$489,000 - 100 Kensington Circle, Panama City Beach

MLS® #984976

$489,000

3 Bedroom, 2.00 Bathroom, 2,351 sqft

Residential on 0.34 Acres

Palmetto Trace, Panama City Beach, FL

3.625% ASSUMABLE VA LOAN This beautifully updated home is exceptionally maintained, move-in ready, and packed with thoughtful upgrades. Situated on a spacious .34-acre corner lot in Palmetto Trace, you're just minutes from Pier Park, Frank Brown Park, and the white sand beaches of Panama City Beach. Inside, you'll find 2,351 square feet of living space with a smart split-bedroom layout that offers both comfort and privacy. The primary suite features a large walk-in closet with built-in armoire, a garden tub, separate walk-in shower, bidet toilet, water closet, and generous linen storage. Across the home, two guest bedrooms share a full bath. Two versatile bonus rooms upfront offer endless possibilities - use them as home offices, play or media rooms, or extra guest quarters. The open-concept family room connects to the kitchen and breakfast area, all freshly painted in 2025 and designed for everyday ease and entertaining alike. The kitchen features under-cabinet lighting that brightens prep space and adds a modern touch, while a hidden outlet behind the family room TV and under the couch keeps cords tucked away. Crown moulding adds a polished finish throughout. Step outside to a fully fenced backyard oasis - professionally landscaped in 2025 and enclosed with a newer vinyl privacy fence (2023). The coated sandstone patio features three new fan/light fixtures, a hot/cold outdoor shower, and is already wired for cable and plumbed for gas,

making it easy to add your dream outdoor kitchen. Additional updates include a new roof (2024) and new Trane HVAC system (2024). The oversized two-car garage is a true standout with epoxy flooring, multiple storage closets, a dedicated closet for hurricane shutters and the water heater, plus pull-down stairs leading to a large, walkable attic. Located in the golf cart-friendly community of Palmetto Trace, this home sits on a premier corner lot just across from the community pool. With low quarterly HOA dues, sidewalks, pet-friendly walking areas, and access to two resort-style pools, you can truly enjoy the best of coastal living - without ever needing to start the car. See it for yourself today!

Built in 2007

Essential Information

MLS® #	984976
Price	$489,000
Sold Price	$489,000
Date Sold	$2025-12-02
Bedrooms	3
Bathrooms	2.00
Full Baths	2
Square Footage	2,351
Acres	0.34
Year Built	2007
Type	Residential
Sub-Type	Detached Single Family
Style	Contemporary
Status	Sold

Community Information

Address	100 Kensington Circle
Area	27 - Bay County
Subdivision	Palmetto Trace
City	Panama City Beach

County	Bay
State	FL
Zip Code	32413

Amenities

Amenities	Pool
Utilities	Electric, Public Sewer, Public Water
# of Garages	2

Interior

Interior Features	Crown Molding, Tray Ceiling(s), Pull Down Stairs
Appliances	Dishwasher, Disposal, Dryer, Microwave, Electric Water Heater
Cooling	Central Air
# of Stories	1

Exterior

Exterior Features	Private Yard, Hurricane Shutters, Outdoor Shower, Sprinkler System
Lot Description	Within 1/2 Mile to Water
Roof	Composite Shngl
Construction	Stucco

School Information

Elementary	West Bay
Middle	Surfside
High	Arnold

Additional Information

Days on Website	401
Zoning	Resid Single Family
HOA Fees	245
HOA Fees Freq.	Quarterly

Listing Details

Listing Office	Berkshire Hathaway HomeServices

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