

# 43 Fort Panic

DUNE ALLEN BEACH



# 43 Fort Panic

---

There are homes that sit on the Gulf, and then there are homes that become part of the coastline itself.

Hidden along the quiet, residential stretch of Fort Panic Road in Dune Allen Beach, this remarkable Gulf-front retreat occupies one of the most coveted homesites on 30A. With 78 feet of private beachfront and uninterrupted views that stretch from the turquoise waters of the Gulf of Mexico to the tranquil shoreline of Allen Lake, one of South Walton's rare coastal dune lakes, the property offers an uncommon relationship with water from every direction.

The nearly 4,900-square-foot residence unfolds across three thoughtfully designed levels where every gathering space is oriented toward the horizon. Walls of glass frame shifting shades of emerald and blue throughout the day, while expansive covered terraces blur the line between indoors and out. Morning coffee begins with the sound of waves, while evenings are marked by spectacular sunsets reflected across the Gulf.

Following an extensive renovation that included nearly \$975,000 in improvements, the interiors balance sophisticated craftsmanship with effortless livability. At the heart of the home, a floor-to-ceiling bookmatched coral stone feature wall immediately commands attention. Precision cut to mirror the natural movement of the stone, its honed finish creates a dramatic architectural statement while an integrated linear fireplace and custom entertainment center lend warmth and quiet sophistication. More than a striking design element, it has become the backdrop for years of family celebrations, holiday gatherings, and evenings spent together after long days on the beach, making it as meaningful as it is beautiful.

Designed for both everyday living and effortless entertaining, the home offers two fully appointed kitchens featuring integrated Sub-Zero refrigeration, Wolf appliances, custom cabinetry, and natural stone surfaces. A built-in wine bar with Perlick refrigeration complements the main living level, while six bedrooms, five full bathrooms, a dedicated game room, multiple gathering spaces, and dual laundry rooms ensure family and guests have room to spread out in complete comfort.

Outside, generous covered porches and open-air terraces span the Gulf-facing elevation, creating inviting spaces for dining, conversation, and quiet reflection with panoramic views of sugar-white sand and emerald water. A private boardwalk leads directly to the beach, while a four-car garage provides exceptional flexibility for vehicles, paddleboards, bicycles, and every essential for life on the coast.

