

MONTHLY TDT ANALYSIS

Statistical and Graphical Reports for month ending September 30, 2025



November 12, 2025

Tourist Development Council
Bay County, Florida

Council Members:

Attached please find statistical and graphical reports for the ten months ending September 30th, 2025. Reports included herein include the following:

1. The "Cash Collection Analysis" report reflects actual dollars collected for the period and may include monies for past due taxes from previous reporting periods. This is typically the result of enforcement actions and/or payments against delinquent accounts.
2. The "Cash/Accrual Breakdown" represents the attribution of collected revenue. As collection is an ongoing process, numbers will change as earnings are applied to the period in which they were earned.
3. Statistical and graphic data are presented in accordance with guidelines established by Florida Statute and are based on Gross Rental Receipts reported.

Please be advised that there are inherent limitations to these reports that include but are not limited to:

1. All information is unaudited.
2. Statistical and graphic reports are only for Panama City Beach as Mexico Beach and Panama City have limited property counts.
3. "Gross Receipts" represent only one element in the calculation of the taxes owed.
4. Third party data obtained to provide enhanced statistical data, such as bedroom count, is outside these regulations.
5. All statistics are based upon tax returns that have been submitted and paid, even when there is no income to report. Statistics are subject to change due to subsequent collections and future enforcement action.
6. Unit counts for hotels, motels, and miscellaneous properties are obtained from representatives of those properties.
7. Miscellaneous properties include campgrounds, apartments, duplex / multifamily and timeshare properties.

If I can be of further assistance to the Council, or should you wish to discuss this report further, please do not hesitate to contact me.

