beach access, buyers who want character.

KELLY PLANTATION

A gated golf community on Choctawhatchee Bay, north of Highway 98. Kelly Plantation offers a private course, bayfront and golf-frontage homesites, mature landscaping, and a level of privacy that is difficult to find closer to the beach. It draws executives, retirees, and full-time residents rather than vacationers.

Best for: golfers, privacy, full-time luxury residence.

REGATTA BAY

Also gated and also on the bay side, Regatta Bay is built around a well-regarded golf course and has a similar buyer profile to Kelly Plantation, with somewhat more variety in home size and price. Both communities appeal strongly to buyers who want to be in Destin but not in the tourist corridor.

Best for: golf, gated living, year-round residents.

HOLIDAY ISLE

The peninsula between the harbor and the Gulf — arguably the most desirable land in Destin. Holiday Isle offers Gulf-front, harbor-front, and canal-front properties within a very small footprint, with the pass at one end. Boaters pay a premium here for good reason: your access to open water is measured in minutes.

Best for: boaters, luxury waterfront, harbor lifestyle.

DESTIN POINTE

A gated community at the tip of the peninsula with Gulf and harbor frontage, private amenities, and among the most exclusive addresses in the city. Very limited inventory.

Best for: luxury buyers who want gated Gulf-front.

MIRAMAR BEACH

Immediately east of Destin proper along Scenic Gulf Drive, Miramar Beach is where a large share of the area's condominium inventory sits, along with Grand Boulevard and the Silver Sands outlets. It offers more attainable pricing than Destin's peninsula while remaining minutes from both the harbor and 30A.

Best for: value, condominium investment, proximity to both markets.

NEIGHBORHOOD PROFILE

Crystal Beach

Destin's timeless coastal neighborhood — where bicycles outnumber cars on a summer evening.

If Destin Harbor is the energetic heart of the city, Crystal Beach is its front porch. Located along the eastern side of Destin, it has become the city's most recognizable residential neighborhood, and unlike the high-rise condominium districts it feels like a genuine neighborhood: tree-lined streets, colorful cottages, wide sidewalks, neighborhood beach accesses, and golf carts moving quietly toward the sand.

The neighborhood has evolved over decades, blending original beach cottages with beautifully designed custom homes. Metal roofs, covered front porches, elevated construction, Bahama shutters, outdoor showers, and private pools are the local vernacular. It never feels overly commercial, and that residential character is precisely why it holds value.

LIFESTYLE RATINGS

Walkability	■■■■■	Family living	■■■■■
Beach access	■■■■■	Boating	■■□□□
Rental demand	■■■■■	Privacy	■■■□□

WHO BUYS HERE

Families, physicians, business owners, military retirees, remote professionals, and second-home buyers. What most share is a single goal — owning a home where walking to the beach is part of ordinary life rather than a vacation activity.

> **KINSEY'S INSIGHT**
> Crystal Beach is one of those neighborhoods that instantly feels familiar. Clients often say it reminds them of the beach towns they visited as children, only with the conveniences they want now. It is also one of the few places in Destin where you can walk to the sand without buying Gulf-front — which is exactly why the rental numbers hold up so well here.

NEIGHBORHOOD PROFILE

Holiday Isle

For some homeowners the driveway is the most important part of the property. Here, it's the dock.

Holiday Isle occupies a narrow peninsula between the Gulf of Mexico and Destin Harbor, which means nearly every street is connected to water. Boating here is not a weekend hobby. Neighbors leave for dinner by boat. Families spend afternoons at Crab Island. Fishing trips start before sunrise. Children learn to navigate the harbor about the time they learn to ride a bicycle.

The community's real advantage is its navigable canal system. Many properties offer genuine deep-water access, which accommodates larger vessels without a long run through shallow channels. Add Norriego Point at the western tip — where the harbor meets the Gulf and the water is unusually calm and clear — and you have one of the most complete waterfront packages on this coast.

LIFESTYLE RATINGS

Boating	■■■■■	Harbor access	■■■■■
Fishing	■■■■■	Beach access	■■■■□
Waterfront luxury	■■■■■	Quiet	■■■□□

WHAT TO VERIFY BEFORE YOU BUY

- Water depth at the dock at mean low tide, not at high tide
- Bridge clearance between your dock and open water for your vessel's air draft
- Boat lift capacity and whether existing dock structures are permitted
- Seawall condition, age, and any shared maintenance obligation
- Flood zone, elevation certificate, and firm insurance quote

> **KINSEY'S INSIGHT**
> Holiday Isle consistently captivates buyers who have dreamed of keeping the boat at home rather than in a marina. But it is also the neighborhood where due diligence matters most. Two houses on the same canal can differ enormously in usable depth and clearance. Bring your actual boat's specifications to the showing, not a general idea of what you might buy someday.

NEIGHBORHOOD PROFILE

Kelly Plantation

Some neighborhoods are built around a golf course. Kelly Plantation was built around a way of life.

Past the gates, the pace changes immediately. Live oaks line the streets, manicured fairways stretch toward Choctawhatchee Bay, walking trails wind through protected preserves, and neighbors wave from golf carts. Unlike many resort communities, Kelly Plantation was designed first as a place to live rather than a place to visit — and for full-time residents, that is the whole point.

The championship course routes through forest, lakes, wetlands, and along portions of the bay. Bayfront homes get spectacular sunsets, steady breezes, and regular visits from dolphins, ospreys, and pelicans. Amenities include tennis, pickleball, a community pool, fitness facilities, trails, parks, and playgrounds.

LIFESTYLE RATINGS

Golf	■■■■■	Bay views	■■■■□
Privacy	■■■■■	Amenities	■■■■■
Family living	■■■■■	Beach walkability	■■□□□

WHO BUYS HERE

Physicians, business owners, military officers and retirees, executives, entrepreneurs, and families. Buyers here are generally purchasing a permanent residence rather than a vacation property, and the neighborhood's character reflects that.

> **KINSEY'S INSIGHT**
> Kelly Plantation appeals to buyers looking well beyond the vacation experience — people who want to put down roots, build friendships, and live an active life year-round. The mature landscaping and quiet streets give it a settled quality that newer developments simply cannot manufacture. If you want to walk to a restaurant, this is not your neighborhood. If you want to walk your dog under hundred-year-old oaks, it very much is.

NEIGHBORHOOD PROFILE

Regatta Bay

Luxury living surrounded by preserved nature.

Regatta Bay achieves something many luxury neighborhoods aim for and few reach: a balance between elegance and livability. Towering pines, curving roads, lakes catching the morning light, and protected wetlands set the tone at the entrance. Rather than feeling formal, it feels welcoming.

Its defining characteristic is restraint in development. Substantial portions of the property remain dedicated to nature preserves, wetlands, native landscaping, lakes, and wildlife corridors. Great blue herons, ospreys, egrets, and turtles are routine sights. The championship course winds through that same landscape, rewarding thoughtful play over raw distance.

LIFESTYLE RATINGS

Golf
Nature & green space
Family living
Amenities
Privacy
Beach walkability

KELLY PLANTATION VS. REGATTA BAY

	KELLY PLANTATION	REGATTA BAY
Primary setting	Golf and Choctawhatchee Bay	Golf and nature preserves
Atmosphere	Traditional elegance	Relaxed luxury
Landscape	Bay views, mature trees	Lakes, forest, wetlands
Recreation	Golf, tennis, trails	Golf, tennis, pickleball, trails
Home styles	Established estate homes	Newer custom homes
Buyer appeal	Long-term full-time residents	Families and professionals

Both consistently rank among Destin's finest gated neighborhoods. Kelly Plantation offers dramatic bayfront scenery and a longer-established reputation; Regatta Bay appeals to buyers who value abundant green space, newer custom construction, and a nature-forward setting. Most buyers tour both before deciding, and the choice usually comes down to whether you want water views or tree cover.

KINSEY'S INSIGHT

When buyers ask to see neighborhoods where they can have luxury without feeling like they live in a resort, Regatta Bay is always on the list. It has an understated confidence — beautiful homes, excellent amenities, and enough preserved landscape to feel genuinely peaceful. That combination is getting harder to find in Destin every year.

NEIGHBORHOOD PROFILE

Miramar Beach

Where luxury resorts meet everyday coastal living — and the most versatile market in the region.

Ask longtime residents where Destin ends and Miramar Beach begins and you will get several different answers, because Miramar Beach developed its own identity while staying closely tied to Destin. Luxury beachfront condominiums stand alongside coastal neighborhoods. Championship golf sits minutes from the sand. It occupies the ground between Destin and 30A both geographically and in character.

Its greatest strength is diversity of product. Rather than one dominant housing type, buyers choose among beachfront condominiums, gated luxury neighborhoods, golf course communities, bayfront homes, coastal cottages, townhomes, and private estates. That range is why Miramar Beach serves first-time beach buyers and eight-figure luxury buyers in the same ZIP code.

LIFESTYLE RATINGS

Beach quality	■■■■■	Housing variety	■■■■■
Shopping	■■■■■	Rental demand	■■■■■
Golf	■■■■■	Walkability	■■■□□

LIVING HERE

Unlike many vacation destinations that empty in the off-season, Miramar Beach holds a genuinely active year-round residential population. Children attend school, restaurants stay busy, golf courses stay full, and community organizations keep meeting. Grand Boulevard and Silver Sands anchor retail; Choctawhatchee Bay provides boating, paddling, and marina access on the north side.

DESTIN VS. MIRAMAR BEACH

	DESTIN	MIRAMAR BEACH
Character	Harbor town, boating	Resort-residential coastal
Beaches	Harbor and Gulf	Wide Gulf beaches

	DESTIN	MIRAMAR BEACH
Shopping	Harbor and city retail	Major luxury retail destination
Housing	Waterfront, golf, neighborhoods	Condos, estates, golf, bayfront
Lifestyle	Active maritime	Relaxed resort
Buyer appeal	Boaters, professionals, families	Families, retirees, second-home buyers

Most buyers weighing the two are not choosing on amenities — both are excellent. They are choosing a lifestyle. Destin offers a stronger connection to boating and harbor life; Miramar Beach offers a quieter resort atmosphere with equally good access to beach, golf, shopping, and dining.

KINSEY'S INSIGHT

Miramar Beach is the most versatile submarket on this coast. I have placed first-time beach buyers, retirees, growing families, and luxury buyers here, and all of them found what they came for. If you don't yet know exactly what you want — condominium or house, Gulf-front or golf-front, income or personal use — this is the best place to start touring, because you can compare all of it within a few miles.

A RESORT THAT FUNCTIONS LIKE A TOWN

Sandestin

Sandestin Golf and Beach Resort occupies roughly 2,400 acres spanning from the Gulf to Choctawhatchee Bay. It is best understood not as a neighborhood but as a self-contained community: multiple golf courses, a marina on the bay, tennis, miles of trails, retail, dining, lodging, and a wide range of residential product from condominiums to substantial custom homes.

Residents move around largely by golf cart and bicycle. Many go entire weekends without leaving the property. That degree of self-containment is unusual on this coast and is precisely the appeal for the second-home and snowbird buyers who make up a large share of ownership.

