

Florida Panhandle: No Longer the "Redneck Riviera"

by Lew Sichelman

Once the province of vacationers and second-home owners from Alabama, Mississippi, Georgia and elsewhere in the Deep South, the strip of the Florida Gulf Coast that stretches from Panama City Beach to Destin and once known as the "Redneck Riviera" is now worthy of another, if less familiar moniker, the Emerald Coast.

Nowadays, you're just as likely to see a Mercedes as a pickup. Cadillac Escalades and Lexis RX330 SUVs are as prevalent as spring break jalopies. And they carry license plates from as far away as Ohio, Michigan, and New York along with the more readily recognized southern states. If you close your eyes and listen carefully, you can even hear German and British accents among the more familiar Southern Twang.

Why, the place even has its share of stars. Country music icon Alan Jackson recently became the official endorser of La Borgata, a 14.5-acre property in Panama Beach within walking distance of the sugar-white sandy beach. Jackson will own one of the 189 units planned for the site by Ronnie Gilley Properties, which has George Jones as its official spokesperson.

But again, the Florida Panhandle is now more than just country. Dallas Cowboy' owner Jerry Jones has a place here. So do actress Patricia Richardson, Chef Emeril Lagasse and Hall of Fame Quarterback Bart Starr. If you look carefully, you might even see Courtney Cox when she comes to visit her brother, Richard, who's one of the area's premier pool builders.

"It's amazing the amount of wealth that's coming here," says one long-time realty pro in the Destin market. "I don't know where that Redneck Riviera thing started, but that's all changing. We're right on the edge of going national."

Make that international, interjects Ken Breland, director of sales at Wild Heron, a nearly 800-acre property owned, in part, by golfer Greg Norman, who designed the 600-home project's golf course. "We're beginning to penetrate the European market like they've done down in Naples," says Breland, who notes that foreign accents are found among the familiar drawl at Wild Heron, too. "Our prices here are half what they are in Southwest Florida, and we're right on the water."

The influx of both national and international visitors also is likely to be hastened by a brand new airport on 9,600 acres that have been donated by the St. Joe Co., perhaps Florida's largest private land owner. Significant regulatory and funding issues must still be overcome before the Panama City-Bay County International Airport can be built. But if it comes to fruition, as most observers believe it will, it will sit just north of West Bay, and will be part of a 78,000-acre preservation area that could be used for wildlife greenways, hunting, fishing, hiking, bird-watching and nature centers.

It is Sandestin that many observers credit with beginning the transformation from honky-tonk red to emerald green. And it is the Vancouver, B.C.-based resort developer, Intrawest ULC, which recently became a privately held company, that transformed Sandestin into an all-inclusive, 2,400-acre golf and beach resort straddling Highway 98 just a few miles east of

Destin.

Sandestin was actually started in the mid-1970s by local developer Peter Voss, who, while blessed with great vision, had limited resources. And after finishing much of the property's southern portion between the highway and the Gulf, his finances gave out. Intrawest, Sandestin's third owner, acquired the resort from a Malaysian company in 1996. And although the local, "it-can't-be-done" nay-sayers were certain there was no market for vacation homes on the northern, much larger, bay-side portion of the property, Sandestin now boasts every type of ownership possibility anyone could ever want -- on both sides of the highway.

Intrawest is perhaps more famous for its 15 mountain resorts, including Whistler in British Columbia, Tremblant in Quebec, Mammoth and Squaw Valley in California and Stratton in Vermont. Indeed, Sandestin was the company's first-ever warm-weather property. (It now has four.)

But by applying the same "placemaking" principles that proved so successful on the slopes, the company has proven the negative nabobs wrong.

Just as Sandestin has raised the bar in Destin on the western, Ft. Walton-end of the Emerald Coast, the Towne of Seahaven is destined to do the same for Panama City Beach on the eastern end.

Located on a 53-acre, largely blank canvas with more than a quarter of a mile fronting on a beach that is generally acknowledged as one of the finest in the world, Seahaven will be a village-centered community with a core of vibrant shops, restaurants and nightlife, all surrounded by an assortment of 3,000 upscale residences.

