

# \$999,000 - 3534 Treasure Circle, Panama City Beach

MLS® #1009862

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**\$999,000**

4 Bedroom, 5.00 Bathroom, 2,714 sqft

Residential on 0.14 Acres

HAMPTON HARBOR, Panama City Beach, FL

**\*CURRENTLY UNDER CONTRACT, SELLER  
WILL CONSIDER BACKUP OFFERS\***

Waterfront homes with deep-water Gulf access are uncommon. A waterfront home built with Insulated Concrete Form (ICF) construction is a rare opportunity. Set on 52 feet of direct waterfront along Lower Grand Lagoon, this thoughtfully updated 4-bedroom, 4.5-bath residence offers 2,714 square feet designed for boating, entertaining, and everyday coastal living. Built with exceptional strength, energy efficiency, and storm resilience, this home combines quality construction with one of Panama City Beach's most desirable waterfront settings. Unlike many waterfront homes, this property offers a floor plan designed with privacy in mind. Each of the four spacious bedrooms features its own ensuite bathroom and private balcony, creating comfortable accommodations for owners and guests alike. The updated kitchen showcases quartz countertops, new and refinished cabinetry, a bold navy island, stainless steel appliances, and generous storage. The primary suite overlooks the lagoon and includes a sitting area, a walk-in closet, a private balcony, and a beautifully renovated bathroom completed in 2025. One secondary ensuite bathroom was also renovated in 2025, complementing the home's timeless finishes, including tile flooring throughout the main living areas and bamboo hardwood in select upstairs spaces. Recent improvements provide confidence for the next owner, including a



2019 roof, two HVAC systems installed in 2019, a 2025 renovation of the kitchen, primary bathroom, and one secondary ensuite bathroom, a saltwater pool deck resurfaced with a premium RevaFlex Limestone finish completed in 2026. These thoughtful investments allow the next owner to spend more time enjoying the home and less time planning future projects. Life here revolves around the water. Begin the day with coffee on the covered veranda as the sun rises over Lower Grand Lagoon, launch a paddleboard or kayak from your backyard, spend the afternoon boating to Shell Island or one of the area's favorite waterfront restaurants, then return home for a swim in the pool before heading back out for an evening cruise. Dolphins are frequent visitors, anglers regularly catch speckled trout, redfish, mangrove snapper, flounder, and mullet in the surrounding waters, and seasonal Grand Lagoon fireworks can often be enjoyed from the property. The property does not have a dock yet, offering a future owner the opportunity to design and install one tailored to their boating needs, subject to applicable permitting and approvals. Deep-water Gulf access makes this an exceptional setting for those who enjoy spending time on the water. Additional features include a two-car garage, no HOA, sprinkler system, and a location just minutes from St. Andrews State Park, Shell Island, marinas, shopping, dining, Naval Support Activity Panama City, Tyndall Air Force Base, and Northwest Florida Beaches International Airport (ECP). Short-term rentals are currently permitted in this area; however, this home has been enjoyed as a primary residence and has not been operated as a vacation rental. Buyers should verify current regulations and intended use. Some homes offer waterfront views. This home offers a waterfront lifestyle built around quality construction, thoughtful updates, and easy

access to everything that makes Lower Grand Lagoon special. Whether you're boating to Shell Island, casting a line from your backyard, enjoying the morning sunrise over the lagoon, or relaxing beside the saltwater pool, this home is designed to be lived in and enjoyed for years to come. Strong construction. Deep-water Gulf access. Thoughtful updates. Exceptional waterfront living. Opportunities to own an ICF-built home on Lower Grand Lagoon are rare.

Built in 2003

### **Essential Information**

|                |                        |
|----------------|------------------------|
| MLS® #         | 1009862                |
| Price          | \$999,000              |
| Sold Price     | \$999,000              |
| Date Sold      | \$2026-08-13           |
| Bedrooms       | 4                      |
| Bathrooms      | 5.00                   |
| Full Baths     | 4                      |
| Half Baths     | 1                      |
| Square Footage | 2,714                  |
| Acres          | 0.14                   |
| Year Built     | 2003                   |
| Type           | Residential            |
| Sub-Type       | Detached Single Family |
| Style          | Caribbean              |
| Status         | Sold                   |

### **Community Information**

|             |                      |
|-------------|----------------------|
| Address     | 3534 Treasure Circle |
| Area        | 27 - Bay County      |
| Subdivision | HAMPTON HARBOR       |
| City        | Panama City Beach    |
| County      | Bay                  |
| State       | FL                   |
| Zip Code    | 32408                |

## Amenities

|               |                                                |
|---------------|------------------------------------------------|
| Utilities     | Electric, Public Sewer, Public Water, TV Cable |
| Parking       | Garage Door Opener, Garage                     |
| # of Garages  | 2                                              |
| View          | Lagoon                                         |
| Is Waterfront | Yes                                            |
| Waterfront    | Bay, Lagoon                                    |
| Has Pool      | Yes                                            |
| Pool          | In Ground                                      |

## Interior

|                   |                                                                                       |
|-------------------|---------------------------------------------------------------------------------------|
| Interior Features | Breakfast Bar, Vaulted Ceiling(s), Tray Ceiling(s), Kitchen Island, Recessed Lighting |
| Appliances        | Dishwasher, Disposal, Electric Water Heater                                           |
| Heating           | Central                                                                               |
| Cooling           | Central Air, Ceiling Fan(s)                                                           |
| # of Stories      | 2                                                                                     |

## Exterior

|                   |                           |
|-------------------|---------------------------|
| Exterior Features | Dock                      |
| Windows           | Double Pane Windows       |
| Roof              | Metal                     |
| Construction      | Block, Concrete, Masonite |
| Foundation        | Slab                      |

## School Information

|            |          |
|------------|----------|
| Elementary | Patronis |
| Middle     | Surfside |
| High       | Arnold   |

## Additional Information

|                 |                     |
|-----------------|---------------------|
| Days on Website | 98                  |
| Zoning          | Resid Single Family |

## Listing Details

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

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