BAYTOWNE WHARF

The village center on the bayside — shops, restaurants, bars, a marina, and a year-round event calendar including regular fireworks and seasonal festivals. It functions as Sandestin's town square and is family-oriented by day, livelier at night.

GRAND BOULEVARD

Just outside the resort gates at the Sandestin entrance, Grand Boulevard is the area's upscale mixed-use center: better restaurants, a cinema, retail, offices, medical, and residential above. It has become the de facto "downtown" for Miramar Beach and south Walton's western end.

FROM GULF TO BAY

Very few communities on this coast stretch from the Gulf all the way to Choctawhatchee Bay. That geography is Sandestin's structural advantage: residents can watch the sun rise over the Gulf and set across the bay, with two entirely different waterfront environments and two different sets of recreation in between.

WHAT'S INSIDE THE GATES

- Four championship golf courses, each with a distinct routing and character
- A full-service marina on Choctawhatchee Bay with slips, charters, and yacht services
- Tennis and pickleball facilities with instruction, leagues, and tournaments
- Private beach access with tram service across the property
- Baytowne Wharf — the village center, with restaurants, retail, and a year-round event calendar
- Miles of walking, biking, and golf cart paths connecting everything
- Hotels, spa, fitness centers, and parks

GOLF CART LIVING

The golf cart network is the detail that most surprises buyers. Residents travel by cart to breakfast, to the course, to the marina, to Baytowne Wharf, to the beach, and to community events. The slower pace produces a genuinely different social rhythm — you run into people, and conversations happen that wouldn't in a car.

SANDESTIN VS. MIRAMAR BEACH

	SANDESTIN	MIRAMAR BEACH
Community type	Master-planned gated resort	Coastal residential community
Golf	Four courses on property	Excellent courses nearby

	SANDESTIN	MIRAMAR BEACH
Marina	Full-service, on property	Nearby marinas
Getting around	Extensive golf cart network	Primarily by vehicle
Fees	Substantial HOA and resort dues	Varies widely by neighborhood
Buyer appeal	Second homes, snowbirds, luxury	Families, retirees, full-time residents

LIVING IN SANDESTIN

CONSIDERATION	WHAT BUYERS SHOULD KNOW
Ownership costs	HOA and resort fees are substantial; budget for them explicitly
Rental program	On-site management available; compare against independent managers
Golf	Multiple courses; membership structures vary by product
Access	Gated, with beach tram service across the resort
Boating	Full-service marina on Choctawhatchee Bay
Best fit	Second homes, snowbirds, retirees, golfers
Weaker fit	Buyers wanting a low-fee, low-rules environment

KINSEY'S INSIGHT

Sandestin is one of the few places on this coast where I tell buyers to read the fee schedule before they read the listing. The amenity package is genuinely excellent and the carrying costs are genuinely high. For a buyer who will use the golf, the marina, the tennis, and the beach club, it is outstanding value. For a buyer who wants a quiet house near the water and will use none of it, the same dues feel like a tax. Be honest with yourself about which one you are.

THE DESTIN LIFESTYLE

Golf, Boating & Fishing

GOLF

Destin and Sandestin together support one of the densest concentrations of quality golf on the Gulf Coast. Sandestin's courses, Kelly Plantation, Regatta Bay, Indian Bayou, and the courses across the bay in Niceville and Bluewater Bay give residents genuine variety without long drives. Year-round playability is the underrated part; the winter golf season here is excellent.

BOATING

Destin Harbor and East Pass are the main event. The harbor supports one of the largest charter fishing fleets in the country, full-service marinas, dry storage, fuel, and repair. Choctawhatchee Bay offers protected cruising water; the pass gives direct Gulf access; and Crab Island — the shallow sandbar just inside the pass — has become the region's most famous informal gathering place, where dozens of boats raft up on summer weekends.

FISHING

Destin's claim as the "World's Luckiest Fishing Village" rests on an accident of geography: the continental shelf runs closer to shore here than almost anywhere else in the Gulf, which puts deep water and offshore species within a shorter run than competing ports. Red snapper, grouper, amberjack, king mackerel, cobia in spring, and mahi and tuna in season. Inshore, the bay produces redfish, speckled trout, and flounder year-round.

DID YOU KNOW?
The Destin Fishing Rodeo, held every October, has run since 1948 and is one of the oldest continuously operating fishing tournaments in the United States. For many local families the rodeo, not Labor Day, marks the real end of summer.

A CATEGORY OF ITS OWN

The Destin Condominium Market

Destin and Miramar Beach hold the deepest luxury condominium inventory on the Emerald Coast. For many buyers this is the entire appeal: Gulf-front views, resort amenities, professional management, and the ability to lock the door and fly home without a maintenance list waiting.

It is also the segment where due diligence matters most. Florida condominium ownership has changed materially in recent years, and the questions below are no longer optional.

- **Reserve funding.** Read the current reserve study, not the summary. Underfunded reserves become special assessments.
- **Milestone inspection status.** Confirm where the building stands and what the engineer recommended.
- **Special assessment history and pending assessments.** Ask directly, in writing.
- **Rental policy.** Minimum stay, owner-use limits, whether the association restricts platforms, and whether rules can change by simple board vote.
- **Insurance.** Master policy scope, deductible structure, and what you must carry separately.
- **Management.** On-site versus off-site, and whether the rental program is mandatory.

KINSEY'S INSIGHT

The single most expensive surprise in Gulf-front condominium ownership is the special assessment. A building with cheap dues and no reserves is not a bargain; it is a deferred bill with your name on it. When I compare two units for a client, I compare total annual cost including a realistic reserve contribution — and that comparison frequently reverses which unit looks like the better buy.

PRACTICAL MATTERS

Schools, Healthcare & Everyday Life

SCHOOLS

Destin is served by Okaloosa County School District, which has a strong reputation statewide. Destin Elementary and Destin Middle serve the city itself; high school students generally attend Fort Walton Beach High School. Niceville's schools, across the bay, are consistently among the highest-rated in the region and drive real estate demand in Bluewater Bay and Niceville proper.

Note the county line: properties east of Destin in Miramar Beach and beyond fall into Walton County schools, a separate district with different zoning. This is a frequent source of confusion for out-of-state buyers, because the drive between the two is only minutes.

HEALTHCARE

Okaloosa County is served by hospital campuses in Fort Walton Beach, Niceville, and Destin, along with a broad network of specialty practices, urgent care, and outpatient facilities. Access is generally good, and the presence of the military health system adds capacity. For highly specialized care, Pensacola is roughly an hour west.

GETTING HERE

Destin–Fort Walton Beach Airport (VPS), located on Eglin Air Force Base, is fifteen to thirty minutes from most Destin addresses and is one of the most convenient airports on the Gulf Coast. Northwest Florida Beaches International (ECP) near Panama City Beach serves the eastern end of the region. Pensacola (PNS) offers a third option roughly an hour west.

Boats rafted at Crab Island on a summer afternoon.

WHAT THE NUMBERS SAY

Destin Investment Outlook

Destin occupies the middle of the Emerald Coast investment spectrum. Entry basis is above Panama City Beach and well below 30A. Short-term rentals here commonly gross $80,000 to $150,000 annually for larger homes and $40,000 to $70,000 for condominiums near the beach.

The condominium market is the differentiator. Because inventory is deep and price points start lower than 30A, Destin offers more accessible entry into a proven rental market — with the important caveat that condominium ownership carries association risk that a single-family home does not.

	PCB	DESTIN	30A
Typical entry basis	Lowest	Middle	Highest
Large home gross	Varies	$80K–$150K	$100K–$250K+
Condo gross	Avg host ~$58K	$40K–$70K	Limited supply
Condo inventory	Deep	Deepest	Thin
Association risk	Moderate	Moderate to high	Lower
Cash-on-cash	Often strongest	Middle	Often weakest
Appreciation story	Growth-driven	Balanced	Scarcity-driven

Gross revenue figures are before management fees, which typically run 20 to 30 percent, and before taxes, insurance, HOA, utilities, and maintenance. Sources: The Short Term Shop and Airbtics market reporting, 2026.

Chapter Four takes this comparison apart in detail, including financing, licensing, insurance, furnishing, management, and the tax treatment that determines whether any of these gross numbers become actual returns.

QUICK REFERENCE

Choosing Your Destin Community

Different neighborhoods serve genuinely different lives. Use this as a starting filter before you tour anything.

COMMUNITY	BEST FOR
Crystal Beach	Walkability, families, beach lovers, coastal cottages, full-time residents
Holiday Isle	Boaters, yacht owners, waterfront estates, private docks, anglers
Kelly Plantation	Golf, families, gated privacy, luxury homes, full-time living
Regatta Bay	Nature and green space, golf, active families, trails, custom homes
Miramar Beach	Resort lifestyle, beachfront condominiums, housing variety, shopping
Sandestin	Resort amenities, golf carts, four courses, marina, lock-and-leave ownership
Destin Pointe	Gated Gulf-front, maximum privacy, very limited inventory

QUESTIONS BUYERS ASK ME ABOUT THIS MARKET

Is Destin only a vacation destination?

No. Thousands of full-time residents live here year-round, and the schools, healthcare, and commercial base reflect that. The visitor economy is loud in summer, which makes the resident community easy to underestimate from the outside.

Is Miramar Beach good for retirement?

For many retirees, yes — the combination of beaches, healthcare access, shopping, golf, and single-level housing options works well. The consideration is carrying cost: verify insurance and any HOA dues at the specific address before you commit.

Are golf communities only for golfers?

No, and a meaningful share of buyers in Kelly Plantation and Regatta Bay don't play. They buy for the open space, the mature landscaping, the trails, the low density, and the gated quiet. Just confirm whether membership is mandatory before you assume you can skip the dues.

Can I keep a boat?

Yes, but how depends entirely on where. Holiday Isle offers private docks with deep-water access. Sandestin and Bay Point offer full-service marinas. Miramar Beach and Kelly Plantation offer nearby launches and dockage. Decide the boat first, then the neighborhood — not the reverse.

Does every coastal property need flood insurance?

No. Flood zone designations vary considerably, sometimes between neighboring streets. Some homes require it; others don't. Pull the current flood map and the elevation certificate for the specific address rather than assuming either way.

KINSEY'S INSIGHT

The happiest buyers I work with are not the ones who bought the biggest or newest house. They are the ones who chose the neighborhood that matched the life they actually wanted. A home can be renovated over time. The location and the daily rhythm you buy into are what you live with every single day. Picture your mornings, your weekends, and your holidays before you picture the floor plan.

