

\$3,440,000 - 64 Banfill Street, Santa Rosa Beach

MLS® #992659

\$3,440,000

6 Bedroom, 6.00 Bathroom, 3,470 sqft

Detached Single Family on 0.16 Acres

GRAYTON BEACH, Santa Rosa Beach, FL

A Grayton Beach rarity: Western Lake views, a private guest cottage, a resort-style pool, and projected rental income of up to \$373,000 annually, combine to create a property as versatile as it is unforgettable.

Timeless Grayton Beach character meets thoughtful modern renovation in this rare fully-furnished, dual-residence offering just steps from Western Lake, the shoreline, and the heart of one of 30A's most storied beach villages. Originally built in 1970 and extensively reimaged, the property pairs a gracious main home with a fully detached private cottage, creating flexibility for hosting, multigenerational living, or income potential without sacrificing privacy or charm. The main residence spans approximately 2,910 square feet with five bedrooms and four-and-a-half baths across three levels. Recent updates include a fully redesigned kitchen, renovated bathrooms, fresh interior paint, new flooring, updated wiring and plumbing, two HVAC systems, new appliances, and a new roof. From the inviting front porch, morning coffee is enjoyed with tranquil views toward Western Lake. Inside, the first floor opens to a generous living and dining area that flows seamlessly into the kitchen, which offers ample space for an island and connects to a comfortable sitting or game room. A mudroom off the kitchen adds a half bath, a full-sized laundry, and direct access to the side yard for grilling.



Two first-floor bedrooms feature updated ensuite baths, while a rear hallway leads directly to the backyard. Upstairs, the second level offers two additional bedrooms and two full baths. The third floor serves as a flexible retreat or bedroom, highlighted by a striking wood A-frame ceiling with access to the large balcony.

The detached cottage provides approximately 560 square feet with one bedroom, one full bath, a family room, a full kitchen, a laundry room, an outdoor shower, and a separate entrance. With a new roof and alley access, the cottage allows easy movement to the beach, lake, and dining while remaining discreetly set apart from the main home.

Outdoor living is equally compelling, with a spacious backyard ready for relaxed afternoons, a newly added private pool, curated hardscape, and lush landscaping. After a day on the water, rinse off at the outdoor shower or unwind in one of several private seating areas. Parking is generous with a paver driveway, additional front parking, and two rear spaces for a total of seven.

Accessibility has been carefully considered with a ramp on the north side and a fully accessible first floor, including the primary bath.

Both residences may be rented separately or together, offering exceptional versatility.

Positioned moments from Western Lake, two beach accesses, and iconic spots like The Red Bar, Chiringo, and AJ's Grayton Beach, this is a rare opportunity to own a true Grayton Beach classic where coastal history, modern updates, and an unbeatable walkable setting come together with ease.

Built in 1970

Essential Information

MLS® #

992659

Price	\$3,440,000
Bedrooms	6
Bathrooms	6.00
Full Baths	5
Half Baths	1
Square Footage	3,470
Acres	0.16
Year Built	1970
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Florida Cottage
Status	Active

Community Information

Address	64 Banfill Street
Area	17 - 30A West
Subdivision	GRAYTON BEACH
City	Santa Rosa Beach
County	Walton
State	FL
Zip Code	32459

Amenities

Utilities	Public Sewer, Public Water, TV Cable
View	Lake
Water View	Lake
Has Pool	Yes
Pool	In Ground

Interior

Interior Features	Vaulted Ceiling(s), Recessed Lighting, Owner's Closet, Pantry
Appliances	Cooktop, Dishwasher, Microwave, Refrigerator
Heating	Central
Cooling	Central Air, Ceiling Fan(s)
# of Stories	3

Exterior

Exterior Features	Private Yard, Outdoor Shower
Roof	Metal

Construction Wood Siding, Siding CmntFbrHrdBrd

School Information

Elementary Dune Lakes
Middle Emerald Coast
High South Walton

Additional Information

Zoning Resid Single Family

Listing Details

Listing Office Scenic Sotheby's International Realty

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Listing information last updated on September 13th, 2026 at 7:07am CDT