

220 N Saint Francis Dr

MIRAMAR BEACH



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A private courtyard pool anchors this fully furnished, six-bedroom contemporary residence in gated Emerald Waters Village, bringing resort-style outdoor living to the center of the home. Built in 2019 and spanning approximately 3,155 square feet across two levels, the residence offers 3.5 baths, a two-car garage, accommodations for up to 16 guests and deeded beach access, all from a quiet cul-de-sac setting in Miramar Beach.

The courtyard is what sets the home apart. Rather than placing the pool behind the house, the architecture wraps around it, with floor-to-ceiling black-framed glass along two sides and a covered loggia on the third. The kitchen, living and dining areas open directly to the courtyard, keeping the water in view throughout much of the main level. The result is a pool that functions as a second living room rather than a separate outdoor amenity.

Under the covered loggia, a plank wood ceiling, recessed lighting and ceiling fan create a comfortable gathering space with a mounted television, built-in grill and dining area. Travertine pavers, river-rock borders, mosaic waterline tile and color-changing pool lighting complete the courtyard, extending its use from afternoons by the water to dinner and night swimming.

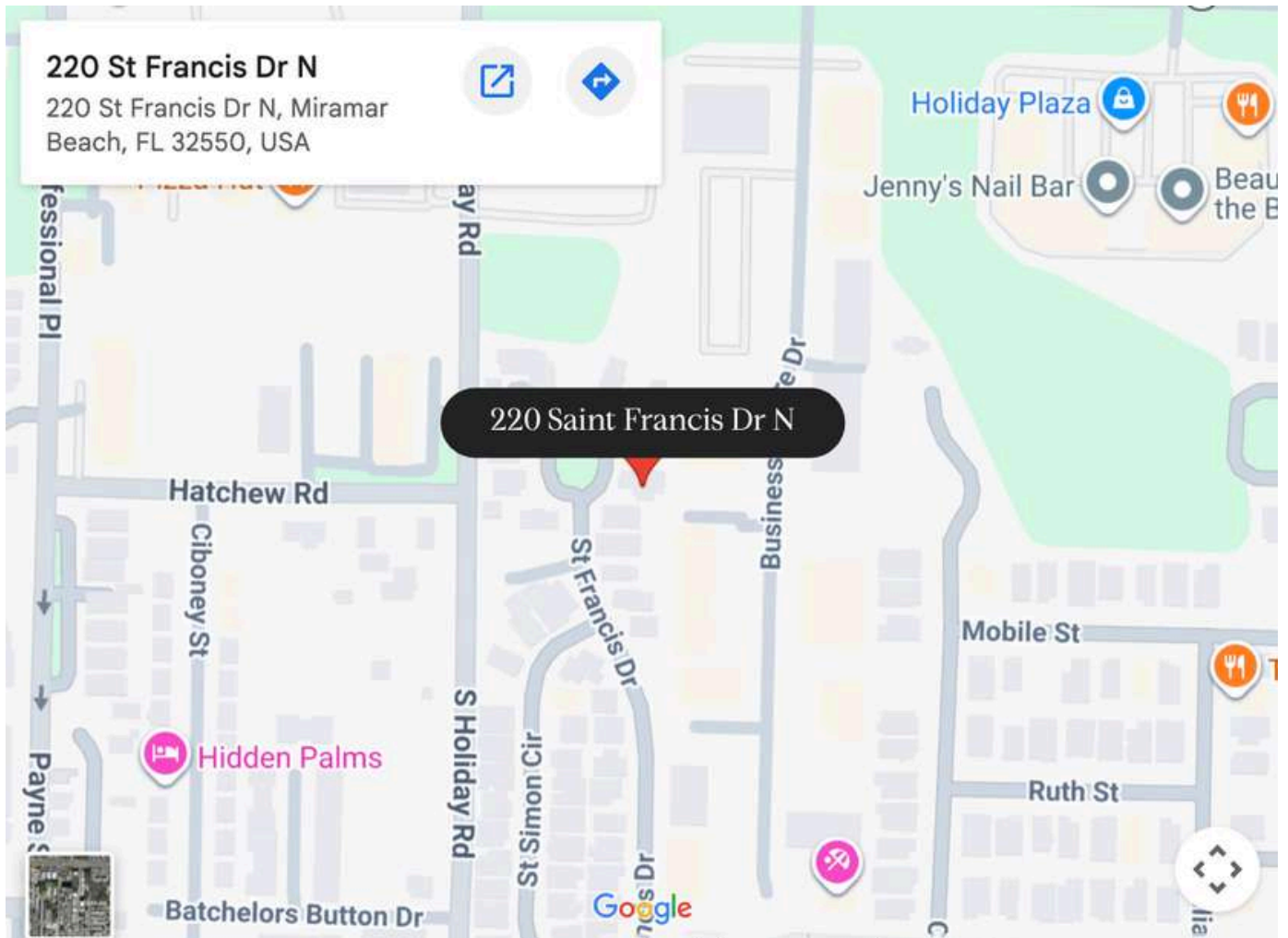
Inside, raised ceilings, hardwood and tile flooring, designer lighting and warm wood accents give the contemporary interiors texture and depth. The kitchen centers on a waterfall-edge island and Thermador appliances, while a linear gas fireplace anchors a wood-clad feature wall. The first-floor primary suite includes a sitting area and walk-in closet. Upstairs, a second family room provides another gathering space and creates separation among the sleeping areas, while bunk accommodations contribute to the home's guest capacity. Built-in shelving, a wet bar and an owner's closet add functionality for both personal stays and rental use.