CHAPTER Five

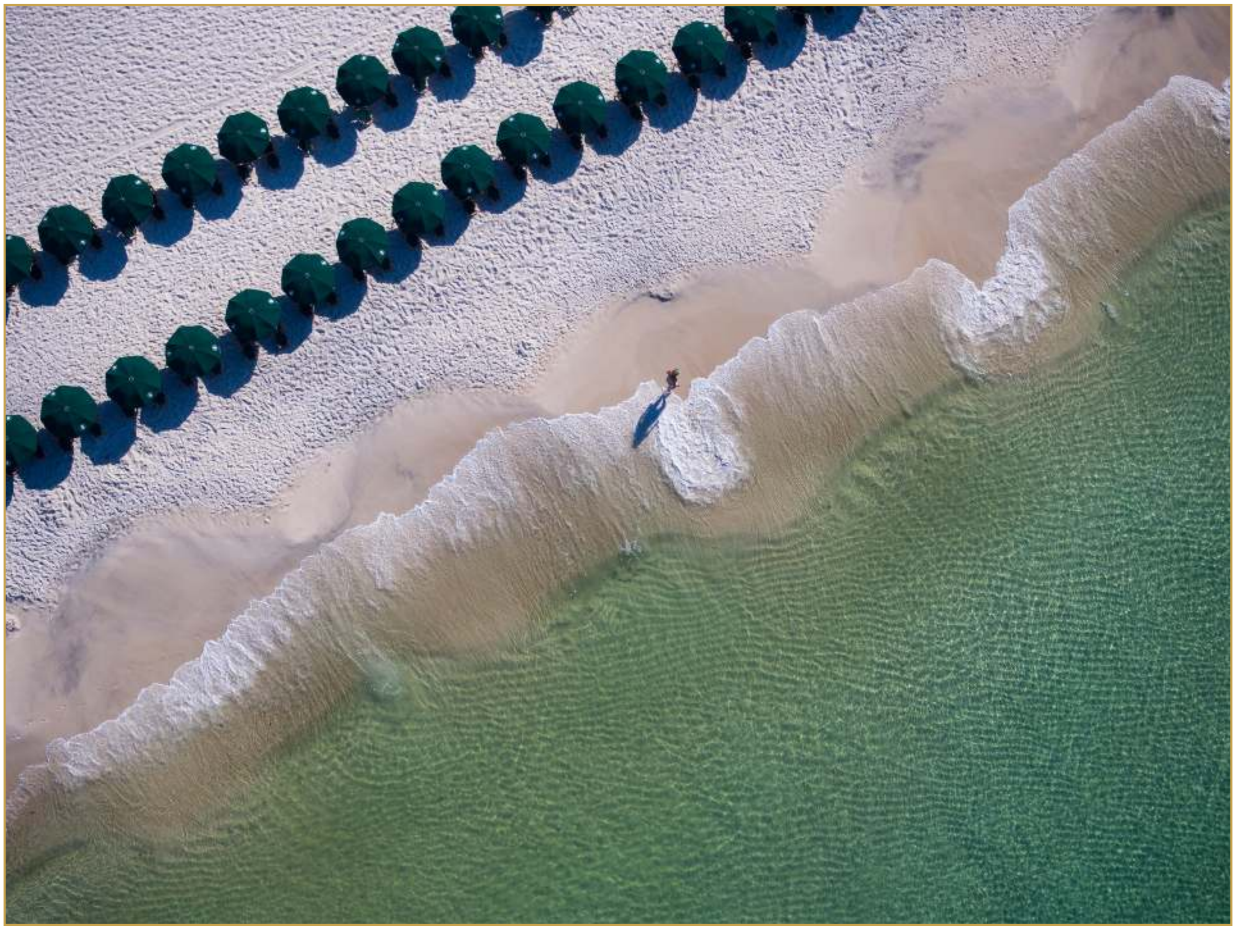
Vacation Rental Investing

From market selection to exit strategy

IN THIS CHAPTER

- Why Northwest Florida
- Choosing the Right Market
- PCB vs 30A vs Destin
- Condos vs Homes
- Revenue Expectations
- Occupancy & Seasonality
- Financing
- LLC vs Personal
- Insurance & Flood Zones
- Licensing & Regulations
- Taxes
- Furnishing
- Self-Management vs Managers
- ROI & Exit Strategies

"Gross revenue is the number everyone quotes. Net return is the number that matters. This chapter is about the difference between them."



Rented umbrellas in formation — the visitor economy, seen from above.

CHAPTER FOUR

Why Northwest Florida

The Emerald Coast is one of the most established short-term rental markets in the United States, and it earned that position honestly. It draws a large, reliable drive-to audience from Atlanta, Birmingham, Nashville, Memphis, and the whole of the Southeast — a demand base that holds up better in a soft economy than fly-to markets do.

It also has a genuinely long season. Spring break through Labor Day is the core, but shoulder seasons have deepened considerably: October and November are excellent, snowbird demand fills January through March in the condominium market, and fishing tournaments and events fill weekends year-round.

The result is a market where a well-located, well-managed property can perform without depending on a single peak month. That is the fundamental case for investing here.

KINSEY'S INSIGHT

Before we go further, one honest caveat. Every gross revenue figure you will read in this chapter — here or anywhere else — is revenue before management fees, cleaning, insurance, taxes, HOA dues, utilities, maintenance, furnishing depreciation, and vacancy. Management alone typically takes twenty to thirty percent off the top. Treat gross numbers as the beginning of the analysis, never the end of it.

PCB VS 30A VS DESTIN

Choosing the Right Market

These three markets are frequently discussed as though they are interchangeable. They are not. They have different entry costs, different guest profiles, different revenue ceilings, and quite different regulatory environments — because they sit in three different counties.

	PCB	DESTIN	30A
County	Bay	Okaloosa	Walton
Typical entry	Lowest	Middle	Highest
Condo median	~$331K	Deep inventory	Very limited
Home median	~$440K	~$618K–$645K	~$1.55M
Large home gross	Varies by location	$80K–$150K	$100K–$250K+
Condo gross	Avg host ~$58K	$40K–$70K	Limited product
Typical ADR	~$260	Higher	Highest
Occupancy	~60% median	Comparable	Comparable
Guest profile	Families, value-driven	Families, anglers, groups	Affluent groups, multi-family
Cash-on-cash	Often strongest	Middle	Often weakest
Appreciation driver	Population growth	Balanced	Land scarcity

Sources: Airbtics Panama City Beach data (Feb 2025–Jan 2026), The Short Term Shop market reporting 2026, Redfin, Zillow, Houzeo. Figures are gross and historical; they are not projections.

HOW TO READ THAT TABLE

The pattern is consistent across the coast: **revenue scales with price, but returns do not.** A 30A property may gross three times what a Panama City Beach condominium grosses while costing five times as much. Which is the better investment depends entirely on what you are optimizing for.

- **If you want cash-on-cash return**, Panama City Beach condominiums and mid-priced Destin properties generally produce the strongest math.
- **If you want appreciation on scarce land**, 30A has the strongest structural story — finite supply, enforced design codes, and a buyer pool that does not need financing.
- **If you want personal use** and are willing to accept a lower yield in exchange for a property your family will genuinely enjoy for twenty years, 30A and Destin's beach-walkable neighborhoods deserve the premium.
- **If you want the lowest entry point** into a proven market, Panama City Beach condominiums remain the most accessible door on this coast.

> **KINSEY'S INSIGHT**
> The single most common analytical error I see is comparing gross revenue across markets without normalizing for basis. A property grossing $150,000 on a $2 million purchase is a worse investment, on yield, than one grossing $58,000 on a $400,000 purchase. Run every property as a percentage, not a dollar figure, and the picture changes dramatically.

CHOOSING YOUR PRODUCT

Condominiums vs Homes

CONDOMINIUMS

Advantages: lower entry price, professional exterior maintenance, resort amenities that sell the stay, on-site management options, deep resale liquidity, and no lawn or pool of your own to maintain.

Risks: association governance is outside your control. Rental rules can change by board vote. Reserve underfunding becomes a special assessment. Insurance is passed through to you via dues that can rise sharply. And a large building competes with itself — when fifty identical units list on the same platform, pricing power erodes.

SINGLE-FAMILY HOMES

Advantages: you control the rules. Larger sleeping capacity, which is the primary driver of revenue in this market. Private pools command significant premiums. No association can vote your rental income away. Group and multi-family travel is the fastest-growing segment on this coast.

Risks: higher entry cost, full responsibility for roof, HVAC, pool, and landscaping, more expensive insurance, and less liquid resale in the upper price bands.

> *Revenue in this market is driven by heads in beds. The revenue-per-bedroom curve bends sharply upward above four bedrooms, because that is where group travel begins.*

THE BEDROOM MATH

A two-bedroom condominium and a six-bedroom house do not compete for the same guest. The six-bedroom house captures multi-family groups splitting the cost, which means it can charge a nightly rate that no individual family would pay — but that three families together find reasonable. This is why large homes on 30A push past $150,000 in gross revenue while two-bedroom units in the same corridor do not.

If you are buying primarily for income, sleeping capacity, a private pool, and proximity to a beach access are the three variables that move revenue most. Finishes matter for reviews. Capacity matters for revenue.

WHAT GUESTS ACTUALLY BOOK

Choosing the Right Property

Most first-time investors ask how much income a property will produce. Experienced investors ask a different question first: would I choose to vacation here?

That shift matters, because guests don't book spreadsheets. They book experiences. The properties that earn repeat reservations are the ones that make a family feel comfortable and excited from the moment they walk in — and repeat guests are the cheapest bookings you will ever get.

LOCATION IS MORE THAN DISTANCE TO THE SAND

Proximity to the Gulf is valuable, but it is not the whole equation. Walkability, neighborhood atmosphere, nearby restaurants, parking, quiet streets, and access to golf or boating all factor into how a guest evaluates value. A house one block off the beach with a private pool and easy parking frequently outperforms a Gulf-front unit with neither.

Beachfront is not automatically better. Homes in golf-cart communities, near resort amenities, adjacent to a village center, or with strong outdoor living can all draw premium rates. Guests price the experience, not the yardage.

THE FEATURES THAT MOVE THE NEEDLE

FEATURE	WHY IT MATTERS
Sleeping capacity	The single largest driver of revenue; group travel is the growth segment
Private pool	Most-requested amenity; extends the season and covers windy or rough-surf days
Outdoor living	Covered patio, grill, dining, fire pit — guests live outside far more than at home
Parking	Large groups arrive in multiple vehicles; boat and cart parking is a differentiator
Kitchen	Large island, real counter space, seating for everyone; it becomes the gathering place
Bedrooms	King suites, good mattresses, blackout curtains, bedside charging outlets
Bathrooms	Walk-in showers, double vanities, hooks for wet beach towels
Laundry	Genuinely valued on stays of a week or longer
Internet	No longer an amenity; guests stream, work, and expect it to be fast
Open floor plan	Lets multiple families occupy the same space comfortably

BUILD FOR DURABILITY, NOT JUST PHOTOGRAPHS

A vacation rental takes far more wear than a primary residence. Investors who plan ahead choose luxury vinyl plank or tile over carpet, quartz over softer stone, performance fabrics over natural upholstery, composite decking over wood, and low-maintenance landscaping over anything that needs weekly attention. Durability protects both your appearance and your margin.

SMART HOME SYSTEMS WORTH INSTALLING

- Smart locks with rotating codes — eliminates key handoff entirely
- Thermostat control — prevents the empty-house-at-65-degrees problem
- Leak detection — the cheapest insurance you will ever buy on a remote property
- Noise monitoring — protects you with the HOA and the county
- Video doorbell and exterior lighting automation

THE EVALUATION CHECKLIST

- Would I genuinely enjoy vacationing here?
- Does the floor plan work for two or three families traveling together?
- Is the outdoor space somewhere people will actually spend time?
- Is parking adequate for the number of guests the house sleeps?
- What makes this property different from the twenty others listed nearby?
- Can I picture guests booking it again next year without being asked?