Sincerely,

Bill Kinsaul
Clerk of Court and Comptroller

Clerk of Court & Comptroller

Report for Month Ending

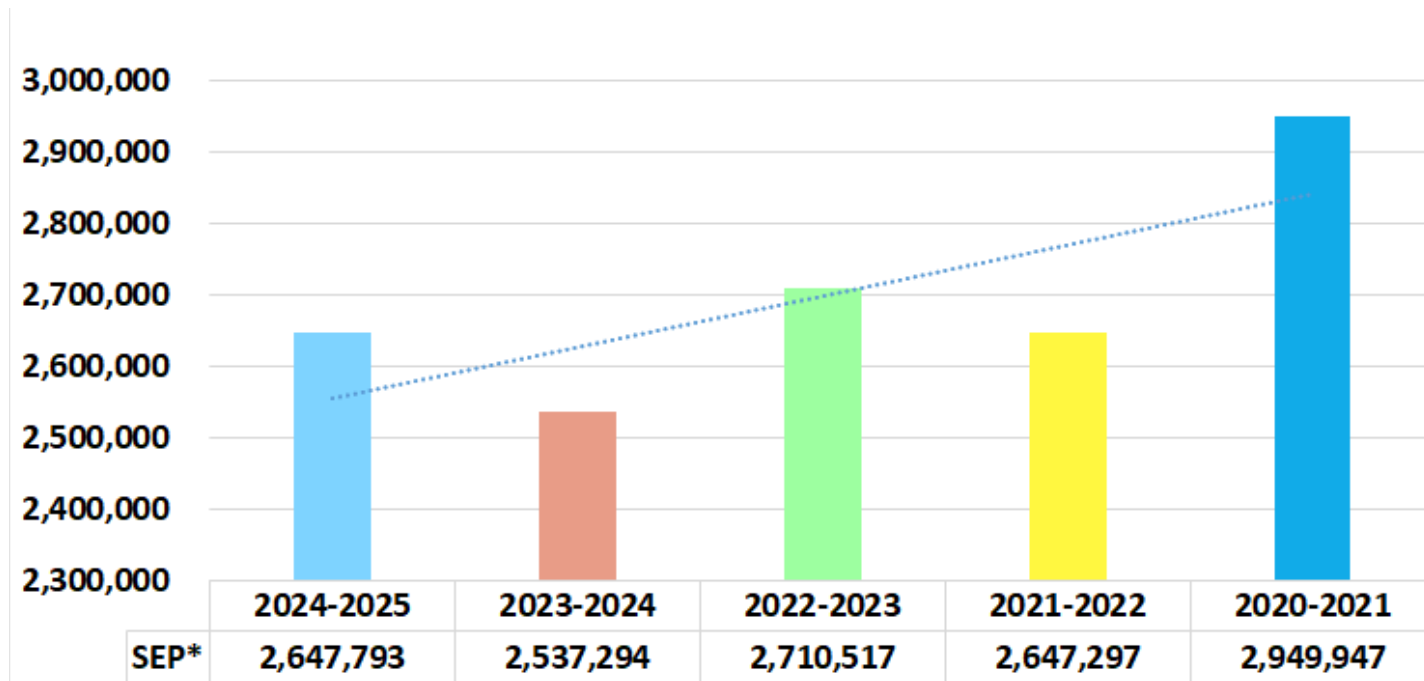
September 30, 2025



Bay County
Tourist Development Council

Cash Collection Analysis: Panama City Beach

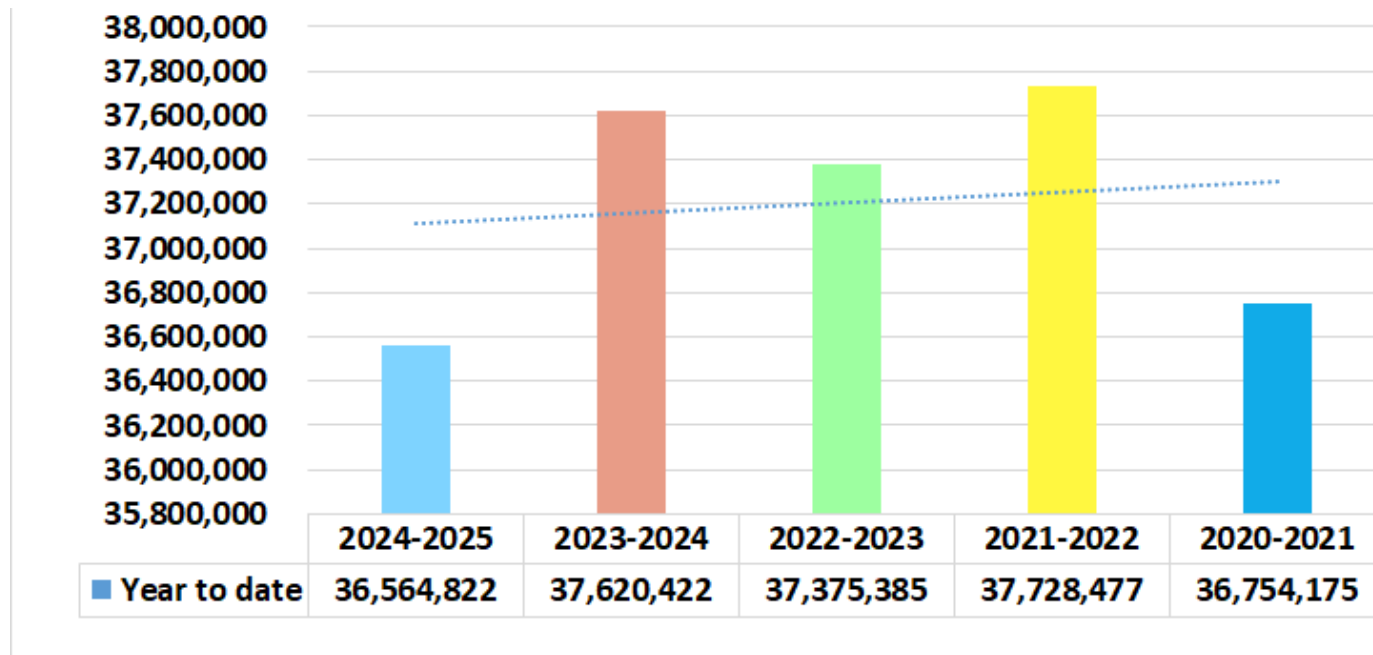
For the month ending
September 30, 2025



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. February period collections are generated March 1st through May 31st; these figures will correspond with the March column in the Cash Accrual Breakdown).

