

\$1,000,000 - 122 Monterey Avenue, Panama City Beach

MLS® #983991

\$1,000,000

4 Bedroom, 2.00 Bathroom, 1,848 sqft

Detached Single Family on 0.19 Acres

SANTA MONICA BEACH, Panama City Beach, FL

NEW PRICE on this Florida Beach Cottage at 122 Monterey Avenue where original 1977 family craftsmanship meets timeless coastal living. This four-bedroom, two-bathroom home offers the perfect blend of vintage character and beachside convenience in the highly sought-after private beach access community of Santa Monica Beach. No crowds here!

The real treasure lies 400 feet from your front door with no beachfront residential or commercial development allowed, preserving the natural beauty of the gulf coast, meaning your slice of paradise will remain forever. Crystal white sandy beaches, clear emerald-green waters, bright blue skies and breathtaking sunsets guarantees relaxation in the most laid-back environment. Gated beach access ensures privacy and exclusivity that's increasingly rare along this coveted coastline.

Enter to find a well-designed layout that captures the essence of old Florida charm. The first floor offers kitchen, dining, living area, three bedrooms and one bathroom. The second story, formerly a fully equipped studio apartment with exterior door access provides a large bedroom, bathroom, coffee bar and expansive decking with views to the gulf creating the perfect backdrop for morning coffee or evening relaxation. This home easily accommodates family gatherings or visiting guests who wish to experience true beach



living. Bring your golf cart, bicycles and water sports gear. Plenty of onsite parking and outdoor storage. The possibilities are endless! Santa Monica Beach represents one of Panama City Beach's most desirable neighborhoods, offering the tranquility of the quiet west end. The convenience extends beyond the beach with neighboring Carousel Supermarket opened in 1967 and Thomas Donuts opened in 1971, easily accessible for all your daily necessities. Santa Monica Beach also keeps you connected to the area's vibrant dining, shopping, and entertainment scene. Whether you're seeking fine dining on 30A, adventure at nearby attractions like Pier Park, Topgolf, Dolly Parton's Pirates Voyage Dinner Theater, or simply want to unwind with the sound of waves, this location delivers both excitement and serenity. Still owned, impeccably maintained, and loved by the original owner, this beach cottage represents a rare opportunity to own a piece of Panama City Beach history while enjoying modern coastal living in a small-town community. See your new home today!

Built in 1977

Essential Information

MLS® #	983991
Price	\$1,000,000
Bedrooms	4
Bathrooms	2.00
Full Baths	2
Square Footage	1,848
Acres	0.19
Year Built	1977
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Beach House
Status	Active

Community Information

Address	122 Monterey Avenue
Area	27 - Bay County
Subdivision	SANTA MONICA BEACH
City	Panama City Beach
County	Bay
State	FL
Zip Code	32413

Amenities

Utilities	Electric, Phone, Public Water, Septic Tank, TV Cable
Parking	Garage Door Opener, Garage Detached, Golf Cart Garage, Guest, Carport
# of Garages	1
View	Gulf
Water View	Gulf

Interior

Interior Features	Kitchen Island, Lock Out, Washer/Dryer Hookup
Appliances	Dishwasher, Microwave, Electric Water Heater
Heating	Central
Cooling	Central Air, Ceiling Fan(s)
# of Stories	2

Exterior

Lot Description	Covenants
Windows	Storm Window(s)
Roof	Metal
Construction	Frame
Foundation	Slab

School Information

Elementary	West Bay
Middle	Surfside
High	Arnold

Additional Information

Zoning	Resid Single Family
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Listing Details

Listing Office

Compass

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