KINSEY'S INSIGHT

Some of the best-performing rentals I have seen are neither the largest nor the most expensive on their street. They are simply the easiest to enjoy. Guests remember mornings on the balcony, dinner around a table big enough for everyone, and the afternoon nobody wanted to leave the pool. When a house makes those moments effortless, the reviews and the repeat bookings follow — and both of those are worth more than any single upgrade you could buy.

DO THIS FIRST

Licensing & Regulations

This is the section most investors skip and the one that most often costs them money. Rules differ by county, and enforcement has tightened significantly.

STATE OF FLORIDA

Florida Statute 509.241 requires every public lodging establishment, including vacation rentals, to hold a current license before operating. If you advertise or rent an entire home or condominium for stays under thirty days more than three times in a year, you generally need a **DBPR vacation rental license**. The state license runs approximately $50 plus per-unit fees and renews annually.

You must also register with the Florida Department of Revenue for sales tax and, in most cases, with the county for tourist development tax.

WALTON COUNTY (30A)

Walton County requires its own **Short-Term Vacation Rental Certificate** for every property rented for periods under thirty days — in addition to the state DBPR license. You must be certified *before* advertising or renting. Your DBPR license number must appear on every listing: Airbnb, Vrbo, your own website, print, and social media.

The county certificate runs approximately $300 per year per property, with the renewal window opening April 1. Walton County can assess fines of up to $500 per day for operating or advertising without a valid certificate, and the county has been actively enforcing this in 2026.

OKALOOSA & BAY COUNTIES

Requirements differ. Okaloosa's tourist development tax runs 6 percent within the established district and 5 percent within the expansion district. Walton charges 5 percent south of Choctawhatchee Bay on rent plus any required non-refundable fees. Bay County has its own registration and tax collection process. Confirm current requirements with the county before you close — not after.

KINSEY'S INSIGHT

Verify the licensing path for the specific address before you remove your due diligence contingency. I have watched buyers close on a property in a community whose association had quietly adopted a seven-night minimum, which destroyed the revenue model they had underwritten. The association documents, the county rules, and the state license are three separate checks. Do all three.

Licensing requirements, fees, and tax rates change. The figures above reflect 2026 reporting and are provided for orientation only. Confirm current requirements directly with DBPR, the Florida Department of Revenue, and the relevant county before relying on them.

THE MECHANICS

Financing, Ownership Structure & Insurance

FINANCING

Short-term rental properties are generally financed as second homes or as investment properties, and the distinction matters. Second-home financing typically offers better rates but carries occupancy requirements that limit how aggressively you can rent. Investment-property financing carries higher rates and larger down payments — commonly 20 to 25 percent — but no occupancy restriction.

A third option, **DSCR financing**, underwrites the loan against the property's projected rental income rather than your personal income. It has become common in this market. Rates are higher; qualification is simpler for investors who already carry multiple properties.

Discuss the distinction with your lender before you make an offer. Misrepresenting occupancy on a loan application is mortgage fraud, and lenders do check.

LLC VS PERSONAL OWNERSHIP

Many investors hold short-term rentals in a limited liability company for liability separation. Others hold personally and rely on a substantial umbrella policy. Each approach has real trade-offs affecting financing availability, insurance pricing, tax treatment, and estate planning.

This is a question for your attorney and your CPA, not your REALTOR · and not for an ebook. What I can tell you is that the decision is much cheaper to make correctly before closing than to unwind afterward.

INSURANCE – FLOOD ZONES

Coastal insurance is the largest and most volatile line item in your operating budget. Expect to carry a homeowners or dwelling policy with wind coverage, flood insurance where applicable, and a commercial or short-term rental endorsement — a standard homeowners policy generally does not cover commercial rental activity.

Premiums vary enormously based on distance from water, flood zone, year built, roof age, and wind mitigation features. Two properties on the same street can differ by thousands annually.

- Obtain a firm quote on the specific address during due diligence, not a generic estimate
- Order or review the elevation certificate for any property in a flood zone
- Get the wind mitigation report — the credits are substantial
- Confirm your policy explicitly permits short-term rental activity
- For condominiums, understand what the master policy covers and what it does not

RUNNING THE NUMBERS

Revenue, Occupancy & the Real Operating Budget

Here is a realistic framework for underwriting a property on this coast. The percentages are illustrative and will vary by property, but the structure is what matters.

LINE ITEM	TYPICAL	NOTES
Gross rental revenue	Baseline	Use conservative comps, not peak-year figures
Management fee	20–30%	Full-service; lower for booking-only
Cleaning	Pass-through	Usually charged to guest, but verify
Platform fees	3%	If self-managing on Airbnb/Vrbo
Insurance	Varies widely	Largest variable; get real quotes

LINE ITEM	TYPICAL	NOTES
Property taxes	Varies	Reassessed at your purchase price
HOA / condo dues	Varies	Include a realistic reserve contribution
Utilities & internet	Fixed	You pay these year-round
Maintenance & repairs	5–10%	Higher for older properties and pools
Furnishing reserve	2–4%	Turnover damage is constant in STR
Vacancy	Built into gross	Do not double-count

SEASONALITY

A typical Emerald Coast rental earns a disproportionate share of annual revenue between March and August. October and November are strong. December and January are the weakest months on the beach side, though snowbird demand can partially fill them in the condominium market with monthly rentals at much lower nightly rates.

Plan your cash flow around this. Your mortgage, insurance, taxes, and dues are due twelve months a year; your revenue is not evenly distributed across them.

DID YOU KNOW?

The average Panama City Beach Airbnb host grossed approximately $58,000 over the twelve months ending January 2026, with an average daily rate near $260 and median occupancy around 60 percent. "Average" hides enormous variance — the gap between a well-run property and a poorly-run one in the same building is routinely 40 percent or more.

OPERATIONS

Management, Furnishing & Marketing

FULL-SERVICE PROPERTY MANAGERS

What you get: listing management, dynamic pricing, guest communication, cleaning coordination, maintenance response, and licensing compliance.

What it costs: commonly 20 to 30 percent of gross. Some also mark up cleaning and maintenance.

Best for: out-of-state owners, first-time investors, and anyone who does not want a phone call at eleven at night about a broken air conditioner in August.

SELF-MANAGEMENT

What you keep: the management fee, which on a $100,000 gross property is $20,000 to $30,000 a year — a meaningful number.

What it requires: a reliable local cleaner, a handyman who answers the phone, a dynamic pricing tool, responsive guest communication, and genuine attention. This is a part-time job, not passive income.

Best for: owners within driving distance, or remote owners with a strong local team already in place.

THE HYBRID APPROACH

Many owners land in the middle: they make the ownership decisions, approve improvements, and use the home personally, while a manager handles reservations, housekeeping, maintenance coordination, and guest communication. Some negotiate booking-only arrangements at a reduced fee and keep cleaning and maintenance in-house with their own vendors. If full-service pricing is your objection, ask about unbundling before you rule out professional management entirely.

COMPARING THE TWO

CONSIDERATION	SELF-MANAGEMENT	PROFESSIONAL
Daily involvement	High	Low
Flexibility	Excellent	Moderate
Guest communication	You, at all hours	Management team
Maintenance coordination	You, plus your vendors	Established network
Emergency response	You or a local contact	Management team

CONSIDERATION	SELF-MANAGEMENT	PROFESSIONAL
Housekeeping oversight	You	Management team
Vendor relationships	You build them	Already in place
Cost	Your time	20–30% of gross
Best fit	Local or nearby owners	Out-of-state owners

QUESTIONS TO ASK YOURSELF HONESTLY

- Do I live close enough to respond in person when something breaks?
- Am I willing to answer a guest text at eleven on a Saturday night?
- Do I already have a cleaner and a handyman I trust, or would I be starting from zero?
- Do I actually enjoy hospitality, or do I just want the fee back?
- Will I resent the property if it becomes a second job?

> **KINSEY'S INSIGHT**
> Most buyers assume they'll self-manage because it sounds straightforward and the fee looks large on paper. After one busy season, some discover they genuinely enjoy the hosting side. Others realize they'd rather spend their weeks here relaxing than coordinating turnovers and late-night repair calls. Decide how you want this investment to fit into your life — not how you'll fit your life around the investment.

FURNISHING

Furnishing is not decorating. In this market it is a revenue decision. Sleeping capacity, durable commercial-grade furniture, good mattresses, blackout curtains, fast internet, and a well-equipped kitchen drive reviews, and reviews drive occupancy.

- Maximize legitimate sleeping capacity without overcrowding — bunk rooms perform extremely well with families
- Budget for professional photography; it is the highest-return line item in the entire project
- Choose performance fabrics and hard-surface flooring — sand and salt destroy soft materials
- Invest in the kitchen and the outdoor space; those are what guests photograph and review

- Plan on refreshing soft goods every two to three years

DESIGN WITH A POINT OF VIEW

Before you choose a single paint color, decide who the house is for: a luxury Gulf-front retreat, a multi-generational family gathering place, a golf-trip base, a boating house. When every decision serves one identity, the home reads as intentional rather than assembled from a warehouse catalog.

The enduring look on this coast is restrained coastal — soft whites, warm sand, sea-glass blue, sage, weathered oak, natural linen, rattan, brushed brass. Not seashell overload. The Gulf is the feature; the interior should get out of its way. Neutral foundations also let you refresh accessories cheaply as trends move.

WHERE GUESTS ACTUALLY FORM OPINIONS

SPACE	WHAT MATTERS MOST
Living room	Enough real seating for everyone the house sleeps, arranged for conversation
Dining	One table large enough for the whole group — this is where the trip happens
Kitchen	Oversized island, counter space, seating, good coffee setup
Primary bedrooms	Luxury mattress, layered bedding, blackout treatments, bedside outlets
Bunk rooms	Enormously popular with families; a genuine revenue driver
Bathrooms	Frameless glass, double vanities, good lighting, hooks for wet towels
Outdoor	Treat it as another room: seating, dining, shade, fans, fire, lighting
Pool area	Loungers, shade, night lighting, towels — feel matters more than size

LOCAL CHARACTER BEATS GENERIC

Skip the mass-produced beach art. Local photography, regional artists, historic charts of St. Andrews Bay or Choctawhatchee, and honest natural materials make a house feel like it belongs where it stands. Guests notice, and interchangeable interiors are exactly what your competition already has.

One more design principle worth internalizing: **every room should be photographed before it is furnished, at least in your head.** Ask whether the space has a focal point and visual balance, and whether a guest arriving at night will recognize it from the listing. Design and marketing are the same job.

> **KINSEY'S INSIGHT**
> If you do one thing beyond the minimum, hire a professional photographer and stage the property properly before the first listing goes live. I have seen identical units in the same building differ by twenty percent in annual revenue on the strength of the photographs alone. It is a two-thousand-dollar decision that compounds every year you own the property.

OPERATIONS

Maximizing Revenue Without Wrecking the Guest Experience

The highest-performing rentals aren't the cheapest, the largest, or the newest. They're the ones guests can't wait to return to.

