

\$999,999 - 443 Shelter Cove Drive, Santa Rosa Beach

MLS® #998443

\$999,999

4 Bedroom, 4.00 Bathroom, 3,100 sqft

Detached Single Family on 0.41 Acres

SHELTER COVE ESTATES 2ND ADDN,
Santa Rosa Beach, FL

Rare custom 2023-built home featuring dual primary suites and NO HOA, situated on a spacious 0.41-acre lot just steps from Choctawhatchee Bay! Designed for ultimate flexibility, this 3,100 sq ft contemporary residence offers a coveted main-level primary suite plus a second-level primary ensuite--perfect for multi-generational living, hosting guests, or long-term/short-term rental potential. The light-filled, open-concept layout features a chef's kitchen with quartz countertops, white shaker cabinetry, subway tile backsplash, custom range hood, and a generous breakfast bar. Enjoy coastal bay views, an expansive yard with room for a private pool, boat/RV parking, and top-rated South Walton schools (Van R. Butler, Emerald Coast Middle, South Walton High). Key Features & Highlights of this home are: Flexible Living- 4 Bedrooms, 3.5 Baths with dual main & upper primary suites. Outdoor Space - 0.41-acre cleared lot, lawn pump, sprinkler system, balcony & porch. Parking Freedom- 2-car garage + oversized driveway accommodating 4 additional vehicles.

No HOA Constraints - Freedom for recreational vehicle/watercraft storage and customized outdoor living. Seller said make an offer. hood, and an oversized island--ideal for entertaining. The first-floor primary suite offers a private retreat with a spa-like bath, including a freestanding tub, separate tiled



shower, dual vanities, and a large walk-in closet. Upstairs, you'll find three additional bedrooms, including the second ensuite primary, plus an expansive 24x18 flex room--perfect for a media room, game room, home office, or additional living space. Enjoy peaceful mornings and sunset evenings from the upstairs balcony, where you can take in views of the bay and watch dolphins and local wildlife. Additional highlights include a large walk-in pantry, well-designed laundry room with room for utility sink, luxury vinyl plank flooring, and high-end finishes throughout. With no HOA restrictions, ample space, and close proximity to boating, beaches, dining, and shopping, this home offers unmatched freedom and lifestyle in one of Santa Rosa Beach's most desirable areas. Yes, there is room for a pool and your own personal backyard oasis. Schedule your private showing today and experience elevated coastal living without compromise.

Built in 2023

Essential Information

MLS® #	998443
Price	\$999,999
Bedrooms	4
Bathrooms	4.00
Full Baths	3
Half Baths	1
Square Footage	3,100
Acres	0.41
Year Built	2023
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Contemporary
Status	Active

Community Information

Address	443 Shelter Cove Drive
Area	16 - North Santa Rosa Beach
Subdivision	SHELTER COVE ESTATES 2ND ADDN
City	Santa Rosa Beach
County	Walton
State	FL
Zip Code	32459

Amenities

Utilities	Electric, Gas - Natural, Public Sewer, Public Water, TV Cable
Parking	Garage Door Opener, Garage
# of Garages	2
View	Bay
Water View	Bay

Interior

Interior Features	Breakfast Bar, Kitchen Island, Recessed Lighting, Newly Painted, Pantry, Split Bedroom, Washer/Dryer Hookup
Appliances	Dishwasher, Disposal, Microwave, Range Hood, Electric Water Heater
Heating	Gas - Natural
Cooling	Central Air, Ceiling Fan(s)
# of Stories	2

Exterior

Exterior Features	Balcony, Lawn Pump, Sprinkler System
Lot Description	Cleared, Survey Available, Within 1/2 Mile to Water
Windows	Window Treatments
Roof	Metal
Construction	Frame, Stucco

School Information

Elementary	Van R Butler
Middle	Emerald Coast
High	South Walton

Additional Information

Zoning	Resid Single Family
--------	---------------------

Listing Details

Listing Office	Coldwell Banker Realty
----------------	------------------------

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, Copyright 2026, All rights reserved. Vendors Member Number : 28325
Listing information last updated on September 13th, 2026 at 5:22am CDT