$980,000 - 1491 W Highway 98, Mary Esther

MLS® #992670

$980,000
4 Bedroom, 3.00 Bathroom, 2,986 sqft
Detached Single Family on 0.44 Acres

METES & BOUNDS, Mary Esther, FL

Rare **Santa Rosa Sound waterfront opportunity** with **115 feet of waterfront**, a private dock with sundeck, and a **separate 1,200 sq. ft. apartment above the garage** offering outstanding flexibility for rental income, extended family, guests, or multigenerational living. Whether you're searching for a primary residence, second home, waterfront retreat, or investment property, this home offers options that are hard to find.

The main residence features beautiful water views, a bay-window breakfast nook overlooking the Sound, tile flooring throughout, and major updates including a 2021 roof, HVAC, and plumbing, plus a new water heater in 2026. The private apartment has its own entrance, balcony, washer/dryer, HVAC, water heater, and security system, allowing it to function independently from the main home.

Additional features include a **400 sq. ft. office with separate entrance**, concrete safe room, workshop, hurricane shutters, circular driveway, and abundant storage. Enjoy boating, fishing, paddleboarding, sunrises, and sunsets from your own waterfront property.

Located approximately **1.4 miles from Hurlburt Field**, this property combines waterfront living, income potential, and flexible space in one unique package.

Built in 1981

Essential Information

MLS® #	992670
Price	$980,000
Bedrooms	4
Bathrooms	3.00
Full Baths	3
Square Footage	2,986
Acres	0.44
Year Built	1981
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Traditional
Status	Active

Community Information

Address	1491 W Highway 98
Area	12 - Fort Walton Beach
Subdivision	METES & BOUNDS
City	Mary Esther
County	Okaloosa
State	FL
Zip Code	32569

Amenities

Utilities	Public Sewer, Public Water
Parking	Oversized
# of Garages	2
View	Intracoastal Waterwy, Sound
Is Waterfront	Yes
Waterfront	Intracoastal Wtrwy, Sound
Water View	Intracoastal Waterwy, Sound

Interior

Interior Features	Vaulted Ceiling(s), Fireplace, In-Law Floorplan, Recessed Lighting, Pantry, Split Bedroom, Washer/Dryer Hookup
Appliances	Dishwasher, Microwave, Range Hood, Electric Water Heater
Cooling	Ceiling Fan(s)

# of Stories	2

Exterior

Exterior Features	Dock, Hurricane Shutters, Lawn Pump, Sprinkler System
Lot Description	Bulkhead/Seawall, Flood Insurance Req
Windows	Double Pane Windows, Window Treatments, Window Bay
Roof	Shingle
Construction	Concrete, Siding Vinyl, Trim Aluminum, Siding CmntFbrHrdBrd

School Information

Elementary	Florosa
Middle	Bruner
High	Fort Walton Beach

Additional Information

Zoning	Resid Single Family

Listing Details

Listing Office	ERA American Real Estate

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