FREE RELOCATION GUIDE

Moving to the Emerald Coast

Towns compared, how buying works in Florida, inspections, insurance and flood, closing costs, and who to call for utilities in every town.



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Destin · Fort Walton Beach · Niceville · Navarre · 30A · Panama City Beach

BUYING FROM OUT OF STATE

Buy your Emerald Coast home before you get here

Most of my buyers are moving from another state or another base. Here's how we find and buy your home while you're still packing.

STEP 1

Video call

We talk through your budget, timeline, schools, commute and which towns fit.

STEP 2

Live video tours

I walk homes for you on FaceTime or Zoom and point out what photos don't show.

STEP 3

Offer and inspection

Sign electronically. I attend the inspection and send you photos and video.

STEP 4

Close from anywhere

Remote or mobile closing options, with keys waiting when you arrive.

Moves I can help with

- Atlanta to 30A
- Texas to Destin
- New York to Navarre
- Fort Bragg to Eglin
- JBSA to Hurlburt
- Overseas PCS to Tyndall

WHERE I WORK

Six towns, four counties, one stretch of white sand

Each town has its own feel and its own rules. Here's the short version. Ask me for the long one.

OKALOOSA COUNTY

Destin

Harbor town with beach condos, golf communities and a busy rental market.

OKALOOSA COUNTY

Fort Walton Beach

Established neighborhoods, Okaloosa Island beaches and an easy drive to Hurlburt and Eglin.

OKALOOSA COUNTY

Niceville

Quiet bayside streets, well-regarded schools and close to Eglin's main gate.

SANTA ROSA COUNTY

Navarre

Family-friendly, newer homes and a calmer beach scene. Popular with Hurlburt families.

WALTON COUNTY

30A and Santa Rosa Beach

Walkable beach towns, coastal dune lakes and some of the coast's most sought-after second homes.

BAY COUNTY

Panama City Beach

More house for the money, lots of new construction and the closest beach to Tyndall.

MILITARY RELOCATION

Got orders to the Panhandle?

Three bases, a lot of ground between them, and usually not much time. I'll help you narrow it down before you ever get here.

- Video walk-throughs so you can shop from your current duty station
- Honest commute and neighborhood advice for each base
- Lender introductions for VA loans
- Rental-friendly picks if you'll PCS out again in a few years

Eglin AFB	Niceville, Valparaiso, Crestview, Fort Walton Beach
Hurlburt Field	Mary Esther, Navarre, Fort Walton Beach
Tyndall AFB	Panama City, Lynn Haven, Panama City Beach

Towns listed are common choices for each base. Every family's best fit is different.

BUYER'S GUIDE · EMERALD COAST

What to expect when you buy a home here

From your first offer to getting the lights turned on, here's how buying works in Northwest Florida. It also covers what's different from where you're moving from, and who to call to set up utilities in each town.

THE TIMELINE

From offer to keys in about 30 to 45 days

Cash purchases can close faster. VA and other loans usually take the full 30 to 45 days. Every contract is different, so I'll give you your exact dates once we're under contract.

BEFORE YOU SHOP

Get pre-approved

A lender letter shows sellers you're serious. Military buyers: ask about your VA loan benefit.

DAY 0

Offer accepted

Most Florida sales use the standard Florida Realtors/Florida Bar contract, often the "AS IS" version with an inspection period.

WITHIN 3 DAYS

Escrow deposit

Your good-faith deposit goes to the title company or broker's escrow account. Always confirm wiring instructions by phone.

DAYS 1 TO 15

Inspection period

Inspections happen now. You can negotiate repairs or walk away during this window.

DAYS 7 TO 21

Insurance quotes

Lock in homeowners, wind and flood coverage early. The inspection reports help you get better rates.

DAYS 10 TO 25

Appraisal and loan approval

The lender orders an appraisal and finishes underwriting.

DAYS 20 TO 40

Title, survey and HOA approval

The title company checks ownership and liens. Some condos and HOAs must approve new buyers.

CLOSING DAY

Walk-through and closing

Do a final walk-through, then sign in person, by mail or by mobile notary. You get the keys once the deed records.

INSPECTIONS

The inspections Florida buyers usually get

Some of these protect you, and some are required to get insurance. I can recommend licensed local inspectors and attend for you if you're out of state.

