

\$439,000 - 8706 Surf Drive # B, Panama City Beach

MLS® #999343

\$439,000

2 Bedroom, 2.00 Bathroom, 1,150 sqft
Townhouse on 0.04 Acres

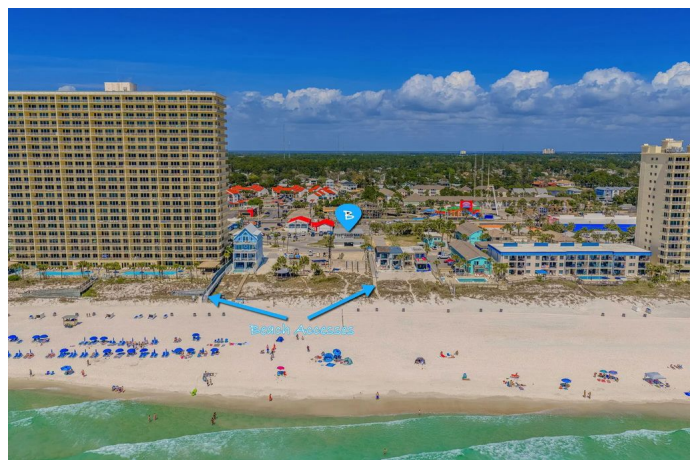
BEL AIR 2ND ADDN, Panama City Beach, FL

Directly across the street from the Gulf, this 2 bedroom, 2 bathroom townhome offers quick beach access, Gulf views, and updates that help reduce near-term maintenance. Two public beach access points are nearby, and the home is being sold fully furnished, making it a practical option for personal use, a second home, or rental use. For buyers exploring added rental flexibility, the neighboring townhome is also available, creating a rare opportunity to own side-by-side units.

Inside, the layout is set up to comfortably host guests with one king bed and two queen beds. The kitchen, bathrooms, and flooring were renovated in 2019, and the entire unit was freshly painted in 2025, including the walls, trim, and doors. All furnishings were also replaced in 2025, giving the interior a clean, updated feel. A full-size washer and dryer adds everyday convenience.

The living area opens to a private patio where you can enjoy Gulf views and coastal breezes. A fenced backyard provides private outdoor space to unwind after time at the beach. The home also includes a private garage for beach gear, bikes, and other coastal essentials, plus additional driveway parking for guests.

Nearby destinations include Pier Park, St. Andrews State Park, marinas, waterfront dining, shopping, and local restaurants. Buyer to verify all dimensions.



Built in 1983

Essential Information

MLS® #	999343
Price	\$439,000
Bedrooms	2
Bathrooms	2.00
Full Baths	2
Square Footage	1,150
Acres	0.04
Year Built	1983
Type	Townhouse
Sub-Type	Townhouse
Style	Triplex
Status	Active

Community Information

Address	8706 Surf Drive # B
Area	27 - Bay County
Subdivision	BEL AIR 2ND ADDN
City	Panama City Beach
County	Bay
State	FL
Zip Code	32408

Amenities

Utilities	Electric, Public Water, Septic Tank, TV Cable
Parking	Carport
View	Gulf/Pass
Water View	Gulf/Pass

Interior

Interior Features	Newly Painted, Washer/Dryer Hookup
Appliances	Dishwasher, Disposal, Dryer, Microwave, Refrigerator, Washer, Electric Water Heater
Heating	Central
Cooling	Central Air, Ceiling Fan(s)
# of Stories	2

Exterior

Exterior Features	Balcony, Private Yard, Yard Building
Lot Description	Within 1/2 Mile to Water
Windows	Double Pane Windows, Window Treatments
Roof	Metal
Construction	Stucco, Trim Wood

School Information

Elementary	Breakfast Point
Middle	Breakfast Point
High	Arnold

Additional Information

Zoning	Resid Multi-Family
--------	--------------------

Listing Details

Listing Office	Compass
----------------	---------

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.Vendors Member Number : 28325
Listing information last updated on September 13th, 2026 at 10:37am CDT