



# *Livin' Right*

Real Estate

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## *Livin Right Nights*

Meet Brad Bowman | Livin' in Niceville and Bluewater Bay  
Paddle, Sail, Shop & Beer at Livin Right Nights

# Contents

## 4 Niceville & Bluewater Bay

Niceville and Bluewater Bay are prime hotspots in our real estate markets. These closely linked areas have a lot to offer in terms of both new housing developments and location to the areas best amenities. Kersten Reed Bowman talks here about living in the area and a featured home in her quaint community.

## 8 Livin' Right Nights

The best part about living on the Gulf Coast is being able to take advantage of the amazing water activities that we can do almost year round here. Our goal is to be an ambassador of this lifestyle and open the doors to our world not only to join us by living here but participate in our lifestyle. Livin Right Nights opens those doors and allows people to try paddleboarding, sailing and other water activities for the first time as well as introduces them to the community to get more involved.

## 9 Brad Bowman

Born and raised in Illinois and never saw the ocean until joining the Marines gives Brad an interesting perspective on our water loving lifestyle. He is a man of many experiences and continues to be a successful entrepreneur with this Ohio and Indiana restaurant chain. However, he and his wife made the leap to Florida to her hometown, and he joined our team to impart his passion for the area and business knowledge to others in both commercial and residential real estate.

## 10 Matt's Musings

As summer rolls around, hurricanes come to mind, and Matt discusses some things to consider when looking for a house with a hurricane in mind.





Photos by Corey Forde  
1664 Saint Lawrence Dr, Niceville

# Niceville, FL

*Niceville has gone from a quiet backwater town to one of the hottest and most sought after markets in Florida*

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Whether you are searching for deep or shallow water, sunset views, a Grade A school system, or an upstanding community, Niceville is the perfect place to call home. Niceville sits in the centerfold of surrounding areas such as, Destin, Fort Walton, and Crestview making it an easy access point to each location. Niceville is a primary place to reside if you commute to Eglin Air Force Base or Duke Field for your military occupation, as it is a short fifteen minute drive to either gate. It is also a quick commute to the beautiful beaches of Destin without the hustle of tourist traffic year around.

Niceville is surrounded by various bodies of water. Creeks, lakes, bayous and

bays will have you living a waterfront lifestyle in no time. Take the boat out for the day or enjoy a quiet lunch at one of the locally owned water front restaurants. At LG Schooners or Doc's Oyster Bar you can listen to live music while sipping on a cold beverage every weekend! Additionally, Rocky Bayou State Park has gorgeous water views, a park for the kids, and access into Rocky Bayou with complimentary paddle boards, kayaks, and canoes. The Niceville Splash Pad has also become a major attraction for young families providing for a fun day in the sun without the need to drag all of your gear to the beach! Looking for some dry activities? Niceville maintains three beautiful and well maintained golf courses, Bluewater Bay Tennis Center, and two waterfront marinas.

Needless to say, Niceville is calling your name and 1664 Saint Lawrence is the place for you! 1664 Saint Lawrence Drive is considered a part of the Bluewater Bay Community in Niceville and resides adjacent to the Bluewater Bay Marina. The neighborhood will sell itself as you enter along the cobble stoned street of this 16 home New Orleans style community. With the community dock, you can enjoy all the perks of waterfront living without

Right: Photos by  
Corey Forde





Niceville



Pool, at 1664 Saint Lawrence Dr, Niceville





Photos by: Corey Forde  
1664 Saint Lawrence Dr, Niceville, FL

the financial commitment. Between paddleboarding, kayaking, jet skiing, and fishing you can keep an active lifestyle on the water year around. The home itself has top of the line finishes including, but not limited to, crown molding on each floor, granite countertops throughout, surround sound, Wolf stainless steel appliances featuring gas on both the inside and outside cooking areas, as well as a private pool with stone decking and a screened overlay. It is a part of a wonderful community centered around celebrating family and friends. It truly is a hidden gem!