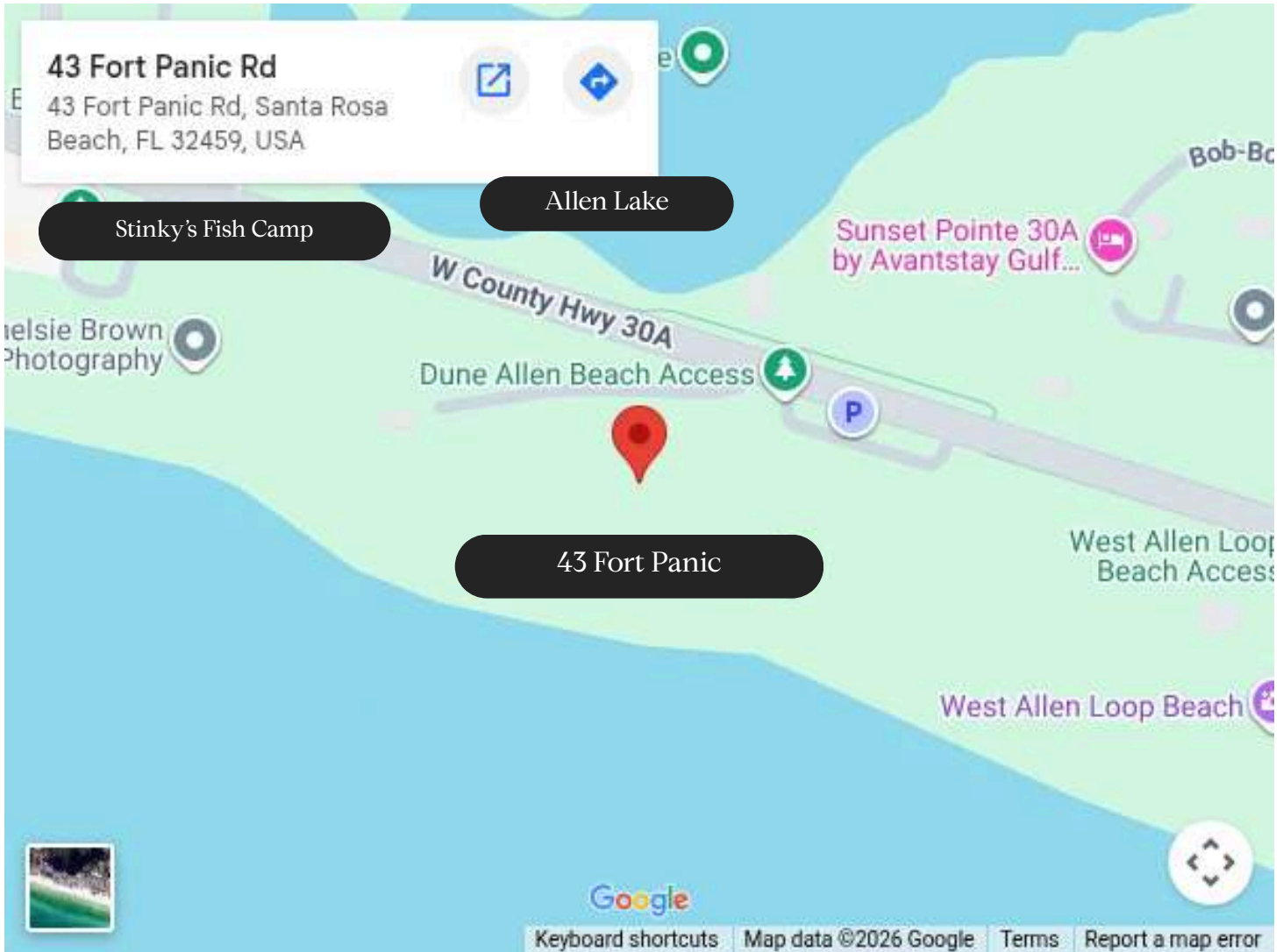
Perhaps the home's greatest luxury cannot be measured in square footage or finishes. For more than a decade, it has been the setting for generations of family memories, from children taking their first steps in the sand to reunions that brought everyone back together under one roof. It is a home where architecture and setting work together to create something increasingly rare: a place designed not simply to be admired, but to be lived in, shared, and remembered.

With projected gross rental income exceeding \$300,000 annually and all professionally curated furnishings and artwork conveying, 43 Fort Panic represents a rare convergence of legacy, lifestyle, architectural distinction, and investment on one of the Emerald Coast's most sought-after stretches of shoreline.



# The Best of Dune Allen

---





# Interior Differentiators

---

## Residence Features

- Six bedrooms
- Five full bathrooms
- Third-floor sitting room
- Dedicated game room
- Two laundry rooms
- Asko washer and dryer (second floor)
- Maytag washer and dryer (first floor)
- Designed for multigenerational living and entertaining

## Architectural Features

- Floor-to-ceiling bookmatched coral stone feature wall
- Honed coral stone finish
- Integrated linear gas fireplace
- Custom built-in entertainment center
- Walls of glass showcasing Gulf views
- Three levels of Gulf-facing living space

## Luxury Kitchens & Entertaining

- Two full kitchens
- Wolf cooking appliances
- Integrated Sub-Zero refrigerator and freezer columns
- Asko dishwasher
- Custom cabinetry
- Stone countertops
- Perlick wine refrigerator
- Built-in wet bar
- Built-in ice maker



## Recent Renovations & Improvements

- Approximately \$975,000 whole-home renovation completed in 2021
- Interior and exterior professionally repainted in 2026
- Professionally redesigned furnishings and styling completed in 2026
- New impact-rated windows and doors
- New metal roof
- Fresh stucco exterior
- Upgraded HVAC systems
- Spray foam insulation
- New flooring throughout
- Updated fireplace surround
- Renovated kitchens
- Updated laundry rooms
- All furnishings and artwork convey

# Exterior Differentiators

---

## Gulf-Front Setting

- Approximately 78 feet of private Gulf frontage
- Direct private beach access from the property
- No shared beach walkover
- Panoramic Gulf views
- Private views of Allen Lake, one of South Walton's rare coastal dune lakes

## Outdoor Living

- Expansive covered Gulf-front terraces
- Open-air Gulf-front decks
- Outdoor entertaining space for more than 20 guests
- Multiple Gulf-facing outdoor living areas