INSPECTION	WHAT IT CHECKS	WHY IT MATTERS HERE
General home inspection	Roof, structure, plumbing, electrical, HVAC, appliances	Your main tool for negotiating repairs
Wood-destroying organism (WDO)	Termites and wood rot	Termites are common in Florida. VA and many other loans require it.
4-point inspection	Roof, electrical, plumbing, HVAC age and condition	Insurers often require it for older homes
Wind mitigation	Roof straps, shingles, shutters, impact windows	Can lower your windstorm insurance premium a lot
Roof age and condition	Remaining life of the roof	Older roofs can make insurance hard to get or more expensive
Sewer scope or septic	Sewer line camera, or septic tank and drain field	Some areas outside city limits use septic
Survey and elevation certificate	Property lines and how high the home sits	The elevation certificate drives flood insurance cost
Pool, dock or seawall	Equipment, leaks and structure	Salt air and water are hard on these, and repairs are costly

INSURANCE AND FLOOD

Get insurance quotes before you fall in love

Insurance is the biggest surprise for most buyers moving to Florida. Get quotes during your inspection period, not the week before closing.

- **Homeowners and windstorm.** Wind (hurricane) coverage may be part of your policy or separate, with its own hurricane deductible, often 2% to 5% of the home's insured value.
- **Flood insurance.** Your lender requires it in high-risk flood zones (A and V). Standard policies don't cover flooding, so it's worth considering even outside those zones.
- **30-day wait.** National Flood Insurance Program policies usually take 30 days to start, except when bought with a new mortgage.
- **Storm freezes.** Insurers stop writing new policies when a named storm threatens the area. Hurricane season runs June 1 to November 30, so bind coverage early.
- **Use an independent agent.** They can compare several insurers, including Citizens Property Insurance, Florida's state-backed insurer.

CONDOS AND HOAS

Read the rules before you buy

Much of the coast is in a condo association or HOA. Their rules and finances matter as much as the home itself.

- **Rental rules.** Minimum rental periods and pet limits vary a lot. This is important if you plan to rent the home out.
- **Fees and special assessments.** Ask what the dues cover and whether any special assessments are planned.
- **Condo safety laws.** Since 2022, Florida requires older condo buildings to have structural inspections and fully funded reserves. This has raised fees at some buildings, so I'll help you review the reports.
- **Review period.** Florida law gives buyers time to review condo and HOA documents after receiving them, and to cancel if needed.
- **Buyer approval.** Some associations interview or approve buyers. Build that time into your closing date.

CLOSING COSTS

Plan for about 2% to 5% of the price

Your lender gives you a Loan Estimate within 3 business days of applying and a final Closing Disclosure at least 3 days before closing.

- **Lender fees and prepaid items.** Origination fees, the appraisal, and prepaid property taxes, insurance and interest.
- **Florida mortgage taxes.** Florida charges 35 cents per $100 of the loan in documentary stamp tax, plus a 0.2% intangible tax.
- **Title and recording.** Lender's title insurance, settlement fees and recording fees. Who pays for the owner's title policy depends on the contract and county.
- **VA buyers.** The VA funding fee can be financed, and some service members are exempt. Sellers can contribute toward closing costs.
- **Wire fraud.** Never wire money based on an email alone. Call the title company at a number you already know.

UTILITIES BY TOWN

Who to call to turn things on

Set up utilities about a week before closing so they start on your closing date. The provider depends on your exact address, especially near city limits. I'll confirm yours once we're under contract.

Destin

POWER
FPL Northwest Florida
(800) 225-5797

WATER AND SEWER
Destin Water Users
(850) 837-6146

WATER, SOME AREAS
Okaloosa County Water & Sewer
(850) 651-7171

TRASH
Waste Management, Okaloosa County
(850) 301-2822

NATURAL GAS
Okaloosa Gas District
(850) 729-4700

Fort Walton Beach

POWER
FPL Northwest Florida
(800) 225-5797

WATER, SEWER, TRASH (IN CITY)
City of Fort Walton Beach
(850) 833-9591

WATER OUTSIDE CITY LIMITS
Okaloosa County Water & Sewer
(850) 651-7171

TRASH OUTSIDE CITY LIMITS
Waste Management
(850) 301-2822

NATURAL GAS
Okaloosa Gas District
(850) 729-4700

Niceville and Bluewater Bay

POWER
CHELCO **(850) 892-2111** or FPL **(800) 225-5797**, depending on address

WATER, SEWER, TRASH (IN CITY)
City of Niceville
(850) 279-6436 ext. 1100

BLUEWATER BAY WATER
Okaloosa County Water & Sewer
(850) 651-7171

BLUEWATER BAY TRASH
Waste Management
(850) 301-2822

NATURAL GAS
Okaloosa Gas District
(850) 729-4700

Navarre

POWER
FPL Northwest Florida **(800) 225-5797** for most addresses, CHELCO **(850) 892-2111** for some

WATER AND SEWER
Holley-Navarre Water System
(850) 939-2427

TRASH
Waste Pro, South Santa Rosa County
(850) 365-1900

NATURAL GAS
Not available everywhere. Okaloosa Gas District **(850) 729-4700** can check an address.

