

Panama City Beach

City, Bay County, Florida. LocalFlare, Data for Economic Development. Last updated 2026-10-04.

Population

BEBR, April 1, 2025
19,581 2025

BusinessFlare® estimate, April 1, 2026
19,814 2026

Change since the prior year
+0.2% 2024 to 2025

Change since 2020
+8.2% 2020 to 2025

Census 2020
18,094 2020

Basis of the latest figure
estimate 2025

Population, April 1: 19,581



BEBR's April 1, 2025 figure carried to April 1, 2026 at Bay County's growth rate of 1.15% a year, the annual rate in EDR's Demographic Estimating Conference county estimate for 2025 and medium projection for 2030, with the county's net new residents shared out to its places by their share of the county's net new residential units between the 2025 final and 2026 preliminary tax rolls.

Source: University of Florida Bureau of Economic and Business Research, Florida Estimates of Population, retrieved 2026-10-01

Source: Florida Office of Economic and Demographic Research, Demographic Estimating Conference: Projections of Florida Population by County, with Estimates for the base year, retrieved 2026-10-04

Labor force

Labor force (Bay County)
95,375 Aug 2026

Employment (Bay County)
91,158 Aug 2026

Unemployed (Bay County)
4,217 Aug 2026

Unemployment rate (Bay County)
4.4% Aug 2026

Rate a year earlier
4.2% Aug 2025

Labor force, change on a year earlier
+1.0% Aug 2026

Latest month is preliminary
yes Aug 2026

Unemployment rate, not seasonally adjusted: 4.4%



County figures, no city estimate published by FloridaCommerce

Source: US Bureau of Labor Statistics, Local Area Unemployment Statistics, retrieved 2026-10-01

Sales and visitor spending

BusinessFlare® estimate, last 12 months
\$1,450.5M 12 months to 2026-03

Estimate runs to
Mar 2026 Mar 2026

Statewide median error, 2017 to 2022 back-test
15.7% 2017 to 2022

Wide error flag
no Mar 2026

Retail trade (NAICS 44-45): Census sales 2017
\$594M 2017

Retail trade (NAICS 44-45): Census sales 2022
\$968M 2022

Retail trade (NAICS 44-45): 2022 landing error
9.1% 2022

Accommodation and food services (NAICS 72):
Census sales 2017
\$346M 2017

Accommodation and food services (NAICS 72):
Census sales 2022
\$487M 2022

Accommodation and food services (NAICS 72): 2022
landing error
16.6% 2022

Economic Census anchors and the back-test

Sector	Census sales 2017	Census sales 2022	2017 carried to 2022	Landing error
Retail trade (NAICS 44-45)	\$594M	\$968M	\$880M	9.1%
Accommodation and food services (NAICS 72)	\$346M	\$487M	\$568M	16.6%

BusinessFlare® estimate from public sources.

The estimate anchors on the sales the US Census Bureau published for this place in the 2017 and 2022 Economic Census, for retail trade and for accommodation and food services, and moves them month by month with the county's sales tax returns by kind of business (Florida Department of Revenue Form 10). After the 2022 anchor the place's share of the county moves with the growth of its commercial property on the Department's 2026 tax roll, as submitted by the county property appraiser, by use code: stores, shopping centers, supermarkets and auto dealers for retail; restaurants, bars and hotels for accommodation and food. The three spending groups follow the county's kind code mix within each sector. Every place with both anchors was

carried from 2017 to 2022 the same way and the landing on the 2022 Census figure is the published error.

Monthly estimate, twelve month and annual views, the visitor, resident and big ticket groups, chart and workbook: Street Economics Pass data, served by the account service, never in this file.

Source: BusinessFlare® city-level sales and visitor spending estimate (method and error; the figures are Street Economics Pass data), retrieved 2026-10-04

Source: Economic Census geographic area series, retail trade and accommodation and food services, 2017 and 2022, retrieved 2026-10-01

Tourist tax: not shown. the county does not publish tourist tax collections by city

Business base

Licensed food service, lodging and alcohol businesses

3,242 Aug 2026

Food service licenses

273 Aug 2026

Lodging licenses

2,732 Aug 2026

Alcoholic beverage licenses

237 Aug 2026

New licenses, last 12 months

42 Aug 2026

New business filings, last 12 months (postal city)

1,326 Sep 2026

Change on the 12 months before

+11.2% Sep 2026

New filings, latest month

76 Sep 2026

New licenses by month: 4



Licenses are placed inside the city limits by their geocoded address.

Business formations are by postal city: Panama City Beach, which is not the city limits.

No ZIP code has its Census internal point inside this place, so ZIP Code Business Patterns are not shown.

Source: Florida DBPR active licensure base files: public food service, public lodging and retail alcoholic beverage licenses, retrieved 2026-10-01

Source: Florida Division of Corporations (Sunbiz) bulk corporate data files, new entity filings by month, retrieved 2026-10-01

Building permits

Housing units permitted, last 12 months

79 Aug 2026

Change on the 12 months before

+17.9% Aug 2026

Permit valuation, last 12 months

\$43.7M Aug 2026

Units, latest month

13 Aug 2026

Single family units, last 12 months

79 Aug 2026

Units in buildings of 5 or more, last 12 months

0 Aug 2026

Units, latest annual table

47 2025

Housing units permitted by month: 13



Source: US Census Bureau, Building Permits Survey, place and county residential permits, retrieved 2026-10-01

Property roll

Total just value

\$9.13B 2026 preliminary

Total taxable value (non school)