## Garage & Storage

- Four-car garage
- Flex recreation space
- Dedicated paddleboard storage
- Dedicated bicycle storage
- Beach gear storage

## Location

- Located on Fort Panic Road in Dune Allen Beach
- Scenic Highway 30A address
- Quiet residential setting
- Close to restaurants, shopping, parks, and outdoor recreation while maintaining exceptional privacy



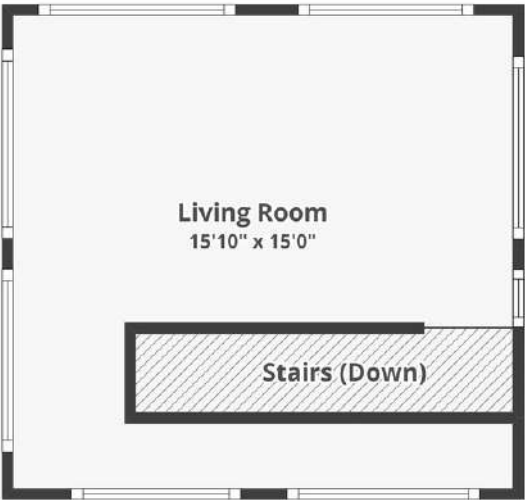
# Floor Plan



First Floor



Second Floor



Third Floor

# Estimated Cost to Own

---

| Expenses                 | Monthly | Quarterly | Annually |
|--------------------------|---------|-----------|----------|
| Electricity              | \$225   |           | \$2,700  |
| Water/Sewer              | \$65    |           | \$780    |
| Gas                      | \$20    |           | \$240    |
| Internet                 | \$100   |           | \$1,200  |
| Landscaping              | \$300   |           | \$3,600  |
| Insurance                |         |           | \$16,000 |
| Flood Insurance          |         |           | \$6,000  |
| TOTAL ESTIMATED EXPENSES |         |           | \$30,520 |

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



# Property Tax History

WALTON COUNTY TAX COLLECTOR

P.O. Box 48, Freeport, FL 32439  
(850) 892-8121

Website: [www.waltontaxcollector.com](http://www.waltontaxcollector.com)

NOTICE OF AD VALOREM TAX AND NON-AD VALOREM ASSESSMENTS

2025 PAID REAL ESTATE



FOLIO NUMBER: 1007832  
ACCOUNT NUMBER: 04-35-20-341 10-000-0040  
EXEMPTIONS APPLIED:  
PAYOR CODE/NAME:  
ACREAGE: 0.406  
LEGAL DESCRIPTION: 43 FORT PANIC RD

LOT 4 SANTA ROSA DUNES  
PB 3-79 OR 1376-236  
OR 2860-1756 OR  
See Additional Legal on Tax Roll

Paid

| AD VALOREM TAXES         | MILLAGE | ASSESSED  | EXEMPTION | TAXABLE   | TAXES     |
|--------------------------|---------|-----------|-----------|-----------|-----------|
| TAXING AUTHORITY         | RATE    | VALUE     | AMOUNT    | VALUE     | LEVIED    |
| COUNTY                   |         |           |           |           |           |
| GENERAL FUND             | 3.5190  | 5,214,737 | 0         | 5,214,737 | 18,350.66 |
| SCHOOL DISCRETIONARY     | 2.6410  | 5,538,057 | 0         | 5,538,057 | 14,626.01 |
| SCHOOL LOCAL REQUIRED EF | 1.6200  | 5,538,057 | 0         | 5,538,057 | 8,971.65  |
| NW FLORIDA WATER MGMT    | 0.0207  | 5,214,737 | 0         | 5,214,737 | 107.95    |
| SOUTH WALTON MOSQUITO A  | 0.2350  | 5,214,737 | 0         | 5,214,737 | 1,225.46  |
| SOUTH WALTON FIRE        | 1.0000  | 5,214,737 | 0         | 5,214,737 | 5,214.74  |

