

A LOCAL'S GUIDE · BAY COUNTY, FLORIDA

What You Don't Know About Bay County, Florida

Before we find your house, let's find your place.

Kerry Jayne Jackson · Updated November 4, 2026

A personal guide to the neighborhoods, waterways, and everyday details that make life here feel like home.

A Note From Kerry

I've called Bay County home and helped people buy and sell here. Over the years, I've watched so many families fall in love with this place. I've also seen people pick the wrong area simply because nobody took the time to explain the differences.

That's why I put this guide together. It's the things locals know that visitors usually don't. Before we find your house, let's find your place.

> "People here actually smile at you—and if you were stuck on the side of the road, someone would stop to help."

Strangers have paid for my bill at a restaurant at least four times since I've lived here, even with my boyfriend sitting right there with me. At Aldi, most people will hand their cart off to the next person instead of worrying about getting their quarter back.

I've traveled a lot, and this is by far one of the best places I know for people caring about complete strangers.

Life on the Water

Bay County's many waterways shape daily life here. Bay County has about 27 miles of Gulf beaches. [1] Water is a way of life here, not just a view.

• The Gulf. Sugar-white sand and emerald water from Panama City Beach toward Mexico Beach.

• The bays. St. Andrew Bay, Grand Lagoon, and the North, West, and East bays offer different boating waters and routes toward the Gulf; access depends on where you launch. [1]

• Shell Island is a seven-mile, undeveloped island across St. Andrews Bay from St. Andrews State Park, and you can reach it only by boat. [1]

• Deerpoint Lake and Econfina Creek offer freshwater fishing and paddling, with parks and picnic areas nearby. [1]

• More than 50 sunken wreck sites off Panama City Beach serve as artificial reefs, making this a popular place to dive. [1]







Public Boat Ramps

Bay County Parks and Recreation currently lists 22 public boat-ramp locations, with access to saltwater and freshwater areas. [3]

RAMP	LOCATION	WATER
B.V. Buchanan Park	B.V. Buchanan Bridge, West Bay	Saltwater
Burnt Mill Creek	Burnt Mill Creek Road, West Bay	Saltwater
Crooked Creek	Titi Road, West Bay	Saltwater
Dolphin	3700 Dolphin Drive, Panama City Beach	Saltwater
Donald Penny on Fanning Bayou	SR 77A, Southport	Saltwater
Lake Powell	Lake Powell Road, Philips Inlet	Saltwater
Maude Holmes	Sandy Creek Road, Callaway	Saltwater
McCall Everitt (North Bay side)	CR 2321, North Bay	Saltwater
McKenzie	McKenzie Road, Southport	Saltwater
Oriole Street	Oriole Street, Panama City Beach	Saltwater
Quail Street	Quail Street, South Lagoon	Saltwater
Safari Street	Safari Street, South Lagoon	Saltwater
Shoreline Circle	Shoreline Circle	Saltwater
West Hathaway Bridge	Southwest side of the Hathaway Bridge	Saltwater
Bay Head North	Cherokee Street, Deerpoint Lake	Freshwater
Bay Head South	Cherokee Street, Deerpoint Lake	Freshwater
David W. Hutchison Park	10035 County Road 2301, Bayou George	Freshwater
Deerpoint Public Access	Highway 2321, Deerpoint Lake	Freshwater
High Point Boat Ramp	CR 2311, Deerpoint Lake	Freshwater
Ira Hutchinson	CR 2321, Deerpoint Lake	Freshwater
McCall Everitt (lake side)	CR 2321, Deerpoint Lake	Freshwater
Pine Log	Pine Log Forest, Otter Creek	Freshwater

Beach Access and Events

Public beach access points line the coast, and Bay County maintains a list of access locations. For current festivals and things to do, check the official Panama City Beach events calendar. [1] [2] [36] [37]

There are marinas throughout the county. I especially enjoy watching the boats come and go downtown.

Our Seasons

Our winters are usually mild compared with colder parts of the country, but winter weather does happen here. Snow is rare, not impossible, and hard freezes can happen. The Florida Panhandle even saw historic snowfall in January 2025. Using the 1991–2020 normals for the Panama City weather station, July's normal high is about 91°F and January's normal low is about 43°F. December through February is winter, and March is spring—though some winter days can still feel mild enough for shorts. [4] [5] [6]

> Climate numbers use the Panama City station in Bay County and the 1991–2020 normal period. A normal is an average, not a promise about any particular day. [4] [5]

The Areas at a Glance

Every area here has its own feel. My job is to help you match the one that fits the life you want.

