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Bay County

A FLORIDA COUNTY GUIDE · PANHANDLE & EMERALD COAST

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REGION

Panhandle & Emerald Coast

COMMUNITIES TO START WITH

Panama City, Panama City Beach, Lynn Haven

PRINTED

October 6, 2026

A major regional center where tourism, military activity, ports, healthcare and expanding residential communities meet the Gulf.

Lifestyle: Regional hub · Military · Beaches

Bay County by the numbers

Population Census estimate	186,393	At the last full count 2020 Census	175,216
Median age	41.0	Aged 65 and over	18.3%
Under 18	21.1%	Median household income	\$73,533
Median home value what owners estimate	\$310,500	Homeownership	66.8%
People per household	2.33	Average commute	23.9 minutes

U.S. Census Bureau, American Community Survey, published January 2026, read September 19, 2026. Survey figures are estimates; median home value is what owners estimate their home is worth, not a sale price.

Communities to compare

Panama City

Start with Panama City to understand the established center, nearby services and everyday rhythm within Bay County.

Lynn Haven

Walk or drive through Lynn Haven at different times of day to judge traffic, neighborhood character and access to outdoor space.

Panama City Beach

Use Panama City Beach to compare housing patterns, main-road access and the shopping or medical stops used during a normal week.

Places that reveal the county

St. Andrews State Park

Over 1,200 acres at the eastern tip of Panama City Beach, with beaches on both the Gulf and the lagoon and a boat to Shell Island.

Panama City Beach

A beach city on the Gulf west of Panama City, formed in 1970 when several separate beach communities agreed to become one town.

Conservation Park

Twenty-nine hundred acres of city-owned woods and wetland with more than 24 miles of trail and boardwalks over the cypress domes.

Pier Park

An open-air shopping center of 141 stores facing the city pier, open since February 2008.

Science and Discovery Center of Northwest Florida

A hands-on children's science center that traces back to 1969 and reopened in 2021 after Hurricane Michael.

Crooked Island Beach

An undeveloped beach on Tyndall Air Force Base land, which you need a recreational passport to enter.

Shipwreck Island Waterpark

Fifteen acres and three million gallons of water, with more than twenty slides and pools.

Ripley's Believe It or Not! Panama City Beach

An Odditorium on Front Beach Road holding hundreds of artifacts, games and the stories behind them.

Russell-Fields City Pier

More than 1,500 feet of pier, open every hour of every day, facing Pier Park across the road.

Beaches in Bay County

Always verify current parking, fees, water quality, lifeguard coverage and posted rules before leaving.

Camp Helen State Park Beach

Panama City Beach

M. B. Miller County Pier Beach

St. Andrews State Park Beach

Camp Helen State Park

A 180-acre park where Lake Powell meets the Gulf, holding a 1940s company vacation camp that the state kept rather than cleared.

Shell Island

The deserted island at the end of St. Andrews State Park, reached by ferryboat rather than by any road.

ZooWorld Zoological Park

More than 200 animals plus 85 alligators, with encounters that put you close to sloths, kangaroos and lions.

Man in the Sea Museum

A diving museum holding the United States Navy's SEALAB I, open since 1982.

Panama City Center for the Arts

Panama City's first city hall, now three galleries and a set of classrooms in the middle of the downtown, free to walk into.

Historic St. Andrews

The old town on the bay, settled in 1827, where the wharf and the marina mark where Panama City began.

WonderWorks Panama City Beach

An upside-down building holding more than a hundred hands-on exhibits across six zones.

Pirates Voyage Dinner & Show

Two pirate crews fighting over an indoor lagoon while a four-course meal is served to the audience.

Coconut Creek Family Fun Park

A walk-through Gran Maze and tropical mini golf on Front Beach Road, open all year.

Laguna Beach

Russell-Fields Pier Beach

Rick Seltzer Park Beach

Shell Island Beach

Where to check

Florida disaster preparedness maps · Official evacuation-zone, route and storm-surge planning maps.	floridadisaster.org
Florida school accountability reports · Current state school and district accountability information.	fldoe.org
Florida community health data · County-level public health indicators and community reports.	flhealthcharts.gov
Florida housing resources · State resources for homebuyers, renters and local assistance programs.	floridahousing.org