

\$389,400 - 891 Choctawhatchee River Road, Ponce De Leon

MLS® #995860

\$389,400

2 Bedroom, 2.00 Bathroom, 2,052 sqft

Detached Single Family on 0.21 Acres

CHOCTAWHATCHEE RIVER ESTATES,
Ponce De Leon, FL

PRICED 35K BELOW 9/2025 APPRAISED VALUE! AFFORDABLE WATERFRONT w/SEPARATE APARTMENT, Just 35 miles to BWB & 30 miles to 30A! NEW ROOF, HVAC, HWH, WELL & PUMP, & SEPTIC LIFT STATION provide affordable insurance & peace of mind. Seller's job transfer fell thru so Seller needs to sell. Tired of traffic & tourist traps? Dreaming of a peaceful retreat without giving up the beach & civilization? Ideal as a primary Home, 2nd home, or investment property, this Cedar Sided, 2 Story RIVER CAMP on .21 acre serene landscape is Calling Your Name! Spend your days gazing out at Choctawhatchee River, taking a boat or jet ski out for a ride, or fishing right from your deck. A soaring ceiling, original hardwood floors & giant open-concept living area accent the 2nd-Floor Primary Residence (1,440 SF) The huge living space w/cozy wood-burning fireplace & custom built-in bookcases flows seamlessly into the updated kitchen with multiple dining areas, ideal for both entertaining and daily life. The spacious Kitchen Island Bar, topped with lovely granite, is the perfect spot to watch the chef in action or gather with friends. The kitchen includes ample storage in white wood cabinets, SS appliances, side-by-side refrigerator, deep double-bowl sink & dishwasher. Tucked off the kitchen is the Master Bedroom with an En



Suite remodeled Bathroom w/ new vanity, toilet & tiled walk-in shower. A laundry area with washer and dryer hook-up is also included.

From the back of the home, enjoy sweeping river views, a picture-perfect backdrop for everyday living. This truly special home embraces the outdoors with multiple outdoor living areas designed for relaxation. Turn the 2nd floor screened porch into a secondary living area or additional bedroom, or step onto the expansive covered deck to unwind and take in the awesome views.

On the ground level, relax on the covered porch swing or step out to the massive deck extending the majority of the 71 feet of river frontage. Fish, relax, or even add a dock for your personal watercraft, the choice is yours.

The Ground Level also features a separate 1-bedroom, 1-bathroom apartment with a walk-in closet, space for a kitchenette, & a screen-covered porch. An additional Separate Bonus Room could be used as an Office, Bunk Room, Hobby Space, or overflow Storage.

An extended-length 1-car garage provides plenty of room for a vehicle, & possibly even an ATV or side-by-side. The property has its own private well with a filtration system located in the outbuilding and is on septic.

Don't be fooled by this serene location, this Home Offers Close proximity to Freeport, Niceville, Beaches, Grand BLVD & 30A! Plan a visit right down the road to Tree House Farms, a local Organic Farm, offering fresh produce & a stunning backdrop for weddings & private events. Plan a Picnic or Launch a Watercraft for the day cruising the Choctawhatchee River, at Cowford Landing Park & Boat Launch.

Explore the possibility of turning the home into an AirBnB or rental property for others looking to escape! Learn about the uniqueness of our ecosystem at E.O. Wilson Biophilia Center. Make a playdate with a four-legged friend at Alaqua Animal Refuge. Spend the day at the Beach or Explore one of the State Parks!

Seclusion with Close Proximity to it ALL!

Tree House Farms - Local Organic Farm & Wedding / Private Event Space located 1.9 miles

Cowford Landing Public Park & Boat Launch - 4.8 miles (245 Big Cedar Rd) Offers Boat Launch, Screen Covered Deck, Public Restrooms, & Picnic Tables

Alaqua Animal Refuge - 9.2 miles

E.O. Wilson Biophilia Center - Just over 10 miles

Publix Super Market at The Shoppes at Freeport - 14.3 miles

Eden Gardens & Point Washington State Parks - within 28 miles

Grayton Beach - 27.5 miles

Rosemary Beach - 30.6 miles

Grand Blvd 32 miles

ECP Airport 22 miles

Closest Public Beach Access 58 Panama City Beach - 23.4 miles

Blue Mountain Regional Beach Access - 26.9 miles

Built in 1997

Essential Information

MLS® #	995860
Price	\$389,400
Bedrooms	2
Bathrooms	2.00
Full Baths	2
Square Footage	2,052
Acres	0.21

Year Built	1997
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Cabin
Status	Active

Community Information

Address	891 Choctawhatchee River Road
Area	20 - Freeport
Subdivision	CHOCTAWHATCHEE RIVER ESTATES
City	Ponce De Leon
County	Walton
State	FL
Zip Code	32455

Amenities

Utilities	Electric, Private Well, Septic Tank
Parking	Oversized
# of Garages	1
View	River
Is Waterfront	Yes
Waterfront	River Front
Water View	River

Interior

Interior Features	Breakfast Bar, Bookcases, Cathedral Ceiling(s), Fireplace, In-Law Floorplan, Kitchen Island, Recessed Lighting, Pantry, Washer/Dryer Hookup, Natural Woodwork
Appliances	Dishwasher, Disposal, Range Hood, Electric Water Heater
Heating	Central
Cooling	Central Air, Ceiling Fan(s)
# of Stories	2

Exterior

Exterior Features	Balcony, Yard Building
Lot Description	Bulkhead/Seawall, Flood Insurance Req, Interior Lot, Level
Windows	Window Treatments
Roof	Metal
Construction	Frame, Wood Siding, Trim Wood

Foundation Slab

School Information

Elementary Freeport
Middle Freeport
High Freeport

Additional Information

Zoning Resid Single Family

Listing Details

Listing Office RE/MAX Coastal Properties

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 5:07am CDT