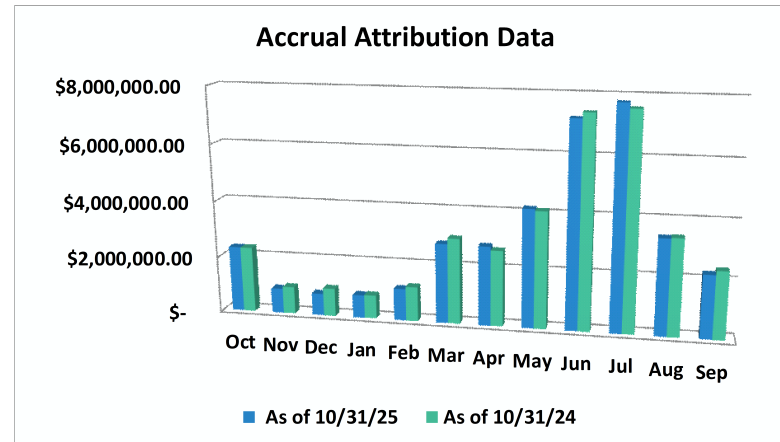
Cash Collection Analysis: Panama City Beach

For the twelve months ending September 30, 2025



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. February period collections are generated March 1st through May 31st; these figures will correspond with the March column in the Cash Accrual Breakdown).

Accrual Attribution Data



| Accrual Attribution Data | | | | |
|--------------------------|-------------------------|-------------------------|------------------------|---------------|
| | FY25 | FY24 | | |
| | As of 10/31/25 | As of 10/31/24 | Variance | Variance % |
| Oct | \$ 2,320,487.32 | \$ 2,315,700.90 | \$ 4,786.42 | 0.21% |
| Nov | \$ 877,409.53 | \$ 961,621.00 | \$ (84,211.47) | -8.76% |
| Dec | \$ 777,145.20 | \$ 984,877.77 | \$ (207,732.57) | -21.09% |
| Jan | \$ 816,413.01 | \$ 833,285.83 | \$ (16,872.82) | -2.02% |
| Feb | \$ 1,131,010.16 | \$ 1,220,595.75 | \$ (89,585.59) | -7.34% |
| Mar | \$ 2,817,290.91 | \$ 3,020,440.49 | \$ (203,149.58) | -6.73% |
| Apr | \$ 2,799,654.12 | \$ 2,676,759.77 | \$ 122,894.35 | 4.59% |
| May | \$ 4,170,425.77 | \$ 4,111,082.23 | \$ 59,343.54 | 1.44% |
| Jun | \$ 7,217,449.80 | \$ 7,419,184.33 | \$ (201,734.53) | -2.72% |
| Jul | \$ 7,769,481.82 | \$ 7,579,085.71 | \$ 190,396.11 | 2.51% |
| Aug | \$ 3,390,321.24 | \$ 3,416,664.26 | \$ (26,343.02) | -0.77% |
| Sep | \$ 2,233,514.76 | \$ 2,381,170.75 | \$ (147,655.99) | -6.20% |
| TOTALS | \$ 36,320,603.64 | \$ 36,920,468.79 | \$ (599,865.15) | -1.62% |