For more information:  
Kersten Reed Bowman  
Livin' Right Real Estate  
Call or Text: 251-455-8177  
Licensed in Florida & Alabama



*“From affordable housing to Gulf Coast luxury, we are helping builders bring new housing to the market all over the coast.” Matt*



Photos by: Corey Forde  
1664 Saint Lawrence Dr, Niceville



# Livin' Right Nights

**Location:** Fort Walton Yacht Club

**Dates:** Each Thursday May 31-Aug 30

**Free Event. BOTE Paddleboards, ECSA Sailboats, and Water Market**

Have you ever wanted to paddleboard, sail, fish, or surf but just did not know where to begin? Well, that is what Livin' Right Nights is all about! We are unbelievably excited about our first Livin' Right Nights Series! Livin' Right has partnered with some of the best local companies and organizations to bring as many of our water sports, activities and local water businesses together to introduce our water world to you.

In looking for the right combination of companies to help us co-host this event, we could not go any further without getting our local yet nationally and internationally renowned, paddleboard company, BOTE Boards involved. Bote Boards does an excellent job of being a part of our community, and they make a topnotch product that we want our clients and local market to know about. We are excited to have the BOTE brand and its demo fleet as a crown jewel for our event.

Next, our bay has the most beautiful sailing venue almost anywhere, and we have multitudes of national champion, world champion and even Olympic and around the world sailors in our area because they know how special it is. So, Livin' Right reached out and partnered with the Fort Walton Yacht Club along with the Emerald Coast Sailing Association not only to have the best water venue on the Gulf Coast but also to have sailboats available to take out and try at the event! If you decide that you or your children want to take up the sport, then you can enroll in either a summer camp for your kids or adult lesson classes.

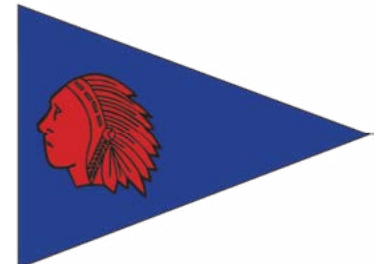
Finally, our waterworld would be far from complete without introducing the many other aspects of our world that may not be able to be experienced fully in our 2 hour per week window, so we created a Water Market. The water market is where you can have a beer on us and meet the local companies such as Islanders Coastal Outfitters and Sheepshead who can get you geared up for the beach and bay, but also where you can meet Fluid Surf Shop to hear about surfing in the area and their Saturday demos. Tailwalker Lures is a local fishing lure company who specializes in offshore Gulf fishing who can help you get started fishing, and many others will be rotating through the event series as the summer goes on.

After coming to Livin' Right Nights, there will be no excuse for you to not be Livin' Right this summer!

Above: BOTE Boards



Emerald Coast Sailing Association



Fort Walton Yacht Club





# Brad Bowman

Brad Bowman was born and raised in the cornfields of Illinois. When he was a child he had dreams of what the ocean was like but never saw it until he decided to join the Marine Corps at age 17. Brad spent four years in the Marine Corps including a tour on the USS Tarawa.

Being stationed in Hawaii, Brad developed a passion for the ocean and coastal lifestyle. Once his service time was up, he joined American Hawaii Cruises where he spent another four years on the ocean traveling around Hawaii where he also met his wife, Krista.

With a desire to settle down and have a family, Brad and Krista returned to Illinois where they opened their first restaurant, the Hickory River Smokehouse. From there they moved to Ohio to open a second restaurant, and they lived on a farm raising, breeding, and training Arabian horses. They also had two sons, Brady and Jesse.

The couple expanded their restaurant into a franchise while in Ohio and are now franchisors with 6 locations in Ohio and Indiana. This new business model gave them the freedom to for Krista to return to her hometown on the Gulf Coast in 2012 and for Brad to return to the ocean and join our real estate team, while also giving their sons an opportunity to experience the best of the Gulf Coast. Here they enjoy living on the bayou, tubing and fishing with their sons, while dock hopping on their boat to all of their friend's houses on the bayou.