The property is offered fully furnished with a two-car garage and additional driveway parking. Emerald Waters Village is a gated, short-term-rental-friendly community with two community pools, including one just steps from the home, plus deeded beach access. The golf-cart-friendly location sits between Destin and 30A, with Grand Boulevard, Baytowne Wharf, Silver Sands and the restaurants, shopping and entertainment of the Emerald Coast within easy reach.

With a private pool at the heart of the architecture, accommodations for up to 16 and an established rental setup, the home combines the features of a coastal retreat with the practical advantages of a turnkey second home or investment property.



Coastal Comfort



Interior Differentiators

Interior Differentiators

- Courtyard-oriented architecture | Floor-to-ceiling black-framed glass keeps the private pool visible from the kitchen, living and dining spaces, making it part of the interior sightline.
- First-floor primary suite | Includes a dedicated sitting area and walk-in closet, giving the home a practical main-level owner configuration.
- Secondary upstairs living space | A separate family/media room creates an additional gathering zone away from the primary living area.
- High guest capacity | Six-bedroom configuration with bunk accommodations supports up to 16 guests without relying solely on the main living areas for sleeping.
- Thermador appliance package | A recognizable premium appliance suite, including the cooktop and double ovens.
- Architectural feature wall | Vertical wood planking and a linear gas fireplace give the main living area a defined focal point beyond standard drywall and trim.
- Waterfall-edge kitchen island | A substantial contemporary centerpiece with contrasting wood detailing and gray-veined stone.
- Built-in functionality | Wet bar, bookcases, shelving and a dedicated owner's closet provide features particularly useful for a second home or rental property.
- Elevated ceiling and lighting package | Raised ceilings, recessed lighting and designer fixtures give the interiors more architectural definition.
- Material continuity | Hardwood and tile flooring, wood accents and black-framed glazing create a consistent contemporary palette rather than a collection of unrelated finishes.



Exterior Differentiators

Exterior Differentiators

- Enclosed courtyard pool configuration | The pool is positioned within the architecture of the home rather than behind it, with the residence enclosing two sides and a covered loggia defining the third. That creates substantially more privacy on a 50-foot-wide lot.
- Covered outdoor living room | The loggia is more developed than a standard covered patio, with a plank wood ceiling, recessed lighting, ceiling fan, mounted television, built-in grill and dedicated dining space.
- Purposeful pool finishes | Travertine pavers, river-rock borders, mosaic waterline tile and color-changing LED lighting give the pool area a finished architectural quality rather than treating it as a standalone amenity.
- Private outdoor space despite the compact lot | The courtyard design creates a genuinely secluded pool environment on a 50-by-80-foot homesite. That efficient use of the lot is one of the more meaningful design achievements.
- Cul-de-sac position | The home sits on a cul-de-sac with no through traffic, which differentiates its immediate setting within the community.
- Two-car garage plus driveway parking | Two designated parking spaces between the garage and driveway are meaningful for a home with accommodations for up to 16 guests.
- Deeded beach access | The home has dedicated beach access through Emerald Waters Village, adding a meaningful coastal amenity without positioning the property as Gulf-front or Gulf-view.
- Community pool steps away | In addition to its own private pool, the property is close to one of the neighborhood's two community pools.



Floor Plan



First Floor



Second Floor

Estimated Cost to Own

Expenses	Monthly	Quarterly	Annually
Property Tax			\$11,577
Homeowners Insurance			\$8,781
Flood Insurance			\$1,856
HOA		\$560	\$2,240
Gas	\$75		\$900
Cable/Internet	\$116		\$1,392
Electric	\$200		\$2,400
Water	\$30		\$366
Lawnscape		\$300	\$1,200
TOTAL ESTIMATED EXPENSES			\$30,712

**All Fees/costs are estimated and must be verified by buyer **

Projected Rental Income

2024
RENTAL PROJECTION REPORT



\$180,175

EST. ANNUAL
RENTAL REVENUE

220 N SAINT FRANCIS

MIRAMAR BEACH, FL 32550

\$205,405 HIGH	\$133,622 LOW	AVG DAILY RATE	\$1,012
		GUEST NIGHTS BOOKED	178
		DAYS BOOKED IN ADVANCE	135
		AVG STAY REVENUE	\$6,053

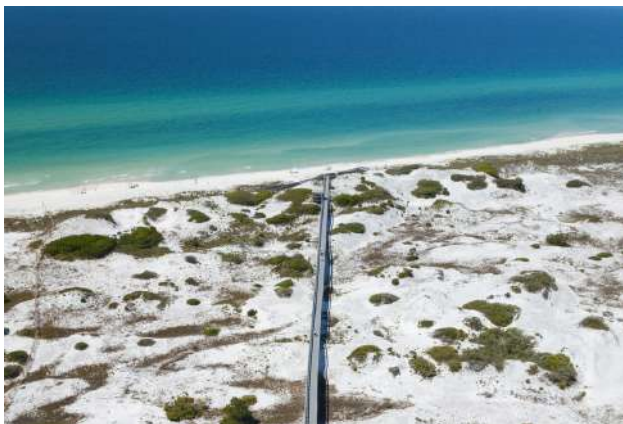


About Miramar Beach



The Location

Miramar Beach pairs the relaxed pace of the Emerald Coast with exceptional access to shopping, dining, golf and entertainment. Positioned between Destin and Scenic Highway 30A, the area is known for its white-sand beaches and proximity to many of South Walton's most popular destinations.



Why People Love It

- White-sand beaches and emerald Gulf waters
- Convenient access to both Destin and 30A
- Golf-cart-friendly coastal communities
- Shopping, dining and entertainment close to home

Dining and Activities

- Grand Boulevard for dining, shopping and events
- Baytowne Wharf for restaurants, nightlife and entertainment
- Silver Sands Premium Outlets for shopping
- Golf, boating, fishing and days along the Gulf

