

\$320,999 - 16910 Castile Avenue, Panama City Beach

MLS® #992880

\$320,999

3 Bedroom, 2.00 Bathroom, 1,517 sqft

Detached Single Family on 0.17 Acres

EL CENTRO BEACH, Panama City Beach, FL

Completely gut-renovated in Fall 2025, 16910 Castile Avenue is one of Panama City Beach's best-value beach investments -- turnkey 3BR/2BA on a generous 60x120 fully fenced lot with no HOA and short-term rental zoning. Just half a mile to the Gulf and one mile from Pier Park. Every surface refreshed: new flooring, kitchen, appliances, bathrooms, HVAC, and water heater. The private lock-out suite with its own entrance and full bath maximizes rental income potential from day one. Move-in ready and priced to move at \$325,000. FAQ: 16910 Castile Avenue, Panama City Beach, FL 32413



What is the asking price for 16910 Castile Avenue in Panama City Beach?

16910 Castile Avenue is listed at \$325,000, making it one of the most competitively priced fully renovated, short-term-rental-eligible homes available in Panama City Beach's desirable west end. At this price point, the property represents exceptional value for both primary residents and investment buyers.

Where exactly is 16910 Castile Avenue located?

The property is located at 16910 Castile Avenue, Panama City Beach, Florida 32413, on the west end of Panama City Beach in the El Centro Beach neighborhood. Pier Park -- Panama City Beach's premier shopping, dining, and entertainment destination -- is one mile away. The Gulf of Mexico is just half a

mile from the front door. The property is easily accessible from US Highway 98 and State Highway 79.

How close is 16910 Castile Avenue to the beach?

The Gulf of Mexico is just half a mile from 16910 Castile Avenue -- an easy walk, bike ride, or golf cart trip to the sugar-white sands of Panama City Beach. The property is also conveniently close to multiple public beach access points on the west end of PCB.

How recently was 16910 Castile Avenue renovated?

The home was completely gut-renovated in Fall 2025. This was a comprehensive, top-to-bottom renovation -- not a cosmetic refresh. Every surface was addressed including all-new flooring, interior and exterior paint, kitchen cabinets, appliances, and two fully updated bathrooms. Major system upgrades include a new HVAC, new hot water heater, and new washer and dryer, providing true peace of mind for the next owner.

How many bedrooms and bathrooms does 16910 Castile Avenue have?

The home features three bedrooms and two full bathrooms across 1,517 square feet. The layout includes two bedrooms and a full bath in the main living area, plus a private lock-out suite with its own entrance and full bath -- ideal as a primary retreat, guest suite, home office, or separately rentable unit to maximize investment income.

What is the lock-out suite at 16910 Castile Avenue?

The lock-out suite is a private, self-contained living space with its own separate entrance and full bathroom. This flexible space can function as a primary bedroom retreat, a private guest suite, a home office, or a

separately rentable unit for additional income. For vacation rental investors, a lock-out suite significantly increases rental flexibility and revenue potential by allowing the property to be rented as a whole or in separate configurations.

Is 16910 Castile Avenue allowed to be used as a short-term vacation rental?

Yes. 16910 Castile Avenue is located in a short-term-rental-friendly zone in Panama City Beach with no HOA restrictions. This makes it an excellent candidate for platforms like Airbnb and VRBO. Panama City Beach is one of the most visited beach destinations in the United States, with strong seasonal and year-round vacation rental demand, particularly on the west end near Pier Park.

What is the vacation rental income potential for 16910 Castile Avenue?

As a fully renovated, turnkey, STR-eligible property half a mile from the Gulf with no HOA, 16910 Castile Avenue has strong vacation rental income potential. Buyers interested in specific rental projections should consult with a local Panama City Beach vacation rental management company for current market estimates.

Is there an HOA at 16910 Castile Avenue?

No. There is no homeowners association at 16910 Castile Avenue. This means no HOA fees, no HOA restrictions on rentals, and maximum flexibility for how you use and manage the property -- a significant advantage for investment buyers and vacation rental operators.

What is the lot size at 16910 Castile Avenue?

The property sits on a generous 60x120 foot fully fenced lot totaling approximately 7,200 square feet. The fully fenced yard provides privacy and security, and adds outdoor living

and entertainment space that is highly valued by both full-time residents and vacation rental guests.

What is nearby 16910 Castile Avenue in Panama City Beach?

The property's west end location puts residents and guests within easy reach of Panama City Beach's best amenities including:

Pier Park -- dining, shopping, entertainment, and a movie theater (1 mile)

Gulf of Mexico beach access (0.5 miles)

Publix, Walmart, and major grocery options (minutes away)

Frank Brown Park -- sports fields, aquatic center, and recreational facilities

Panama City Beach's best restaurants, water sports, and attractions

Easy access to Highway 98 and Highway 79 for commuting

What year was 16910 Castile Avenue built?

The home was originally built in 1959, however the Fall 2025 gut renovation has transformed the property top to bottom. Every surface, system, and fixture has been replaced or updated, making the original build year largely irrelevant to the home's current condition, quality, and appeal.

Who is the listing agent for 16910 Castile Avenue?

16910 Castile Avenue is listed by Jim Loznicka, Broker of 30A Coastal Life Realty. With nearly three decades of experience and over \$500 million in closed sales along the Emerald Coast and 30A corridor, Jim brings unmatched local expertise to every transaction. To schedule a private showing of 16910 Castile Avenue, contact Jim 850-665-0664 at 30A Coastal Life Realty.

Built in 1959

Essential Information

MLS® #	992880
Sold Price	\$320,999
List Price	\$324,990
Bedrooms	3
Bathrooms	2.00
Full Baths	2
Square Footage	1,517
Acres	0.17
Year Built	1959
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Ranch
Status	Sold

Community Information

Address	16910 Castile Avenue
Area	27 - Bay County
Subdivision	EL CENTRO BEACH
City	Panama City Beach
County	Bay
State	FL
Zip Code	32413

Amenities

Utilities	Electric, Public Sewer, Public Water, TV Cable
-----------	--

Interior

Interior Features	Washer/Dryer Hookup
Appliances	Dishwasher, Dryer, Microwave, Washer, Electric Water Heater
Heating	Central
Cooling	Central Air, Ceiling Fan(s)
# of Stories	1

Exterior

Exterior Features	Private Yard, Yard Building
Lot Description	Interior Lot, Level, Within 1/2 Mile to Water
Windows	Window Treatments
Roof	Shingle

Construction	Block, Concrete, Wood Siding, Trim Wood
Foundation	Slab

School Information

Elementary	West Bay
Middle	Surfside
High	Arnold

Additional Information

Days on Website	298
Zoning	Resid Single Family

Listing Details

Listing Office	30A Coastal Life LLC
----------------	----------------------

DISCLAIMER: Information Deemed Reliable but not guaranteed. The information being provided is for consumers' personal, non-commercial use and may not be used for any purpose other than to identify prospective properties consumers may be interested in purchasing.All listings are provided courtesy of the Emerald Coast Association of Realtors, Copyright2026, All rights reserved.
Listing information last updated on September 13th, 2026 at 11:22am CDT