In Brad's real estate career, he is able to



lean on a wealth of personal experience in both business and real estate to better serve his clients. Communication is amongst the most important qualities that Brad values in working with his clients. Through his restaurant career and time in the cruise ship business, has learned that most problems, flare-ups, and misunderstandings could have all been avoided if the issue was communicated clearly, timely and honestly to all parties. Brad's enthusiasm in this regard makes him return calls nearly immediately as well as follow up on questions for properties immediately, and these skills landed him a million dollar listing for his very first real estate agent endeavor. Now he has expanded to work with builders, investors, and more waterfront buyers and sellers and looks forward to opening up his wealth of experience and good character to others.

*"Grilling, shrimp boils, fish fries, smoking foods, and anything involving cooking and being on the water is what I do best! This when I feel like I'm 'Livin' Right' and I want you to be too."*

*Brad Bowman  
937-765-2404  
brad@livinrightrealestate.com*

Brad stays very involved in the Krewe of Bowlegs and in the community including serving as Honorary Commander at Hurlburt Field, but his best moments are having friends and family at home: "It's more the merrier at the Bowman's! Grilling, shrimp boils, fish fries, smoking foods, and anything involving cooking and being on the water is what I do best! This when I feel like I'm 'Livin' Right' and I want you to be too."



## Hurricane Short List

1. Bottled Water
2. Canned Food
3. Candles, Flashlights, & Batteries
4. 5 Gallon Gas Cans
5. First Aid Kit
6. Knife and Non-electric can opener
7. Battery Operated Radio
8. Cash
9. Fire Extinguisher
10. Plastic bins



Left: Hurricane Opal in Destin Harbor 1995  
Above: Hurricane Irma

# Matt's Musings

Hurricanes are met with either extreme anxiety or complete apathy around here. Neither one is a healthy response, and it is better to think ahead even as far as when you are looking to buy your new home.

The codes in Florida have changed drastically since Opal devastated our area in 1995, and they will probably continue to change as the insurance

rates continue to rise along with the population of Florida expected to continue to grow.

There are some items to consider when buying a home in an impact area. The first is windows and doors. Most homes on or ACROSS from the water may require impact windows and doors on new construction AND when they are being replaced! The difference in cost between impact and non-impact glass is thousands of dollars, so if you are deciding between two homes and one has the impact, while the other does not, then you can save yourself a lot in both cost and insurance by choosing the house with impact glass.

The other main factor is flood elevation. Your house needs to be at least one foot above the current flood zone elevation requirement to received the discounted insurance (which is already under scrutiny for its cost). Private flood insurance in a bad flood zone with a low elevation certificate can be very expensive and could add hundreds or even thousands of dollars to your monthly mortgage escrow payment. The good part is that flood insurance can be transferred upon a sale, so an owner in a bad flood zone with a low premium that he has held for a long time can transfer his policy to you.

Cheers, Matt



# Featured Properties



\$5,000,000. 5 Bed, 4 full bath, 2 1/2 bath. 20,000+ sqft  
This home is a one of a kind dream home complete with a USTA sized tennis court, basketball court, brunswick bowling alley, balcony based full length pitching/batting cage, exercise gym, 6 car garage, 65ft of negative edge swimming pool, and 7,000 square feet of living space complete with a theater! MLS#784175



Under Contract. Listed at \$1,735,000. 5 Bed, 5 Bath, 4163 sqft.  
Follow the winding, tree lined driveway to this hidden craftsman style, waterfront mansion and carriage house. The main house has three bedrooms and a large office as well as a large den/media room and an open floor plan for the living, dining, and kitchen area. Perched on a high bluff, this home has incredible views and is well protected from rising tides associated with hurricanes.