AREA	THE FEEL
Panama City Beach	Gulf-front living, condos, gated communities, Pier Park, and sports venues
St. Andrews	Historic waterfront area, marina, locally owned shops and older homes
Downtown Panama City	Waterfront, restaurants, arts, and community events
Panama City	The county seat, hospitals, shopping, and FSU Panama City
Lynn Haven	Established neighborhoods, parks, and a small-town feel on North Bay
Southport	More open space, with access to Deerpoint Lake and North Bay
Parker	Small waterfront city near Tyndall-side routes; check a specific address
Callaway	Neighborhoods near Tyndall and access to East Bay
Youngstown & Fountain	Country living and acreage; verify utilities at each property

Drive times depend on the exact address, destination, route, and traffic. Check the route at the time you expect to travel. Tyndall is about 12 miles east of Panama City; that does not make any one nearby community uniquely closest for every base gate. [7] [9]

In My Words

Panama City Beach

You can live here and play like a tourist whenever you want. There are marinas, fishing charters, concerts, and sports events. When you want to go out, you can pretend you're on vacation while living here. Check current events and venue details before you make plans. [2] [36] [37]

Lynn Haven

Lynn Haven has established neighborhoods, parks, golf courses, and canal homes, with a small-town feel. It sits north of Panama City along Highways 77 and 390. Drive times to work, schools, hospitals, and the beach depend on your exact address and traffic. [8] [9]

Callaway

Callaway has a mix of homes, including modest homes away from the water and some waterfront properties. The Maude Holmes ramp provides saltwater access. We drive over just for the Thai food. [3]

St. Andrews

Just over the Hathaway Bridge from Panama City Beach, St. Andrews has the feel of an old fishing village, with a waterfront setting and a walkable feel. It's one of the places I enjoy showing visitors.

Downtown Panama City

I enjoy downtown for its waterfront views, local restaurants, music, arts, and community events. For current events, check the Panama City Beach calendar before you head out. [2] [36] [37]

Panama City

The Cove and Kings Point are waterfront neighborhoods near downtown and North Bay.

Home Prices and Offers

Home prices and builder offers change, and two homes in the same area can have very different costs. Before making a decision, compare recent sales for similar homes and ask for current financing and insurance quotes for the exact property. I'm happy to help you look at the details.

Southport

Southport offers open spaces, larger lots, and access to Deerpoint Lake and North Bay. It may be a good fit if you want more room, but commute times, utilities, and water access depend on the specific property.

Youngstown and Fountain

Youngstown and Fountain have a more rural feel, with acreage and some newer subdivisions. Before buying land or a home, check road access and utility availability for that exact parcel.

Parker

Parker is a small city between Callaway and the Tyndall side of the county. It's one community to consider for a move near the base, but the right commute depends on the home address and gate you'll use. [7] [9]

What’s Arrived and What’s Coming

Major projects bring new possibilities to Bay County. Project figures below are tied to the dates and plans in their source announcements.

• Tyndall Air Force Base. After Hurricane Michael, Tyndall began a major rebuild that the Air Force has described as the largest rebuild in Air Force history. In a September 2025 update, the Air Force described a $5.3-billion program, 120 planned facilities, and three F-35 squadrons as part of the future base. These are project plans, not a statement that all work is complete. [12]

• IAG Aero Group announced plans for 500 aviation jobs and a $107-million investment in Bay County. Those are announced plans, not a guarantee that all 500 jobs have been filled. [13]

• Panama City Beach has events and sports tournaments in spring and fall as well as summer. Check the current calendars for dates and details. [36] [37]

For Military Families

Tyndall is about 12 miles east of Panama City. Parker and Callaway are among the communities people consider when moving near the base. Panama City, Southport, and other areas may also work, depending on your destination and commute. Check the route from the exact address to your workplace or base gate. [7] [8] [9]

For Investors

Visitors come for more than the beach. Panama City Beach has events and sports tournaments in spring and fall as well as in summer. Those events add to the calendar, but they do not guarantee rental demand for a particular home. Check recent performance and current rental rules for the property you're considering. [36] [37]

Rental seasons vary by property and year. Compare the recent performance and current rules for the home you're considering.

Sports and Recreation

The City's heated and cooled 50-meter pool is at the Aquatic Center on the Frank Brown Park campus. Publix Sports Park is a separate sports venue at Breakfast Point, where tournaments bring visitors to the area. [38] [39]

Schools

Bay District Schools finished the 2025–26 school year with a B district grade, one point short of an A. Ten schools received A grades: Breakfast Point Academy, Lynn Haven Elementary School, West Bay Elementary School, Mowat Middle School, Hutchison Beach Elementary School, Mosley High School, Patronis Elementary School, Tyndall Academy, Deane Bozeman School, and Bay Virtual School. The district had no F-rated schools that year, but two schools received D grades. School grades change each year, so I'll point you to the latest state results and let you decide what's right for your family. [18] [19]