The common misconception is that maximizing income means charging the highest possible nightly rate. In practice, the owners who do best focus on the guest experience and let pricing follow. Delighted guests leave strong reviews, recommend the property, return, book longer stays, and treat the house better. Every one of those outcomes has a dollar value.

PRICING IS NOT A NUMBER, IT'S A PROCESS

Rates on this coast move constantly with seasonality, holidays, school calendars, festivals, fishing tournaments, weather, booking windows, and what comparable properties are doing that week. A fixed nightly rate leaves money on the table in peak weeks and sits empty in shoulder weeks. Either use a dynamic pricing tool or a manager who does.

MINIMUM STAYS BY SEASON

SEASON	TYPICAL APPROACH
Peak summer	Longer minimums, Saturday-to-Saturday turns
Holidays	Extended minimums, priced well above shoulder
Spring break	Weekly minimums, book early
Fall shoulder	Shorter stays and flexible arrival to capture couples and weekenders
Winter	Monthly rates for snowbirds at much lower nightly equivalents

THE LISTING ITSELF

Photography determines whether anyone clicks. Hire a professional. Shoot in natural light, and capture the outdoor space, the pool, the dining table, and the view — not just empty rooms.

The description should sell the stay, not the specifications. "Three bedrooms, two baths" is data. Morning coffee on the balcony, dinner around a table that seats ten, and sunset from the porch is what people are actually shopping for.

THE ARRIVAL

Guests form their opinion within about ninety seconds of walking in. A five-star arrival is unglamorous and entirely controllable: spotless cleaning, simple keyless entry instructions, cool air, fresh towels, working Wi-Fi posted where they can find it, and a short local guide with your genuine restaurant and beach-access recommendations.

CLEANLINESS IS NON-NEGOTIABLE

No amenity compensates for a dirty house. Guests forgive a slow drain and a dated sofa. They do not forgive sand in the sheets, and they will say so in writing, permanently. Your cleaner is the single most important vendor in this business — pay well and keep them.

PREVENTIVE MAINTENANCE

- HVAC serviced twice a year — a failed unit in August ruins a stay and generates refunds
- Roof and exterior inspected annually, before hurricane season
- Pool equipment on a service contract, not on call
- Appliances, mattresses, and outdoor furniture on a replacement schedule
- A local handyman who answers the phone on a Saturday

> *Preventive maintenance almost always costs less than the emergency repair plus the refund plus the review.*

KINSEY'S INSIGHT

The owners with the best long-term results think like hosts rather than landlords. Before each season they ask one question: if my own family were arriving tomorrow, what would I want them to walk into? That single question drives the maintenance list, the furnishing budget, and the communication style — and guests can tell the difference between a house someone cares about and a house someone monetizes.

THE LONG VIEW

Taxes & Exit Strategies

TAX CONSIDERATIONS

Short-term rentals are treated differently from long-term rentals under federal tax law, and the differences are significant enough that you should have a CPA involved before you close, not at filing time.

- **Depreciation** on the building and on furnishings, with cost segregation studies sometimes accelerating deductions substantially
- **The material participation rules**, which can determine whether losses offset ordinary income — this is where short-term rentals differ most from traditional rentals
- **Personal use limits**, which affect deductibility when you also use the property yourself
- **Florida sales tax and county tourist development tax**, which you must collect and remit — platforms may collect some but rarely all of it
- **1031 exchange** treatment if you later sell and reinvest

I am a REALTOR®, not a CPA or an attorney. Nothing in this chapter is tax or legal advice. The rules summarized here are general and change; engage qualified professionals before making decisions based on them.

EXIT STRATEGIES

Think about your exit before you buy. It shapes what you should buy.

Sell to another investor

If your exit is an investor sale, keep clean records. A property with three years of documented revenue, occupancy, and expenses sells faster and higher than an identical property with no books. Start the file the day you close.

Convert to a primary or second home

Many owners buy with rental income to carry the property, then transition to personal use in retirement. If that is your plan, weight your purchase toward livability and neighborhood rather than pure yield — you will be living there, not underwriting it.

Convert to long-term rental

A useful hedge if regulations tighten or the short-term market softens. Check whether the property would produce acceptable returns as an annual rental. If the answer is catastrophic, you are more exposed to regulatory risk than you may realize.

Hold and pass down

The most common outcome I see with families who buy on this coast. If that is the goal, talk to an estate attorney about titling before you close.

> *Buy the property that works if the rental income is twenty percent lower than you projected. If it only works at your best-case number, you haven't bought an investment. You've bought a bet.*

CHAPTER Six

Moving to Florida

Everything that happens after you decide

IN THIS CHAPTER

Everything that happens after you decide to move — in the order it actually needs to happen.

PART FIVE

The 90-Day Relocation Timeline

90 DAYS OUT

- Confirm your target area and, if schools matter, verify the attendance zone for specific addresses with the district
- Get pre-approved with a lender who regularly writes loans on this coast
- Begin gathering insurance quotes on candidate property types — not addresses yet, just to calibrate your budget
- Research moving companies; peak season books out months in advance here
- If you have pets, confirm vaccination records and locate a veterinarian

60 DAYS OUT

- Tour homes in person, ideally including at least one weekday and one evening
- Narrow to two or three neighborhoods; drive them at 8 a.m. and again at 6 p.m.
- Identify a home inspector, a wind mitigation inspector, and an insurance agent
- Notify your current employer, schools, and landlord as applicable

30 DAYS OUT

- Under contract: complete inspections, obtain a firm insurance quote, review HOA documents in full
- Schedule utility transfers for the day after closing, not the day of
- File a change of address with USPS
- Arrange for internet installation — this often has the longest lead time of anything on the list

CLOSING WEEK AND AFTER

- Final walkthrough; verify everything conveyed as agreed
- Close, and get the keys
- Within 30 days: obtain your Florida driver's license and register your vehicles
- Before March 1 of the following year: file for homestead exemption

- Register to vote, locate your evacuation zone, and build a hurricane kit before June 1

THE PAPERWORK

Becoming a Florida Resident

DRIVER'S LICENSE – VEHICLE REGISTRATION

Florida requires new residents to obtain a Florida driver's license within thirty days of establishing residency, and to register vehicles within ten days of starting employment, enrolling children in school, or otherwise establishing residency. Both are handled through the county tax collector's office — Bay, Walton, Okaloosa, or Gulf depending on where you land.

Bring proof of identity, proof of Social Security number, and two proofs of Florida residential address. Vehicle registration also requires proof of Florida insurance and, for vehicles titled out of state, a VIN verification. Appointments fill quickly; book online in advance rather than walking in.

DECLARATION OF DOMICILE

If you are relocating from a state with an income tax, filing a Declaration of Domicile with the county clerk creates a clear record of your intent to make Florida your permanent home. Buyers moving from New York, California, Illinois, and similar states should discuss the full domicile checklist with their tax advisor — those states audit departures, and a driver's license alone is not sufficient evidence.

THE MONEY

Homestead Exemption & Florida Tax Benefits

This is one of the single most valuable pieces of paperwork in this chapter, and the one most frequently missed by new arrivals.

HOW THE HOMESTEAD EXEMPTION WORKS

The homestead exemption reduces your home's taxable assessed value before your tax bill is calculated. A home assessed at $300,000 might be taxed on roughly $250,000 instead. More importantly, filing homestead activates the **Save Our Homes** cap, which limits future increases in assessed value to three percent or the rate of inflation, whichever is lower.

Over a decade of appreciation, the Save Our Homes cap is typically worth far more than the exemption itself.

KINSEY'S INSIGHT

The homestead exemption does not transfer from the seller. Even if the previous owner held it for twenty years, it ends at closing and your assessment resets to your purchase price. This surprises nearly every out-of-state buyer, because the tax figure shown on the listing reflects the seller's capped assessment, not what you will pay. Always ask your agent to estimate taxes at your purchase price, not the current bill.

DEADLINES

Apply as soon as possible after closing, and no later than **March 1** to receive the benefit for that tax year. Applications are filed with the county property appraiser. You must own the property and occupy it as your permanent residence as of January 1 of the year you claim.

PORTABILITY

If you are moving within Florida, Save Our Homes benefits may be portable to your new homestead. If you are moving from out of state, they are not — you start fresh.

ADDITIONAL EXEMPTIONS

Florida offers additional exemptions for residents aged 65 and older who meet income limits, for veterans with service-connected disabilities, for surviving spouses of veterans and first responders, and for permanent disability. Several are substantial. Ask the property appraiser's office directly what you qualify for; they will not volunteer it.

THE BROADER TAX PICTURE

- No state income tax — on wages, retirement income, Social Security, or investment income
- No state estate or inheritance tax
- Property tax rates vary by county and municipality; Bay, Walton, Okaloosa, and Gulf differ meaningfully
- Sales tax is charged at the state rate plus a county discretionary surtax
- Short-term rental income is subject to state sales tax and county tourist development tax — see Chapter Four

Tax law changes and individual circumstances vary widely. This section is general orientation, not tax advice. Consult a Florida CPA before making decisions based on it.

SETTING UP

Utilities, Insurance & Services

UTILITIES

SERVICE	WHAT TO KNOW
Electricity	Gulf Power / Florida Power & Light serves most of the region; set up before closing
Water & sewer	Municipal or county utility depending on address; some areas are on well and septic
Natural gas	Available in some neighborhoods only; many homes are all-electric or propane
Internet	Fiber is available in newer communities; verify the specific address, not the neighborhood
Trash & recycling	County or municipal, varies by jurisdiction
Propane	Common for pools, generators, and outdoor kitchens

The one to handle first is internet. Installation lead times on this coast routinely run two to four weeks, and if you work remotely, that is not a detail you want to discover the week you move in. Verify the actual service and speed available at the address before closing.

INSURANCE – THE MOST IMPORTANT SECTION IN THIS CHAPTER

Coastal Florida insurance is complicated, expensive, and highly property-specific. New residents consistently underestimate it. Here is what you need to understand.

The three coverages

- **Homeowners (HO-3 or similar):** the base policy. On the coast this may or may not include windstorm.
- **Windstorm / hurricane:** often excluded from the base policy near the water and written separately, sometimes through Citizens Property Insurance.

- **Flood:** a completely separate policy, through the NFIP or a private carrier. Homeowners policies never cover flood.

What drives your premium

- Distance from the water and flood zone designation
- Year built — post-2002 construction meets stronger code and prices better
- **Roof age.** This is the single largest swing factor. Many carriers will not write a roof over fifteen years old at any price.
- Wind mitigation features: hip roof, roof-to-wall connections, impact glazing, secondary water barrier
- Whether the property will be short-term rented

> **KINSEY'S INSIGHT**
>
> Order a wind mitigation inspection on every property you seriously consider. It costs a fraction of what it saves — the credits for impact windows, a hip roof, and proper roof-to-wall connections are frequently worth thousands of dollars a year. And obtain the insurance quote during your inspection period, on the actual address, from a licensed agent. Insurance surprises kill more contracts on this coast than inspection findings do.

HEALTHCARE, SCHOOLS – EVERYDAY SERVICES

Establish a primary care physician early — practices in growing areas often have waiting lists. If you take ongoing medication or see a specialist, confirm that specialty is represented locally and accepting new patients before you finalize a location.