30A, Santa Rosa Beach and Miramar Beach

POWER
CHELCO
(850) 892-2111 · outages
(850) 307-1211

WATER, SANDESTIN TO INLET BEACH
Regional Utilities
(850) 231-5114

WATER, MIRAMAR BEACH
South Walton Utility Co.
(850) 837-2988

TRASH
WM, Walton County
(850) 389-6121

NATURAL GAS
Okaloosa Gas District
(850) 729-4700

Panama City Beach

POWER
FPL Northwest Florida **(800) 225-5797**. Gulf Coast Electric Co-op **(850) 265-3631** serves some areas.

WATER AND SEWER (TRASH: ASK THE CITY)
City of Panama City Beach Utilities
(850) 233-5100 ext. 2600

NATURAL GAS
Peoples Gas
(877) 832-6747

Numbers checked November 2026 from each provider's or county's website. Most water accounts need a deposit and an activation fee. Gas leak? Leave the house and call 911, then your gas company. Planning to dig? Call 811 first.

INTERNET, TV AND HOME SECURITY

Get connected

If you work from home, check which providers serve your exact address during the inspection period. Some newer neighborhoods have fiber, and some rural streets have only one choice.

PROVIDER	WHERE	PHONE
Cox (now part of Spectrum)	Most of Okaloosa and Santa Rosa counties: Destin, Fort Walton Beach, Niceville, Navarre	**(800) 234-3993**
Mediacom	Much of Walton County: 30A, Santa Rosa Beach, Miramar Beach	New service **(800) 479-2082** Support **(855) 633-4226**
Xfinity	Bay County: Panama City Beach	**(800) 934-6489**
AT&T Internet and Fiber	Parts of every county	**(800) 288-2020**
T-Mobile 5G Home Internet	Most of the coast	Sales **(844) 839-5057** Support **(844) 275-9310**
Starlink satellite	Anywhere, good for rural lots	Online only at starlink.com

Home security

COMPANY	PHONE
ADT	(800) 238-2727
SimpliSafe	(800) 297-1605
Ring	(800) 656-1918

- Rekey or replace the locks on move-in day
- Ask the seller for garage remotes, gate codes and any security system accounts
- Self-install systems with no contract work well for military families who may move again
- Put lights on timers and a camera on the door if it's a second home
- Ask your insurance agent whether a monitored alarm or impact windows lower your premium

COUNTY OFFICES

Homestead, driver license and car tags

File for homestead exemption with the property appraiser. Driver licenses and vehicle registration are handled by the county tax collector.

COUNTY	TOWNS	PROPERTY APPRAISER (HOMESTEAD)	TAX COLLECTOR (LICENSE AND TAGS)
Okaloosa	Destin, Fort Walton Beach, Niceville	(850) 651-7240	(850) 651-7300
Walton	30A, Santa Rosa Beach, Miramar Beach	(850) 892-8123	(850) 892-8121
Santa Rosa	Navarre	(850) 983-1880	(850) 983-1800
Bay	Panama City Beach	(850) 248-8401	(850) 248-8501

Most driver license offices require an appointment. Book online with your county tax collector.

AFTER YOU MOVE

Your first 90 days as a Florida homeowner

File for homestead exemption

If the home is your permanent residence as of January 1, apply with your county property appraiser by March 1. It takes up to $50,000 off your home's taxable value and caps future increases in your assessment. Military families qualify when they make Florida their permanent residence. Ask me for details.

Get your Florida driver license

New residents have 30 days to switch. Book an appointment at your county tax collector's office. Active-duty service members and their families can usually keep their home-state license.

Register your vehicles

Register your car in Florida within 10 days of starting a job, enrolling kids in school or establishing residency. Bring your title, proof of Florida insurance and a VIN check.

Make a hurricane plan

Know your evacuation zone, keep supplies on hand, and photograph your home and belongings for insurance. Hurricane season runs from June 1 to November 30.

Register to vote and update your address

Update your voter registration, the IRS, USPS mail forwarding and your bank. Military families should update DEERS too.

Meet the neighbors

Join your neighborhood or community Facebook group. It's the fastest way to find a good plumber, babysitter or fishing spot.

This guide is general information, not legal, tax or insurance advice. Rules change, so confirm details with your lender, title company, insurance agent or county office.

Ready when you are.

Call or text anytime, evenings and weekends included. I'll help you pick the right town, tour homes for you by video, and get you to closing from wherever you are now.

(850) 585-9646

PeytonByTheBeach.com

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