Available. Listed \$1,650,000.  
An incredible piece of commercial property that sits directly across from the new Walmart in South Walton and backs up to the Topsil State Park. There are a limited number of developable parcels on the South side of Hwy 98 between the Sacred Heart Hospital and the 30A Intersection, and this one is of good size with the access already built.



Under Contract! \$1,450,000. Golf Course.  
6,000 sqft clubhouse, pool, tennis courts  
This is the former 18 hole Foxwood Country Club that had years of great returns prior to the recession. The course could easily be split into a 9 hole course and a new subdivision development on the larger, contiguous acreage or brought to life again with new ideas over this vast property in a prime location. MLS#789637



Under Contract. \$1,439,000. 23 acres and 430+ feet on the Bay  
Previously approved for a 49 lot waterfront subdivision in Santa Rosa Beach, this property has lots of development potential or could, instead, be a large waterfront estate. The property has lots of large old growth magnolias, pines, and graceful live oak trees, and the length of it runs from Hwy 393 to the Bay with adjoining parcels also giving it access to Indian Woman Rd.

# Featured Properties



\$1,250,000. 3 Bed, 3Bath. 1716 sqft.

100 feet of Gulf Front on Navarre Beach! This is one of the most affordable and pleasant Gulf Front homes on the market and is the quintessential site for the laid back Florida lifestyle. The house is laid out all in one level with parking and addition space underneath. The home features a very open floor plan with a long living room/dining area/kitchen along the Gulf side. MLS#571054



\$775,000 5Bed, 3 Full Bath, 1 1/2 bath. 3892 sqft. 440 acres

This 440 acre estate includes a custom brick home, four barns, three horse stalls, two paddocks, a tack room and a riding arena. The classy country home includes Columbian stone floors, granite counter tops, cherry wood cabinets and a custom built fireplace. The huge open kitchen living room offers plenty of space for large family gatherings and entertaining. MLS#764680



\$645,000 4 Bed, 3 Bath. 2446 sqft.

Here is an opportunity to own a well-built and immaculately maintained waterfront home. The home features mother-in-law/guest quarters on the first floor along with a sauna and an open floorplan. The covered boathouse is enormous and grandfathered as this size would not be permitted to be built in today's world. MLS#795161



\$599,000. 4 Bed, 4Bath. 3213 sqft

Start your Summer off soaking in your private pool or enjoy a paddle board ride off the community dock into Rocky Bayou! This home located just outside of Bluewater Bay in Niceville has all of the niceties of life and is in a beautiful subdivision with similar New Orleans and Bayou inspired homes on a quiet cul-de-sac. MLS#795641



\$545,000. 3 Bed, 3 bath, 1 1/2 Bath. 2002 sqft

Beautiful home to be completed in the fast growing and wonderful community of Highland Parks on 30A! Highland Parks is well known for its location, affordability and wonderful amenities. This beautiful two story home will feature an open style floor plan downstairs flowing from the kitchen to the living area, and one guest bedroom with en suite bathroom. MLS# 793205



# Featured Properties



SOLD. Listed \$425,000 4 Bed, 3 Bath, 1 1/2 bath. 2460 sqft.

Come check out this beautiful home with a magnificent screened in pool and patio ready for you to move in and enjoy this spring and summer! Spacious four bedroom home with 12 foot raised ceilings and open living areas. The oversize master bedroom includes a large bathroom with his and her walk in closets, a soaking tub and separate walk in shower.



SOLD. Listed \$379,000 4 Bed, 2 bath, 1 1/2 bath. 2185 sqft

Check out this absolutely beautiful home with many custom features in Elliott Point, less than one year old! Sellers were not planning on moving and significantly upgraded the home. List of upgrades available. Home went under contract before pictures were even completed



\$375,000. Commercial Office and Retail. 5,500 sqft.