For schools, note that the four counties are four separate districts: Bay District Schools, Walton County School District, Okaloosa County School District, and Gulf County School District. Zoning changes as new schools open. Verify the current zone for the exact address with the district office — not from a listing, an app, or a neighbor.

LIVING HERE RESPONSIBLY

Hurricane Preparedness

Hurricane season runs June 1 through November 30. Preparation here is routine rather than dramatic, and new residents adapt within a season.

BEFORE JUNE 1, EVERY YEAR

- Know your evacuation zone and your route — look it up by address, they are not intuitive
- Review your insurance policies, including your deductible, which is often a percentage rather than a flat amount
- Photograph or video every room and store it in the cloud for claims documentation
- Assemble a kit: water, non-perishable food, medications, batteries, chargers, cash, important documents in waterproof storage
- Service your generator if you have one; arrange fuel storage safely
- Trim trees and secure or plan to store outdoor furniture

WHEN A STORM IS NAMED

- Fill vehicles with fuel early — stations run dry 48 hours ahead of landfall, not 12
- Fill prescriptions
- Charge devices and power banks
- Deploy shutters or panels before winds arrive, not during
- If you are in an evacuation zone and an order is issued, leave. The order exists because emergency services cannot reach you once conditions deteriorate.

DID YOU KNOW?
Hurricane Michael made landfall in October 2018 as one of the most intense hurricanes ever recorded on the continental United States. The rebuild that followed is a substantial reason so much of Bay County's housing stock is new and built to current code — and a substantial reason coastal insurance underwriting is as strict as it now is.

ESPECIALLY FOR OUT-OF-STATE BUYERS

The Buying Process

1. **Define lifestyle before budget.** How you want to live narrows the search faster than any price filter.
2. **Get pre-approved locally.** A lender who writes on this coast understands coastal insurance escrows, condominium warrantability, and flood requirements. An out-of-state lender frequently does not, and that becomes a problem at day twenty-five.
3. **Tour deliberately.** Two or three neighborhoods, at different times of day, ideally including one off-season visit.
4. **Write a well-supported offer.** The strongest offer is not always the highest. Terms, timeline, financing strength, and flexibility routinely win over price on this coast.
5. **Inspect thoroughly.** General inspection, wind mitigation, four-point if the home is older, WDO/termite, and for waterfront, a seawall and dock assessment.
6. **Get the real insurance quote.** During the inspection period, on the address, in writing.
7. **Read the HOA or condominium documents.** All of them — budget, reserve study, meeting minutes for the past year, rules, and any pending assessment.
8. **Close.** Florida permits remote and mail-away closings, and they are routine here. You do not have to fly in.
9. **File homestead** before March 1 if this is your primary residence.

ESTIMATED CLOSING COSTS

ITEM	TPD	NOTES
Loan origination & underwriting	Buyer	Varies by lender and program
Appraisal	Buyer	Ordered by lender
Title insurance — owner's policy	Negotiable	Customary allocation varies by county
Title search & settlement fee	Buyer	Paid to closing agent
Documentary stamps on the deed	Seller (customary)	State transfer tax

ITEM	TBD	NOTES
Documentary stamps & intangible tax on the mortgage	Buyer	Applies to financed purchases
Recording fees	Buyer	County recording
Survey	Buyer	Often required by lender
Prepaid property taxes	Prorated	Based on closing date
Insurance premiums & escrow	Buyer	First year often paid at closing
Home inspection	Buyer	Paid outside closing
HOA transfer & estoppel fees	Varies	Can be several hundred dollars

Allocation of closing costs is negotiable and customary practice differs among Bay, Walton, and Okaloosa counties. Your lender's Loan Estimate and the closing agent's settlement statement govern. These categories are for planning only.

REFERENCE

Appendices

A. MOVING CHECKLIST

- Change of address filed with USPS, banks, insurers, brokerage accounts, and the IRS
- Medical, dental, and veterinary records requested and transferred
- School records requested and enrollment started
- Utilities scheduled — electricity, water, internet, trash, propane
- Florida driver's license obtained within 30 days
- Vehicles registered and Florida insurance in force
- Voter registration completed
- Homestead exemption filed before March 1
- Declaration of Domicile filed if leaving an income-tax state
- Evacuation zone identified and hurricane kit assembled

- Primary care physician, dentist, and veterinarian established
- Local bank or credit union account opened

B. VENDOR DIRECTORY – WHAT TO LINE UP

I maintain a current list of professionals I refer clients to. Rather than print names that will age, here is the roster you should assemble, and I am happy to provide current contacts for any of them.

- **Lender** experienced with coastal insurance escrows and condominium financing
- **Insurance agent** writing wind and flood in your specific county
- **Home inspector** plus a separate **wind mitigation inspector**
- **Real estate attorney** — particularly for waterfront, LLC ownership, or estate titling
- **CPA** familiar with Florida domicile and short-term rental taxation
- **Property manager** if the property will be rented
- **General contractor, roofer, HVAC, pool service, and landscaper**
- **Marine contractor** for dock, lift, and seawall work if you are on the water

C. GLOSSARY

TERM	MEANING
Save Our Homes	Florida cap limiting annual increases in homesteaded assessed value to 3% or CPI, whichever is lower
Portability	Ability to transfer accrued Save Our Homes benefit to a new Florida homestead
Elevation certificate	Document establishing a structure's elevation relative to base flood elevation
Wind mitigation report	Inspection documenting features that reduce wind damage and qualify for premium credits
Four-point inspection	Roof, electrical, plumbing, and HVAC assessment often required on older homes
Milestone inspection	Structural inspection required of certain Florida condominium buildings

TERM	MEANING
SIRS	Structural Integrity Reserve Study; drives required condominium reserve funding
DBPR license	State vacation rental license required under Florida Statute 509.241
TDT	Tourist Development Tax, collected by county on short-term rentals
ADR	Average Daily Rate; nightly revenue divided by nights booked
DSCR loan	Financing underwritten to the property's income rather than the borrower's
Coastal dune lake	Rare freshwater lake near the shore that intermittently exchanges water with the Gulf
Deeded beach access	A recorded, private right of access held by specific properties
Estoppel letter	Association statement of amounts owed, required at closing

D. SOURCES

Market figures cited in this edition are drawn from third-party reporting available in mid-2026, including Redfin, Zillow, Houzeo, Realtor.com, Airbtics, The Short Term Shop, World Population Review, regional brokerage market reports for the 30A and Panama City Beach corridors, the Florida Department of Business and Professional Regulation, the Florida Department of Revenue, and the Walton, Bay, and Okaloosa county clerks and property appraisers.

Real estate data ages quickly and sources frequently disagree, particularly where condominium and single-family sales are blended into a single median. Where sources conflicted, ranges are shown rather than a single figure. For a current, address-specific analysis, contact me directly. Kinsey Haddock, P.A. - Coldwell Banker Realty - 850-340-0646.

IN CLOSING

More Than an Investment

"The most valuable real estate you will ever own isn't measured only by appreciation or income. It's measured by what happens inside it."

People almost always begin with a practical goal. A second home. A retirement property. A rental. A place to escape February. But over time something predictable happens: the property starts to mean considerably more than it was purchased for.

It becomes where children learned to swim. Where birthdays get celebrated. Where grandparents gather everyone each summer. Where traditions quietly start without anyone deciding to start them. The financial investment turns into an emotional one, and the second is usually the one owners talk about ten years later.

REAL ESTATE REWARDS PATIENCE

Markets rise and markets slow. Communities grow and neighborhoods mature. Owners who buy with a long horizon tend to make different decisions — they maintain the house, improve it thoughtfully, get to know their neighbors, and become part of the place. Over time the property is worth more precisely because of those choices, in ways that are hard to separate from the market itself.

STEWARDSHIP

Owning here carries some responsibility. The beaches, the dunes, the bays, the coastal forests, the dune lakes, and the wildlife belong to the next generation as much as to this one. Respecting the ecosystems, supporting conservation, maintaining your property, protecting native landscaping, and being a good neighbor are what preserve the character that brought you here in the first place.

BECOMING PART OF THE COMMUNITY

Relocating here is not just a change of address. Go to the festivals. Support the neighborhood businesses. Volunteer. Meet your neighbors. Learn the local history. The buyers who do this settle in within a season. The ones who don't often take years, and some never quite do.

> *The happiest owners I know rarely lead with appreciation, rates, or square footage. They lead with paddleboarding at sunrise, grandchildren every summer, neighbors who became friends, and the evening the Gulf turned gold.*

A FINAL WORD

Whether you're planning a first visit, relocating permanently, buying a place your family will return to, or building an investment, I hope this guide has shown you something past the beaches and the listings. I hope it has shown you the lifestyle, honestly — including the parts that require an adjustment.

I've watched clients become neighbors, vacation homeowners become full-time residents, and children grow up returning to the same stretch of sand year after year. Every home has a story waiting to start. Wherever your search leads on this coast, I'd be glad to help you explore it.

The next chapter isn't in this ebook. It's the one you'll write yourself.

Welcome to Florida's Emerald Coast.

THE AUTHOR

About Kinsey Haddock

Author portrait — on the beach or at the harbor, natural light, professional but warm.

I am a Broker Associate and REALTOR® with Coldwell Banker Realty, serving Panama City, Panama City Beach, Scenic Highway 30A, Destin, and Sandestin.

My practice centers on relocation and investment — helping families moving to Northwest Florida from out of state understand the differences between communities that look similar from a distance, and helping investors evaluate vacation rental opportunities with realistic numbers rather than optimistic ones. I have worked in a broker capacity for more than five years, and spent two decades in home furnishings before that.

I wrote this ebook because the same questions came up in every first conversation, and because the answers that matter most are the ones no listing portal provides: which neighborhood fits which family, what a property actually costs to own once insurance and dues are counted, and what everyday life on this coast really looks like in February rather than July.

> *"My goal isn't simply to help clients buy real estate. It's to help them choose a place where they'll create memories for years to come."*

WORKING TOGETHER

Whether you are relocating, retiring, purchasing a second home, or building an investment portfolio, I would welcome the opportunity to help. Every client conversation begins the same way: not with listings, but with how you want to live.

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CHAPTER Seven

Local Favorites

The places I actually send people

IN THIS CHAPTER

The pages in this section are deliberately unfinished. They belong to Kinsey, not to a guidebook, and they only work if the recommendations are real.

A NOTE ON THIS SECTION

How to Use These Pages

Every other section of this ebook can be researched. This one cannot. A favorite breakfast spot, the beach access where the dogs are welcome, the charter captain you'd actually put your own family on, the place you go when it rains — those recommendations only carry weight if they're genuinely yours.

So these spreads are printed as templates. Fill them in by hand, or send me the answers and I'll typeset them into the final edition. Ten lines per area, plus one perfect day. It's an hour of work, and it will be the most-read section in the ebook.

> **KINSEY'S INSIGHT**
> A word of caution from experience: only list places you'd stake your reputation on, and revisit this section every year before you reprint. Restaurants on this coast change hands constantly, and nothing undermines a guide faster than sending a client to a place that closed two seasons ago. Date the section, and treat it as the part of the ebook that expires first.