TOTAL MILLAGE 9.0357

AD VALOREM TAXES \$48,496.47



# Projected Rental Income



## GROSS RENTAL PROJECTION

43 Fort Panic Road / Dune Allen  
6 Bedroom / 5 Bath / 4783 sq ft. / Sleeps 20  
Gulf Front + Golf Cart + Bikes

| <u>Season</u> | <u>Season Months</u> | <u>Weeks Rented</u> | <u>Income Potential</u> |
|---------------|----------------------|---------------------|-------------------------|
| Winter        | December             | 2                   | \$9,525                 |
|               | January              | 2                   | \$6,550                 |
|               | February             | 2                   | \$8,775                 |
| Spring        | March                | 3                   | \$28,375                |
|               | April                | 3                   | \$26,250                |
|               | May                  | 3                   | \$35,300                |
| Summer        | June                 | 4                   | \$50,525                |
|               | July                 | 4                   | \$54,525                |
|               | August               | 3                   | \$25,950                |
| Fall          | September            | 3                   | \$19,550                |
|               | October              | 3                   | \$25,825                |
|               | November             | 2.5                 | \$13,125                |
| <b>Total:</b> |                      | <b>34.5</b>         | <b>\$304,275</b>        |

Note: This is a projection based on current market rates and no guarantee is made that these figures will be produced.

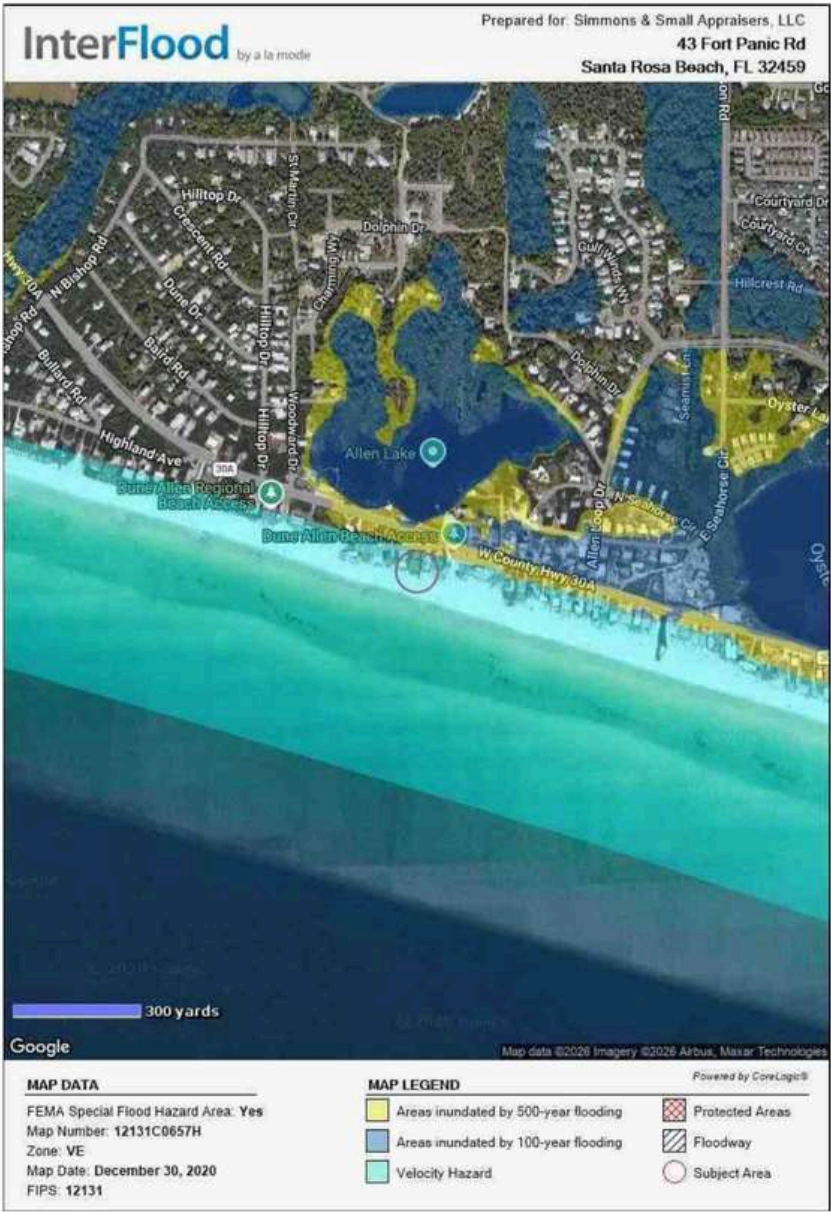
|                  |                  |        |        |       |                   |
|------------------|------------------|--------|--------|-------|-------------------|
| Borrower         | N/A              |        |        |       |                   |
| Property Address | 43 Fort Panic Rd |        |        |       |                   |
| City             | Santa Rosa Beach | County | Walton | State | FL Zip Code 32459 |
| Lender/Cient     | Anthony Tancredi |        |        |       |                   |