This building is in Defuniak on HWY 331 S with a traffic count of 17,000 plus cars per day that pass the location. Location could have as many as 30k to 50k cars going by during holiday periods. This space has the possibility of being divided into 3 separate spaces in the main 5500 sq ft and a totally separate 1120 sq ft is available in the end unit of the building. MLS# 767826



Under Contract. Listed \$269,000 3 Bed, 2 bath. 1655 sqft.

Location, location! Come live across the street from some of the finest beaches on the Emerald Coast and just around the corner from one of the best shopping amenities in the Southeast! This 3 bed, 2 bath home has a great open floorplan and plenty of space including a Florida room addition that is not included in the property appraisers square footage. MLS# 795925



Under Contract. Listed \$239,000. Waterfront Lot, Navarre

You can build your dream home on this large waterfront lot with so many attractive features: high elevation (approx. 8 ft); private sandy beach; existing long dock equipped with electrical power, large platform at the end, and provisions for a boathouse or boatlift with additional pilings already in place; established neighborhood with new homes next door and nearby.

# Featured Properties



\$230,000. 1818 sqft Commercial, Mixed Use Building

This property has great visibility right on Highway 98 in Mary Esther and has a wide range of options for your business needs. Thriving businesses right across the street on Ranger Road. Building was previously an oil change/ service shop. There is a waiting room/ lobby, two restrooms, a private office, and large open areas with garage doors. MLS#729807



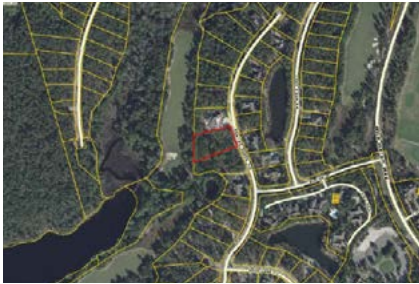
Under Contract. \$189,000 4 Bed, 2 bath, 1 1/2 bath. 2,196 sqft.

Brand new construction in Crestview in Shiloh Place just passed I10! Walk in to an open concept kitchen, dining, and living room area with laminate flooring throughout. A perfect place to host the big game or a party! The kitchen has a large island with Frigidaire stainless appliances. The downstairs also has a half bath for your guests. MLS# 782879



Under Contract. Listed \$189,000. 4 Bed, 2 bath, 1 1/2 bath. 2196 sqft

Brand new construction in Crestview in Shiloh Place just passed I10! Walk in to an open concept kitchen, dining, and living room area with laminate flooring throughout. A perfect place to host the big game or a party! The kitchen has a large island with Frigidaire stainless appliances. The downstairs also has a half bath for your guests.



\$164,000 1 acre, golf course lot.

Large lot located in the Wild Heron subdivision in Panama City Beach. This lot sits directly on the golf course with views of the greens. MLS # 785417

Coming Soon!

\$225,000, 1435 Sqft. 318 Cecilia Dr, Fort Walton Beach

\$429,000, 2,700 sqft. 98 Country Club Dr, Destin

\$1,149,000, Waterfront. 2,324 sqft. 70 Indian Bayou Dr, Destin

\$1,125,000, Waterfront. 3,164sqft. 72 Indian Bayou Dr, Destin

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Matt McGee-Broker  
850-426-4136  
[matt@livinrightrealestate.com](mailto:matt@livinrightrealestate.com)  
Licensed in Florida & Alabama



Kersten Bowman, Associate  
251-455-8177  
[kersten@livinrightrealestate.com](mailto:kersten@livinrightrealestate.com)  
Licensed in Florida & Alabama



Georgia Henderson, Associate  
850-733-6973  
[georgia@livinrightrealestate.com](mailto:georgia@livinrightrealestate.com)



Brad Bowman, Associate  
937-765-2404  
[brad@livinrightrealestate.com](mailto:brad@livinrightrealestate.com)

  
*Livin' Right*  
Real Estate

[livinrightrealestate.com](http://livinrightrealestate.com)

135 Perry Ave SE  
Fort Walton Beach, FL 32548  
850-426-4136