WHAT MAKES A GOOD ENTRY

- Name the specific thing, not just the place — "the grouper sandwich at..." beats "good seafood"
- Include one detail only a local would know: the hour to go, where to park, which side of the room
- Prefer the independent over the chain; that's the whole point of the section
- For the hidden gem, choose something a visitor would genuinely never find
- For the one-day itinerary, write the day you'd actually spend, not the one that photographs best

LOCAL FAVORITES

Panama City Beach

Panama City Beach.

CATEGORY	KINSEY'S PICK
Favorite breakfast	Andy's Flour Power Cafe
Favorite coffee shop	The Pour
Favorite waterfront restaurant	Grand Marlin Restaurant & Oyster Bar
Favorite sunset location	Russell-Fields City Pier
Favorite fishing charter	Captain Anderson's Marina
Favorite dog-friendly beach	Panama City Beach Dog Beach (Pier Park Beach Access)
Favorite golf course	Bay Point Golf Club - Nicklaus Course
Favorite park or trail	Conservation Park
Favorite rainy-day activity	Pier Park
Favorite hidden gem	Shell Island

IF I HAD ONE DAY HERE

Morning	Start with breakfast at Andy's Flour Power Cafe, then head to St. Andrews State Park for a peaceful walk along the beach before the crowds arrive.
Late morning	Rent a paddleboard or kayak at Grand Lagoon, or take the Shell Island Shuttle to explore the pristine beaches and crystal-clear Gulf waters.
Lunch	Enjoy fresh Gulf seafood and waterfront dining at The Grand Marlin Restaurant & Oyster Bar overlooking Grand Lagoon.
Afternoon	Spend the afternoon shopping, grabbing ice cream, and exploring Pier Park, or enjoy a dolphin sightseeing cruise departing from Capt. Anderson's Marina.
Dinner	Dine at Firefly, one of Panama City Beach's premier restaurants, known for its steaks, seafood, sushi, and elegant atmosphere.
Sunset	End the day at Russell-Fields Pier (City Pier) and watch one of the Emerald Coast's unforgettable sunsets over the Gulf of Mexico.

LOCAL FAVORITES

Panama City & the Historic Downtown

Panama City & the Historic Downtown.

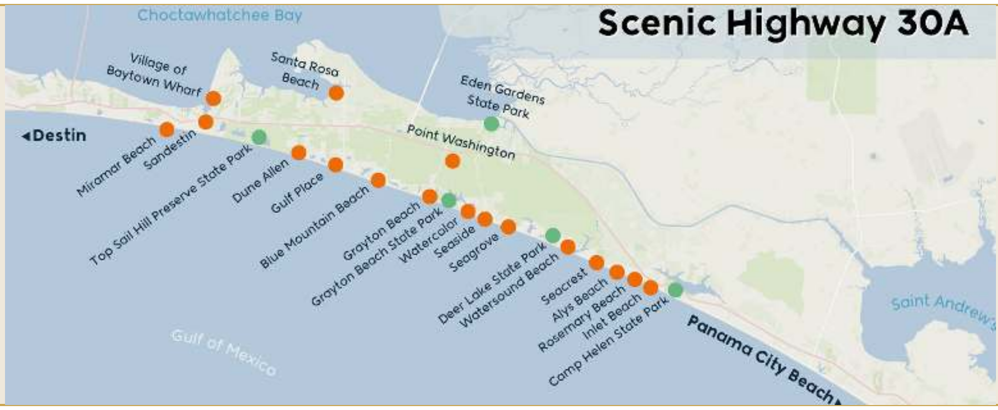
CATEGORY	KINSEY'S PICK
Favorite breakfast	The Press Coffee Shop & Cafe
Favorite coffee shop	The Press Coffee Shop
Favorite waterfront restaurant	Hunt's Oyster Bar
Favorite sunset location	St. Andrews Marina
Favorite fishing charter	Capt. Anderson's Marina (about 15 min away)
Favorite dog-friendly beach	Carl Gray Park
Favorite golf course	Bay Point Golf Club - Nicklaus Course
Favorite park or trail	McKenzie Park & Historic Downtown
Favorite rainy-day activity	Downtown Panama City
Favorite hidden gem	Oaks by the Bay Park

IF I HAD ONE DAY HERE

Morning	Begin the day with breakfast and a handcrafted coffee at The Press Coffee Shop, then stroll Harrison Avenue to admire the murals, historic buildings, and locally owned boutiques before they get busy.
Late morning	Explore Historic St. Andrews, visit Oaks by the Bay Park, walk along the marina, and browse the unique shops and galleries that give the area its Old Florida charm.
Lunch	Enjoy fresh Gulf seafood and famous oysters at Hunt's Oyster Bar, a Panama City landmark loved by locals for generations.
Afternoon	Visit the Panama City Center for the Arts, continue shopping downtown, or relax with a craft beer at one of the area's local breweries. If you prefer the outdoors, take a walk through McKenzie Park or along the waterfront.
Dinner	Dine at Uncle Ernie's Bayfront Grill, where waterfront views, fresh seafood, and live music create one of the area's best dining experiences.
Sunset	End the day at St. Andrews Marina or Oaks by the Bay Park, watching the sun set over St. Andrews Bay while boats return to the harbor.

LOCAL FAVORITES

Scenic Highway 30A



Scenic Highway 30A.

CATEGORY	KINSEY'S PICK
Favorite breakfast	Black Bear Bread Co. (Grayton Beach)
Favorite coffee shop	Amavida Coffee Roasters (Seaside)
Favorite waterfront restaurant	Bud & Alley's Waterfront Restaurant (Seaside)
Favorite sunset location	Bud & Alley's Rooftop Bar
Favorite fishing charter	Grayton Beach Kayak Fishing or Destin Inshore Charters
Favorite dog-friendly beach	Walton County Dog Beach (Santa Rosa Beach)
Favorite golf course	Camp Creek Golf Club
Favorite park or trail	Grayton Beach State Park
Favorite rainy-day activity	Seaside, Rosemary Beach & Alys Beach
Favorite hidden gem	Eden Gardens State Park

IF I HAD ONE DAY HERE

Morning	Start your day with fresh pastries and coffee at Black Bear Bread Co. in Grayton Beach, then rent a bike and ride the Timpoochee Trail, stopping to enjoy the views of the Gulf and charming beach communities.
Late morning	Spend a few hours exploring Grayton Beach State Park. Walk the nature trails, paddle a rare coastal dune lake, or relax on one of the most beautiful beaches in America.
Lunch	Enjoy lunch at Bud & Alley's in Seaside, where fresh Gulf seafood and rooftop views create one of the signature dining experiences along 30A.
Afternoon	Explore Seaside, Rosemary Beach, and Alys Beach. Browse local boutiques, art galleries, home decor shops, and grab an ice cream while wandering the pedestrian-friendly streets.
Dinner	Dine at George's at Alys Beach, a favorite known for fresh seafood, seasonal ingredients, and an elegant yet relaxed coastal atmosphere.
Sunset	Finish the day at the Bud & Alley's Rooftop Bar or on the beach in Rosemary Beach, where you'll experience one of the Emerald Coast's unforgettable sunsets over the Gulf of Mexico.

LOCAL FAVORITES

Destin

Destin.

CATEGORY	KINSEY'S PICK
Favorite breakfast	The Donut Hole Bakery Cafe
Favorite coffee shop	Capriccio Cafe
Favorite waterfront restaurant	Boshamps Seafood & Oyster House
Favorite sunset location	Norriego Point
Favorite fishing charter	Destin Harbor Boardwalk Charters
Favorite dog-friendly beach	Nancy Weidenhamer Dog Park
Favorite golf course	Kelly Plantation Golf Club
Favorite park or trail	Henderson Beach State Park
Favorite rainy-day activity	Destin Commons
Favorite hidden gem	Crystal Beach Neighborhood

IF I HAD ONE DAY HERE

Morning	Start your day with breakfast at The Donut Hole Bakery Cafe, then walk Henderson Beach State Park's pristine white sand and dunes before the crowds arrive.
Late morning	Head to the Destin Harbor Boardwalk and board a dolphin cruise or glass-bottom boat tour. If you're feeling adventurous, rent a pontoon boat and spend a few hours exploring Crab Island.
Lunch	Enjoy fresh Gulf seafood and waterfront dining at Boshamps Seafood & Oyster House, overlooking Destin Harbor and Choctawhatchee Bay.
Afternoon	Spend the afternoon shopping at Destin Commons, explore the Harbor Boardwalk's boutiques, or relax on the beach at Crystal Beach, one of Destin's most beautiful neighborhoods.
Dinner	Dine at Marina Cafe, known for fresh seafood, prime steaks, and panoramic harbor views that make for a memorable evening.
Sunset	End the day at Norriego Point, where the emerald waters of the Gulf meet East Pass. It's one of the best places on the Emerald Coast to watch boats return to the harbor as the sun sets over the water.

LOCAL FAVORITES

Miramar Beach & Sandestin

Miramar Beach & Sandestin.

CATEGORY	KINSEY'S PICK
Favorite breakfast	Sunrise Cafe
Favorite coffee shop	Black Bear Bread Co. - Grand Boulevard
Favorite waterfront restaurant	The Marina Bar & Grill at Sandestin
Favorite sunset location	Baytowne Marina
Favorite fishing charter	Destin Harbor Fishing Charters (15-20 min away)
Favorite dog-friendly beach	Miramar Beach Regional Access (permit required)
Favorite golf course	Raven Golf Club at Sandestin
Favorite park or trail	Jolee Island Nature Park
Favorite rainy-day activity	Grand Boulevard at Sandestin
Favorite hidden gem	Burnt Pine Golf Club & Community

IF I HAD ONE DAY HERE

Morning	Begin the day with breakfast at Sunrise Cafe, then take a peaceful walk along Miramar Beach, enjoying the sugar-white sand and emerald waters before the beach becomes busy.
Late morning	Explore Sandestin Golf & Beach Resort by golf cart or bicycle. Stop at Jolee Island Nature Park for a scenic walk across the suspension bridge and views of Choctawhatchee Bay.
Lunch	Enjoy waterfront dining at The Marina Bar & Grill overlooking Baytowne Marina, where fresh seafood and harbor views create the perfect midday break.
Afternoon	Spend the afternoon shopping at Grand Boulevard, browse local boutiques and art galleries, or explore The Village of Baytowne Wharf, known for its shops, entertainment, and waterfront atmosphere.
Dinner	Dine at Bijoux Restaurant + Spirits, one of the area's premier fine dining restaurants, offering fresh Gulf seafood, steaks, and an award-winning wine list.
Sunset	Finish your day at Baytowne Marina or the Baytowne Wharf waterfront, where you'll enjoy a spectacular sunset over Choctawhatchee Bay while boats return to the marina and live music fills the village.

LOCAL FAVORITES

Port St. Joe, Cape San Blas & Mexico Beach

Port St. Joe, Cape San Blas & Mexico Beach.