Cash / Accrual Breakdown

Panama City Beach

FY2025

| | | Collected in the Month of: | | | | | | | | | | | | | Totals |
|--------------------------|------|----------------------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|--------|
| | | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | | |
| Accrued to the Month of: | Pre | \$ 90,357.19 | \$ 49,090.21 | \$ 38,972.89 | \$ 1,887.70 | \$ 4,016.06 | \$ 17,265.22 | \$ 1,709.70 | \$ 27,781.95 | \$ 12,698.71 | \$ - | \$ 414.58 | \$ - | \$ 244,194.21 | |
| | Oct | \$ 2,266,392.81 | \$ 43,321.35 | \$ 6,091.46 | \$ 1,165.96 | \$ 361.70 | \$ 254.64 | \$ 1,423.12 | \$ 363.04 | \$ 312.56 | \$ 170.75 | \$ 196.18 | \$ 433.75 | \$ 2,320,487.32 | |
| | Nov | \$ 11,951.39 | \$ 841,904.03 | \$ 14,343.38 | \$ 1,168.88 | \$ 377.00 | \$ 818.57 | \$ 246.28 | \$ 1,701.00 | \$ 4,274.30 | \$ 76.54 | \$ 126.58 | \$ 421.58 | \$ 877,409.53 | |
| | Dec | \$ 43.39 | \$ 11,798.53 | \$ 745,484.44 | \$ 3,442.47 | \$ 6,618.72 | \$ 2,044.85 | \$ 45.40 | \$ 2,763.90 | \$ 3,913.85 | \$ 82.33 | \$ 156.33 | \$ 750.99 | \$ 777,145.20 | |
| | Jan | \$ - | \$ - | \$ 3,980.02 | \$ 691,110.37 | \$ 79,425.92 | \$ 8,939.53 | \$ 27,654.71 | \$ 2,179.91 | \$ 1,568.97 | \$ 902.66 | \$ 388.44 | \$ 262.48 | \$ 816,413.01 | |
| | Feb | \$ - | \$ - | \$ 125.00 | \$ 208.80 | \$ 1,078,189.93 | \$ 39,683.61 | \$ 5,338.04 | \$ 2,808.37 | \$ 2,220.57 | \$ 946.67 | \$ 1,136.94 | \$ 352.23 | \$ 1,131,010.16 | |
| | Mar | \$ - | \$ - | \$ 125.00 | \$ - | \$ 3,048.97 | \$ 2,726,504.70 | \$ 55,268.99 | \$ 20,286.66 | \$ 4,979.14 | \$ 2,325.30 | \$ 4,085.65 | \$ 666.50 | \$ 2,817,290.91 | |
| | Apr | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 1,728.05 | \$ 2,662,341.76 | \$ 98,751.42 | \$ 24,602.39 | \$ 8,366.83 | \$ 3,384.08 | \$ 479.59 | \$ 2,799,654.12 | |
| | May | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 1,351.63 | \$ 4,084,040.55 | \$ 56,060.46 | \$ 21,377.45 | \$ 4,437.74 | \$ 3,157.94 | \$ 4,170,425.77 | |
| | Jun | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 7,679.43 | \$ 7,083,011.24 | \$ 107,816.52 | \$ 13,765.16 | \$ 5,177.45 | \$ 7,217,449.80 | |
| | Jul | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 2,299.29 | \$ 10,265.05 | \$ 7,257,674.00 | \$ 173,263.20 | \$ 325,980.28 | \$ 7,769,481.82 | |
| | Aug | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 2,515.85 | \$ 3,300,783.29 | \$ 87,022.10 | \$ 3,390,321.24 | |
| | Sep | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 10,426.48 | \$ 2,223,088.28 | \$ 2,233,514.76 | |
| | Post | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 25.00 | \$ - | \$ 25.00 | |
| | | \$ 2,368,744.78 | \$ 946,114.12 | \$ 809,122.19 | \$ 698,984.18 | \$ 1,172,038.30 | \$ 2,797,239.17 | \$ 2,755,379.63 | \$ 4,250,655.52 | \$ 7,203,907.24 | \$ 7,402,254.90 | \$ 3,512,589.65 | \$ 2,647,793.17 | \$ 36,564,822.85 | |

*Note: This report delineates the attribution of collected revenue in a given reporting period.