Healthcare Close to Home

Bay County has two full-service hospitals: HCA Florida Gulf Coast Hospital and Ascension Sacred Heart Bay. Three freestanding emergency departments serve the area: HCA Florida Panama City Emergency, HCA Florida Breakfast Point Emergency, and Ascension Sacred Heart Emergency Care in Panama City Beach. Emergency services vary by location. A freestanding ER can assess and stabilize a patient, who may then be discharged, admitted to a hospital, or transferred for additional care. In an emergency, call 911 and let EMS choose the appropriate destination based on the patient's needs and emergency-care protocols. [20] [21] [22] [23] [24] [25]

Taxes

Florida has no personal income tax, so the state does not tax Social Security benefits. Federal tax rules may still apply. A qualifying homestead may receive up to $50,000 in exemptions from assessed value; the additional portion does not apply to school taxes. Florida's Save Our Homes rule generally limits annual increases in a qualifying homestead's assessed value to the lower of 3% or inflation. Bay County's usual combined sales-tax rate is 7%—6% state tax plus a 1% local surtax—subject to exemptions and transaction-specific rules. [26] [27] [28] [29]

The Truth About Insurance

Flood zones show mapped flood risk, but no zone makes a home flood-proof. Federal rules generally require flood insurance for a building in a high-risk Special Flood Hazard Area when it secures a mortgage from a federally regulated or insured lender; other lenders may also require coverage. X-zone properties generally have lower mapped risk, not zero risk, and a lender may still require insurance. Standard homeowners insurance usually does not cover flood damage, so ask about a separate, property-specific flood policy. [32] [33] [34] [35]

Getting Around

Northwest Florida Beaches International Airport reported 1,937,224 passengers in 2025. Its North Terminal expansion broke ground in January 2026 and is planned to add about 80,000 square feet and three gates. ECP's published drive estimates are about 20 minutes to Panama City Beach and 30 minutes to Panama City, but actual travel time depends on traffic and your destination. Airline routes and schedules can change, so check ECP's current nonstop list or the airline before you travel. [15] [16] [17]

Always check your GPS before you head out, especially during busy weekends and events.

Ask Me Anything

What's one thing you're still wondering about Bay County? Ask me anything. If I don't know the answer, I'll find someone who does.

No pressure at all. I won't call you unless you ask. Whenever you're ready to find a home to go with your area, just reply and raise your hand.

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See what others say about working with me: Read client reviews.

Thank you! Kerry

Sources

The numbered citations in this guide correspond to the linked sources below. Select a title to open the original source.

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[2] Visit Panama City Beach — Panama City Beach Convention & Visitors Bureau

[3] Boat Ramp Locations — Bay County Parks & Recreation

[4] Panama City 1991–2020 Normals — Florida Climate Center, Florida State University

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[6] 2025 Winter Storm Summary — National Weather Service Tallahassee

[7] Newcomers — Tyndall Air Force Base

[8] Data — City of Lynn Haven

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[10] Florida housing market holds steady in September — Florida Realtors

[11] Builder Sentiment Falls on Rising Rates — National Association of Home Builders

[12] ACC Commander immersed in Tyndall's combat readiness and innovation — U.S. Air Force, September 2025

[13] IAG Aero Group Establishing Operations in Bay County, Florida — Bay Economic Development Alliance

[14] Northwest Florida maritime, aviation growth driving thousands of jobs — WJHG/WECP, October 21, 2026

[15] ECP Awarded $8 Million Grant to Support Terminal Expansion — Northwest Florida Beaches International Airport

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[18] Bay District Schools Continues Districtwide Academic Growth — Bay District Schools, July 6, 2026

[19] 2025–26 School Grades Results Packet — Florida Department of Education

[20] Hospitals with Hospital-Based Off-Campus Emergency Departments — Florida Agency for Health Care Administration

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[22] Breakfast Point Emergency — HCA Florida Healthcare

[23] Ascension Sacred Heart Emergency Care — Panama City Beach

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[25] Florida Administrative Code Rule 64J-2.002 — Prehospital Requirements for Trauma Care

[26] Florida personal income tax FAQ — Florida Department of Revenue

[27] Property Tax Exemptions and Additional Benefits — Florida Department of Revenue

[28] Florida Statutes §193.155 — Homestead assessments

[29] Discretionary Sales Surtax Rate Table — Florida Department of Revenue

[30] Increased Homestead Exemption; Lower Cap on Increases in Non-Homestead Property Assessments — Florida Division of Elections

[31] Election Dates — Florida Division of Elections

[32] What Is My Flood Zone? — FEMA National Flood Insurance Program

[33] Real Estate, Lending and Insurance Professionals — FEMA

[34] Flood Insurance — Florida Office of Insurance Regulation

[35] Homeowners Insurance — Florida Office of Insurance Regulation

[36] Annual Events in Panama City Beach — Panama City Beach Convention & Visitors Bureau

[37] Sports Event Calendar — Panama City Beach Convention & Visitors Bureau

[38] Aquatic Center — City of Panama City Beach

[39] Publix Sports Park — Panama City Beach Convention & Visitors Bureau