CATEGORY	KINSEY'S PICK
Favorite breakfast	**The Brick Wall Sports Bar & Grille (Port St. Joe)**
Favorite coffee shop	Sisters' Bistro
Favorite waterfront restaurant	White Marlin
Favorite sunset location	**Cape San Blas Beach**
Favorite fishing charter	**Scallop Cove Adventures & Fishing Charters**
Favorite dog-friendly beach	**Cape San Blas**
Favorite golf course	**St. Joseph Bay Golf Club**
Favorite park or trail	**St. Joseph Peninsula State Park**
Favorite rainy-day activity	**Historic Downtown Port St. Joe**
Favorite hidden gem	**Point South Marina at Port St. Joe**

IF I HAD ONE DAY HERE

Morning	Start the morning with fresh coffee and breakfast at Sisters' Bistro and Sand Dollar Cafe in downtown Port St. Joe, then stroll Reid Avenue and browse the local boutiques before heading toward the coast.
Late morning	Spend the morning exploring T.H. Stone Memorial St. Joseph Peninsula State Park. Relax on the uncrowded beaches, kayak on St. Joseph Bay, or hike one of the scenic nature trails through the dunes and pine forests.
Lunch	Enjoy a classic Old Florida seafood lunch at Indian Pass Raw Bar, famous for oysters, shrimp, and its laid-back coastal atmosphere.
Afternoon	Drive along Cape San Blas, stopping at scenic beach accesses, visit Scallop Cove for shopping or paddleboard rentals, or spend a few relaxing hours on the beach collecting shells and watching dolphins offshore.
Dinner	Dine at White Marlin Restaurant in Port St. Joe, where fresh Gulf seafood and panoramic waterfront views make for a memorable evening, or try Krazyfish Grille in Port St. Joe.
Sunset	End the day on Cape San Blas Beach, where you'll experience one of Florida's most peaceful sunsets over the Gulf or St. Joseph Bay with very few crowds.

BONUS SECTION

The Forgotten Coast

Just east of the Emerald Coast lies one of Florida's most treasured and unspoiled stretches of shoreline. Locals call it the Forgotten Coast — uncrowded beaches, peaceful waterfront towns, world-class fishing, and a slower pace of life that reminds many people of what Florida used to be decades ago.

Communities like Cape San Blas, Port St. Joe, and St. George Island offer an authentic coastal experience where natural beauty takes center stage. For many buyers, these hidden gems become the perfect place to retire, purchase a second home, or simply escape the fast pace of everyday life. The next few pages are a closer look at the neighborhoods and communities that make each of them special.

AREA	CHARACTER	BEST FOR
Cape San Blas	Gulf-front communities, custom luxury homes	Luxury waterfront, second homes, variety, investment, retirement
Port St. Joe	Historic downtown plus fast-growing new construction	Value, walkability, new builds
St. George Island	20+ distinct neighborhoods, bay to Gulf	Luxury waterfront, second homes, variety, investment, retirement

THE FORGOTTEN COAST

Cape San Blas

Cape San Blas is one of the premier luxury and vacation-home markets on the Forgotten Coast. Each community here has its own personality, from gated beachfront estates to quiet bayfront retreats and investment-friendly townhomes.

TOP COMMUNITIES ON CAPE SAN BLAS

COMMUNITY	BEST FOR	HOME PRICES
Jubilation	Luxury Gulf & bay living — gated, custom homes, private beach boardwalks	$1.2M–$4M+
Secluded Dunes	Privacy — Gulf-front, large homesites, quiet uncrowded beaches	$900K–$2.5M+
Barrier Dunes	Best value — gated townhomes, pools, tennis/pickleball, strong rentals	$500K–$850K
San Blas Plantation	Nature lovers — bay & Gulf access, next to St. Joseph Peninsula park	$700K–$2M+
Cape Dunes	Boutique beach community — newer construction, walkable beach access	$700K–$1.6M+
Sunset Pointe	Bayfront homes with exceptional sunset views	Varies
Villa del Sol	Gulf-front townhomes popular with investors	Varies
Boardwalk at Cape San Blas	Luxury homes with excellent private beach access	Varies
Monarch Beach	High-end custom homes and Gulf-front properties	Varies
The Preserve at St. Joseph Bay	Large estate lots near the state park; natural beauty	Varies

KINSEY'S PICKS BY BUYER TYPE

BUYER	NEIGHBORHOOD
Luxury home	Jubilation
Vacation home	Cape Dunes
Investment property	Barrier Dunes
Retirement	San Blas Plantation
Privacy & beachfront	Secluded Dunes

KINSEY'S INSIGHT

Cape San Blas offers one of the most diverse collections of coastal communities on the Forgotten Coast. Whether you're searching for a gated luxury estate, a quiet bayfront retreat, or an investment-friendly townhome, the Cape blends natural beauty, uncrowded beaches, and timeless Old Florida charm.

THE FORGOTTEN COAST

Port St. Joe

Port St. Joe is one of the fastest-growing markets on the Forgotten Coast. Alongside its historic downtown and established waterfront neighborhoods, a wave of new construction is giving buyers modern floor plans, lower maintenance, and builder warranties close to the water.

ESTABLISHED FAVORITE COMMUNITIES

COMMUNITY	BEST FOR
WindMark Beach	Best overall — master-planned, bayfront boardwalks, resort pool, village center
Historic Downtown Port St. Joe	Best walkable neighborhood — marina, restaurants, boutique shopping
Simmons Bayou	Best boating community — waterfront homes, private docks, larger lots
St. Joe Beach	Best Gulf living — Gulf-front homes, vacation rentals, public beach access
Palm Breeze	Best value — family neighborhood, newer homes, larger lots

NEW CONSTRUCTION COMMUNITIES

COMMUNITY	BUILDER	TYPICAL PRICE
WindMark Beach (still expanding)	D.R. Horton	Mid-$300Ks+
Salt Pines	D.R. Horton	Mid-$200Ks+
Buffer Farms	D.R. Horton	Upper-$200Ks+
Palmetto Bluff	D.R. Horton	~$300K+
WindMark Beach Emerald Series	D.R. Horton	$600Ks+

HONORABLE MENTIONS

- **Marina Cove** — luxury bayfront homes near Port St. Joe Marina
- **Oak Grove** — established neighborhood with mature trees and larger lots
- **Ward Ridge** — elevated homesites with bay views
- **Highland View** — affordable community west of Port St. Joe with fishing access
- **Barefoot Cottages** — gated cottage-style community popular for second homes and rentals
- **Beacon Hill** — growing coastal area east of Mexico Beach with new construction and custom homes

KINSEY'S PICKS BY BUYER TYPE

BUYER	BEST COMMUNITY
Luxury waterfront	WindMark Beach Emerald Series
Resort lifestyle	WindMark Beach
First-time buyer	Salt Pines
Best value	Palmetto Bluff
Larger lots	Buffer Farms
Walkable lifestyle	Historic Downtown Port St. Joe
Boaters	Simmons Bayou
Gulf beach living	St. Joe Beach
Vacation rental	Barefoot Cottages
Quiet coastal living	Ward Ridge

KINSEY'S INSIGHT

Port St. Joe offers something for nearly every buyer — from historic cottages downtown and bayfront homes in Simmons Bayou to master-planned living at WindMark Beach and affordable new construction in Salt Pines, Buffer Farms, and Palmetto Bluff. Whether you're relocating full-time, retiring, investing, or searching for a vacation home, Port St. Joe blends small-town charm with a growing selection of modern coastal communities.

THE FORGOTTEN COAST

St. George Island

St. George Island is one of the premier luxury and vacation-home markets on the Forgotten Coast. The island is small, yet each community has its own personality and appeal — here is the complete neighborhood picture.

TOP COMMUNITIES

COMMUNITY	BEST FOR
The Plantation	Best overall luxury — gated, private airport, clubhouse, two pools, private beaches
Sunset Beach Estates	Beachfront luxury — Mediterranean-inspired homes near the state park
East End	Nature & privacy — oversized Gulf and bayfront lots near the state park
Gulf Beaches	Vacation homes — cottages and Gulf-front homes near shops and restaurants
300 Ocean Mile	Investment condo — two pools, direct beach access, dog friendly
Villas of St. George	Second home — boutique condos close to the beach and restaurants
Schooner Landing	Bayfront living — luxury townhomes with marina access and fishing
Bay Cove Village	Boating — small bayfront community, private docks, sunset views
Turtle Beach Village	Plantation Gulf access and premium homesites
Sea Palm Village	Quiet coastal neighborhood within the Plantation

ADDITIONAL NEIGHBORHOODS

COMMUNITY	BEST FOR
Bay Palm Village	Privacy and custom homes surrounded by native vegetation
Bay View Village	Sunset views and boating over Apalachicola Bay
Plantation Beach Village	Gulf access, larger homesites, luxury homes
Pelican Beach Village	Beach boardwalks and custom-built homes
Dolphin Beach Village	Wide homesites, Gulf and Plantation amenity access
Heron Bay Village	Birdwatching, kayaking, marsh and water views
Oyster Bay Village	Tranquil bayfront living, nature and boating
Shell Harbor	Boutique bayfront neighborhood with dock potential
Pebble Beach Village	Small, upscale, custom coastal homes
Treasure Beach Village	Second-home owners and vacation rental investors
Resort Village	Resort-like atmosphere within the Plantation
Osprey Village	Privacy amid maritime forest and native wildlife
Cara Bay	East End sunset views and community dock access
Casa Del Mar	Luxury cluster homes near Bob Sikes Cut
Mariner's Harbor	Private East End waterfront with community docks
Windjammer Village	Relaxed island atmosphere, full-time or second home
Indian Bay Village	Plantation bayside village, larger homesites
Gulf Beaches — Units 1–5	Walkability, vacation rentals, diverse price points
Unit 1 East	Walkability near the lighthouse, shops, and beach accesses
Unit 5	Best value — canals, bay views, affordable interior homesites

KINSEY'S TOP PICKS BY BUYER TYPE

BUYER	BEST COMMUNITY
Luxury estate	The Plantation
Best gated community	The Plantation
Beachfront luxury	Sunset Beach Estates
Investment condo	300 Ocean Mile
Vacation rental	Gulf Beaches (Units 1–5)
Walkability	Unit 1 East
Boating	Mariner's Harbor
Bayfront living	Cara Bay
Nature & privacy	East End
Luxury custom home	Casa Del Mar
Retirement	Bay Palm Village
Best value	Unit 5

KINSEY'S LOCAL INSIGHT

St. George Island offers one of the most diverse collections of coastal communities on Florida's Forgotten Coast. Whether you're looking for a gated luxury estate in the Plantation, a beachfront home in Sunset Beach, a bayfront retreat with a private dock, or an investment property in 300 Ocean Mile, the island provides exceptional opportunities for full-time residents, vacation homeowners, and investors alike.

YOUR NEXT CHAPTER STARTS HERE

Welcome Home to Florida's Emerald Coast

Whether you're dreaming of sugar-white beaches, relocating your family, searching for a luxury waterfront home, or investing in one of America's most desirable coastal markets, this guide will help you discover what makes Florida's Emerald Coast unlike anywhere else.

Inside you'll explore Panama City Beach, Scenic Highway 30A, Destin, Miramar Beach, Sandestin, and the surrounding communities through local insight, neighborhood profiles, lifestyle recommendations, relocation planning, buyer education, and vacation rental strategies.

Written by local REALTOR Kinsey Haddock, this ebook combines practical real estate

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

SERVING FLORIDA'S EMERALD COAST

FIRST EDITION • 2026