# Documents

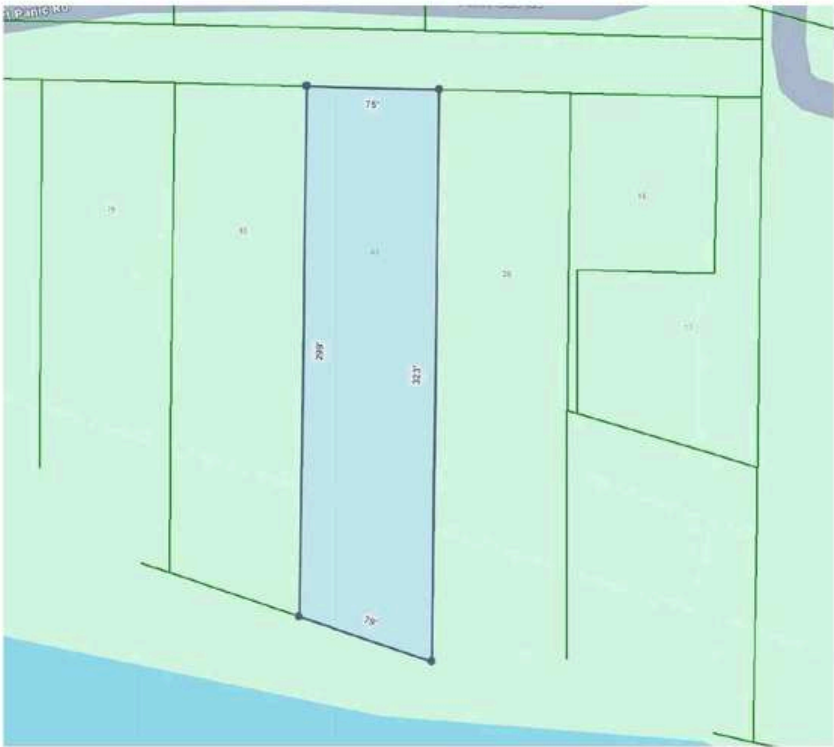
## Flood Map

|                  |                  |          |        |       |    |
|------------------|------------------|----------|--------|-------|----|
| Borrower         | N/A              |          |        |       |    |
| Property Address | 43 Fort Panic Rd |          |        |       |    |
| City             | Santa Rosa Beach | County   | Walton | State | FL |
| Lender/Client    | Anthony Tancredi | Zip Code | 32459  |       |    |



CRS Powertools Lot Dimensions

|                  |                  |        |        |       |                   |
|------------------|------------------|--------|--------|-------|-------------------|
| Borrower         | N/A              |        |        |       |                   |
| Property Address | 43 Fort Panic Rd |        |        |       |                   |
| City             | Santa Rosa Beach | County | Walton | State | FL Zip Code 32459 |
| Lender/Client    | Anthony Tancredi |        |        |       |                   |





# Excluded from Sale

---



Conveys fully furnished excluding all contents of closets and garage on the East side.

# About Dune Allen

---



## The Location

Dune Allen Beach sits at the quieter western end of 30A, where established beach homes, rare coastal dune lakes, and preserved land create a setting that feels less programmed than many communities farther east. Residents have convenient access to the Gulf, Gulf Place, and Topsail Hill Preserve State Park without giving up the residential character that defines the area. It is a strong fit for buyers who value natural surroundings, everyday convenience, and a more understated version of 30A.



### Why People Love Dune Allen Beach

- Quieter west-end location
- Gulf and coastal dune lake access
- Nearby preserved land and trails
- Minutes to the Santa Rosa Beach Golf Club
- Close proximity to fine dining, luxury shopping, and entertainment, with Grand Boulevard just 15 minutes away.



### Dining and Activities

- Stinky's Fish Camp
- Shunk Gulley Oyster Bar
- Vue on 30a
- Goatfeathers Seafood
- Beach, biking, paddling, and trails