Intrawest has a hand in Seahaven, too. Its sales and marketing arm, Playground Destination Properties, will perform those chores for developer Neel Bennett and his family. But hiring Playground and a host of top planners, architects and designers wasn't the only smart move the Bennett clan made.

Back in 1924, Bennett's grandfather bought the property for 10 cents an acre as a throw-in as part of a much larger transaction. At the time, "no one else wanted the land because you couldn't grow anything on it," says Neel. So, his grandfather bought it with the thought of putting up a saw mill.

Luckily, those plans fell through. Now the site is one of the largest undeveloped parcels on the Emerald Coast. And Neel, whose says his family has "had a long love affair with the land" here, is getting the "opportunity to do the job my grandfather started to do in the 1920s."

The Towne of Seahaven, with its four distinct villages, all geared around the central village, is being billed as the first true destination resort in the popular Panama City Beach coastal area. A mini-city, if you will, with 60 entertainment hot spots, villas, townhouses, hotels, a conference center and its own in -village transportation system.

"When my grandfather bought this land, people told him he was crazy. Needless to say, we're very grateful he didn't listen to them," says Neel. "Now we're going to do something with it that he would be proud of."

The Bennett family also is working with Playground on another Panama City Beach property called Sanctuary Beach, which just might be the last piece of pristine real estate on the Gulf Coast. And the project proves that at least one local isn't a yokel when it comes to developing the land in these parts.

Now 45, Neel Bennett, born, raised and still living in Panama City, has been coming to the 43-acre property that fronts St. Andrews Bay since he was 10. He learned to swim there. So when he was presented with an opportunity to buy it three years ago, he jumped at the chance. Especially since the seller was thinking of "clear-cutting" the entire site.

"It's a one-of-a-kind property," Neel says of Sanctuary Beach, which is graced with 100-year-old, moss-draped live oaks.

"A parcel like this is usually a state park or a preserve. It's old Florida, the Florida that was a true, untouched paradise. I bought it from another developer who was going to take everything down. But I was convinced this could be something special, that we could build value by doing things differently."

Different, indeed. Besides eight spectacular waterfront lots, the community will feature 275 condominiums and 125 single-family houses. A total of 400 units will be built. That's about nine to the acre when the county would have allowed twice that, and a density most other developers would have grabbed at and run.

Not Bennett, a fourth-generation local who has what Playground's Breland says is "a sense of pride that merchant builders don't have." The national developers build excellent, quality projects, according to Breland, who heads sales at Sanctuary as well as Wild Heron. "But they have no sense of ownership because they don't live here. Neel is a real steward of his land."

And so goes the Emerald Coast. Not only is it no longer the Redneck Riviera, it's fast becoming one of North America's ultimate places to play.

"A lot of people see what was here," says Panama City Beach Mayor Lee Sullivan. "But only a few see what could be here. And now we are witnessing the creation of something special."

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When [Lew Sichelman](#) first started writing about housing in 1969, he was the youngest real estate writer in the country. Now, 37 years later, he's one of the oldest -- and most decorated.

He has been rated the top housing columnist in the country by the National Association of Realtors as well as by his peers in the National Association of Real Estate Editors. Indeed, NAREE has recognized his work on numerous occasions. One year - due to his advancing age, he can't recall which one - he earned top honors in the annual NAREE Journalism Contest in three out of the four major writing categories. It was the first time one writer has won so many NAREE awards in a single year.

Known for his ability to make even the most difficult topics understandable, Sichelman also has been honored by the National Association of Home Builders and the Mortgage Bankers Association.

He began providing in-depth coverage of and consumer-oriented information about housing and housing finance at the Washington Daily News, where he was real estate editor. He held that same position for nine more years at the Washington Star, which purchased the News in 1972.

The Star, a so-called "writer's newspaper" which also had the misfortune of being an evening paper, was put out of its misery in 1981, and Sichelman, who had begun self-syndicating his column in 1978, decided to become a full-time columnist. Today, his column, "The Housing Scene," is distributed by United Media to newspapers throughout the country.

He also is on the staff of National Mortgage News, an independent newspaper which is considered the bible of the mortgage business. And he writes for numerous other publications, including MarketWatch.com, where he answers readers questions once a week, Sports Illustrated (don't ask), RealtyTimes.com, BigBuilder and others.

Sichelman is married, the father of five and grandfather of eleven.