\$7.82B 2026 preliminary

Total taxable value (school)

\$8.3B 2026 preliminary

Just value, change on the prior roll

+0.8% 2025 final roll to 2026 preliminary

Taxable value (non school), change on the prior roll

+2.8% 2025 final roll to 2026 preliminary

Total just value, prior roll

\$9.06B 2025 final roll

New construction value

\$119M 2026 preliminary

Parcels

19,918 2026 preliminary

Median single family just value

\$325K 2026 preliminary

Qualified sales, last 12 months

1,218 2025-06 to 2026-05

Median qualified sale price

\$360K 2025-06 to 2026-05

Just value, residential

\$7.03B 2026 preliminary

Just value, commercial

\$1.18B 2026 preliminary

Just value, industrial

\$158M 2026 preliminary

Just value, agricultural

\$24M 2026 preliminary

Just value, vacant

\$429M 2026 preliminary

Just value, institutional

\$51.7M 2026 preliminary

Just value, government

\$229M 2026 preliminary

Just value, other

\$31.9M 2026 preliminary

Just value by use group

Use group	Parcels	Just value	Taxable (non school)	New construction	Residential units	Just value change
Residential	17,551	\$7.03B	\$6.16B	\$74.4M	20,337	-0.4%
Commercial	547	\$1.18B	\$1.11B	\$38.3M	n/a	+7.9%
Industrial	96	\$158M	\$153M	\$5.88M	n/a	+7.2%
Agricultural	25	\$24M	\$1.97M	\$0	n/a	-3.2%
Vacant	1,489	\$429M	\$349M	\$21.4K	n/a	+1.0%
Institutional	23	\$51.7M	\$27M	\$403K	n/a	-1.5%
Government	147	\$229M	\$0	\$460K	n/a	+1.0%
Other	41	\$31.9M	\$27.5M	\$0	n/a	+2.8%

Department of Revenue land use codes grouped: residential 001 to 009, commercial 011 to 039, industrial 041 to 049, agricultural 050 to 069, vacant 000, 010, 040 and 070, institutional 071 to 079, government 080 to 089, other 090 to 099. Taxable is the non school taxable value. Just value change compares with the 2025 final roll, summed the same way.

Parcels are placed by Census block group through the Census Bureau's block assignment file; a parcel in a block group that straddles the limits is apportioned. Census 2020 block groups; 73% of the county's just value lies in a place. Medians are over the parcels whose block group lies mostly in the place. Qualified sales: the roll's own sale fields, qualification codes 01 and 02, improved, single parcel.

Source: Florida Department of Revenue, NAL tax roll (name, address, legal), 2026 preliminary and final as posted, retrieved 2026-10-04

Housing

Housing units
21,204 2020 to 2024 ACS

Occupied units
8,713 2020 to 2024 ACS

Vacant units
12,491 2020 to 2024 ACS

Owner occupied households
5,160 2020-2024 5-Year

Renter occupied households
3,553 2020-2024 5-Year

Homeownership rate
59.2% 2020 to 2024 ACS

Cost burdened households, all tenures (over 30% of income)
33.8% 2025

Cost burdened renter households
53.7% 2025

Severely cost burdened renters (over 50%)
25.2% 2025

Assisted housing developments
2 Assisted Housing Inventory

Assisted units
216 Assisted Housing Inventory

Median gross rent
\$1.79K 2020 to 2024 ACS

Median single family sale price
\$460K 2024

Homeownership rate: 59.0%



1990

2024

Source: Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse, retrieved 2026-10-01

Fiscal

Half-cent sales tax, latest month
\$269K Sep 2026

Half-cent sales tax, fiscal year to date
\$2.39M FY2026 to 2026-09

Half-cent sales tax, last 12 months
\$2.39M Sep 2026

Half-cent sales tax, change on the 12 months before
-8.2% Sep 2026

State revenue sharing, latest month
\$64.8K Sep 2026

State revenue sharing, fiscal year to date
\$755K FY2026 to 2026-09

State revenue sharing, last 12 months
\$755K Sep 2026

State revenue sharing, change on the 12 months before
-3.3% Sep 2026

Total revenues
\$179M FY2024

Revenues, change on the year before
+23.1% FY2024

Total expenditures
\$126M FY2024

Expenditures, change on the year before
+13.1% FY2024

Revenues per resident
\$9.17K FY2024

Long-term debt outstanding at year end
\$80.4M FY2025

Long-term debt, change on the year before
-6.5% FY2025

Half-cent sales tax distributions by month: \$269K



Source: Florida Office of Economic and Demographic Research, Expenditures and Revenues Reported by Florida's County and Municipal Governments, retrieved 2026-10-01

Source: Florida Department of Financial Services, LOGERx local government Annual Financial Report data, long-term debt outstanding, retrieved 2026-10-04

Bank deposits

Deposits (offices reporting this city)

\$1.42B June 30, 2026

Change on a year earlier

-3.7% June 30, 2026

Change, real

-6.6% June 30, 2026

Branches

18 June 30, 2026

Institutions

11 June 30, 2026

Branches opened since the survey a year earlier

0 June 30, 2026

Branches closed since the survey a year earlier

0 June 30, 2026

Deposits, June 30 each year: \$1.42B



Offices whose reported city is Panama City Beach.

Source: FDIC Summary of Deposits, Florida offices, every June 30 since 1994, retrieved 2026-10-01

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<https://banks.data.fdic.gov/bankfind-suite/SOD>, retrieved 2026-10-01