Schedule of Collection Allocation

Panama City Beach

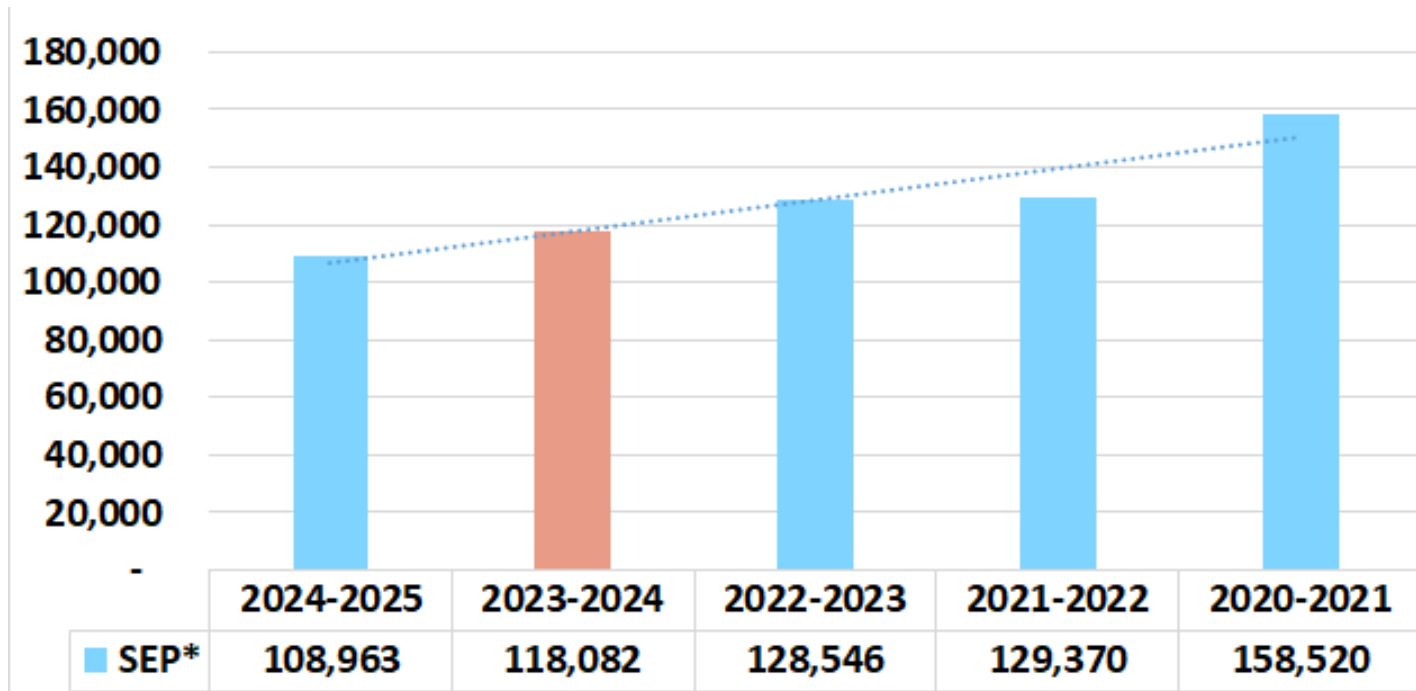
Schedule of Collection Allocation
Panama City Beach
For the month and fiscal year ending September 2025 and 2024

| | For the month ending September 2025 | | | For the month ending September 2024 | | |
|--------------------------|--|------------------|-------------------|--|------------------|-------------------|
| | Current period | Prior periods | Total | Current period | Prior periods | Total |
| Taxes | 2,215,545 | 371,789 | 2,587,334 | 2,365,895 | 138,109 | 2,504,004 |
| Penalties | 7,919 | 47,010 | 54,929 | 16,644 | 13,251 | 29,895 |
| Interest | 58 | 5,472 | 5,530 | 42 | 3,353 | 3,395 |
| Total Collections | 2,223,522 | 424,271 | 2,647,793 | 2,382,580 | 154,713 | 2,537,294 |
| | Fiscal year to date through September 2025 | | | Fiscal year to date through September 2024 | | |
| | Current period | Prior periods | Total | Current period | Prior periods | Total |
| Taxes | 34,909,037 | 1,304,080 | 36,213,117 | 35,379,970 | 1,838,825 | 37,218,796 |
| Penalties | 118,956 | 205,874 | 324,830 | 146,243 | 183,638 | 329,881 |
| Interest | 538 | 26,338 | 26,875 | 872 | 70,874 | 71,745 |
| Total Collections | 35,028,531 | 1,536,291 | 36,564,822 | 35,527,085 | 2,093,337 | 37,620,422 |

Cash Collection Analysis:

Panama City

For the month ending
September 30, 2025

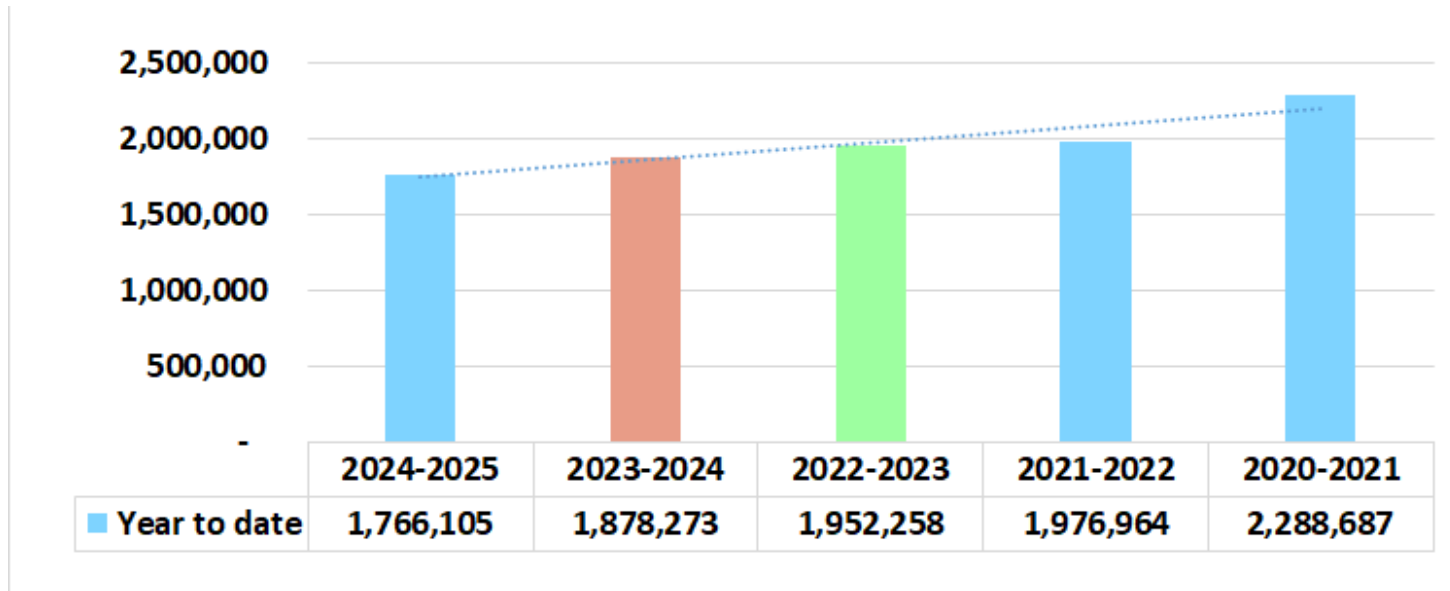


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Cash Collection Analysis:

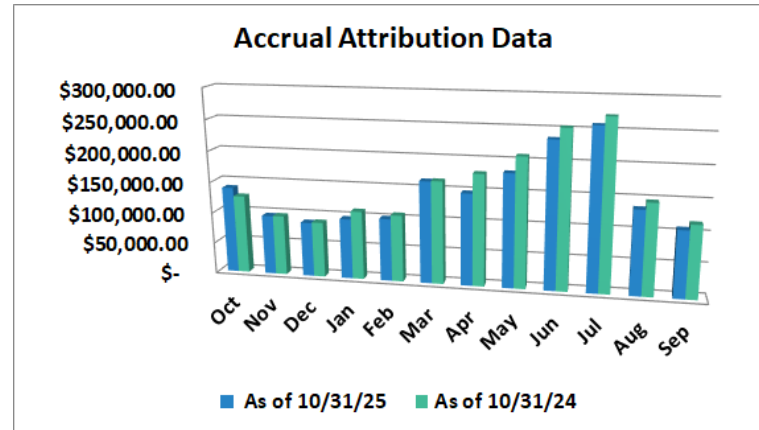
Panama City

For the twelve months
ending September 30, 2025



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. February period collections are generated March 1st through May 31st; these figures will correspond with the March column in the Cash Accrual Breakdown).

Accrual Attribution Data



| Accrual Attribution Data | | | | |
|--------------------------|------------------------|------------------------|------------------------|---------------|
| | FY25 | | FY24 | |
| | As of 10/31/25 | As of 10/31/24 | Variance | Variance % |
| Oct | \$ 139,227.51 | \$ 125,972.87 | \$ 13,254.64 | 10.52% |
| Nov | \$ 95,895.71 | \$ 96,379.91 | \$ (484.20) | -0.50% |
| Dec | \$ 87,907.49 | \$ 89,073.66 | \$ (1,166.17) | -1.31% |
| Jan | \$ 97,147.50 | \$ 110,283.09 | \$ (13,135.59) | -11.91% |
| Feb | \$ 100,853.40 | \$ 107,365.36 | \$ (6,511.96) | -6.07% |
| Mar | \$ 163,967.20 | \$ 164,873.58 | \$ (906.38) | -0.55% |
| Apr | \$ 147,975.18 | \$ 179,092.08 | \$ (31,116.90) | -17.37% |
| May | \$ 182,087.35 | \$ 208,327.18 | \$ (26,239.83) | -12.60% |
| Jun | \$ 235,615.77 | \$ 253,368.12 | \$ (17,752.35) | -7.01% |
| Jul | \$ 258,431.13 | \$ 271,934.48 | \$ (13,503.35) | -4.97% |
| Aug | \$ 135,628.59 | \$ 146,821.33 | \$ (11,192.74) | -7.62% |
| Sep | \$ 107,409.26 | \$ 116,603.46 | \$ (9,194.20) | -7.89% |
| TOTALS | \$ 1,752,146.09 | \$ 1,870,095.12 | \$ (117,949.03) | -6.31% |

Cash / Accrual Breakdown

Panama City FY2025

| | | Collected in the Month of: | | | | | | | | | | | | | Totals |
|--------------------------|------|----------------------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|--------|
| | | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | | |
| Accrued to the Month of: | Pre | \$ 7,548.47 | \$ 486.84 | \$ 3,040.83 | \$ - | \$ - | \$ 562.72 | \$ - | \$ 2,320.05 | \$ - | \$ - | \$ - | \$ - | \$ 13,958.91 | |
| | Oct | \$ 131,451.02 | \$ 5,304.54 | \$ 100.00 | \$ 110.01 | \$ - | \$ 336.77 | \$ - | \$ - | \$ 130.43 | \$ 1,794.74 | \$ - | \$ - | \$ 139,227.51 | |
| | Nov | \$ - | \$ 92,900.69 | \$ 1,969.27 | \$ 99.19 | \$ 58.34 | \$ 376.56 | \$ - | \$ - | \$ 383.41 | \$ 108.25 | \$ - | \$ - | \$ 95,895.71 | |
| | Dec | \$ - | \$ 1,104.50 | \$ 86,263.60 | \$ 80.11 | \$ 7.82 | \$ 207.76 | \$ - | \$ - | \$ 145.32 | \$ 98.38 | \$ - | \$ - | \$ 87,907.49 | |
| | Jan | \$ - | \$ - | \$ 860.44 | \$ 93,533.53 | \$ 1,660.40 | \$ 13.99 | \$ 396.97 | \$ - | \$ 374.52 | \$ 307.65 | \$ - | \$ - | \$ 97,147.50 | |
| | Feb | \$ - | \$ - | \$ - | \$ - | \$ 99,324.74 | \$ 842.69 | \$ 57.38 | \$ - | \$ 290.12 | \$ 338.47 | \$ - | \$ - | \$ 100,853.40 | |
| | Mar | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 160,638.14 | \$ 1,115.74 | \$ 602.90 | \$ 866.82 | \$ 743.60 | \$ - | \$ - | \$ 163,967.20 | |
| | Apr | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 145,860.80 | \$ 445.67 | \$ 875.72 | \$ 792.99 | \$ - | \$ - | \$ 147,975.18 | |
| | May | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 179,929.25 | \$ 1,196.95 | \$ 961.15 | \$ - | \$ - | \$ 182,087.35 | |
| | Jun | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 228,490.44 | \$ 7,125.33 | \$ - | \$ - | \$ 235,615.77 | |
| | Jul | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 256,334.52 | \$ 1,108.13 | \$ 988.48 | \$ 258,431.13 | |
| | Aug | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 138.54 | \$ 134,924.93 | \$ 565.12 | \$ 135,628.59 | |
| | Sep | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 107,409.26 | \$ 107,409.26 | |
| | Post | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| | \$ | \$ 138,999.49 | \$ 99,796.57 | \$ 92,234.14 | \$ 93,822.84 | \$ 101,051.30 | \$ 162,978.63 | \$ 147,430.89 | \$ 183,297.87 | \$ 232,753.73 | \$ 268,743.62 | \$ 136,033.06 | \$ 108,962.86 | \$ 1,766,105.00 | |

*Note: This report delineates the attribution of collected revenue in a given reporting period.

Schedule of Collection Allocation Panama City

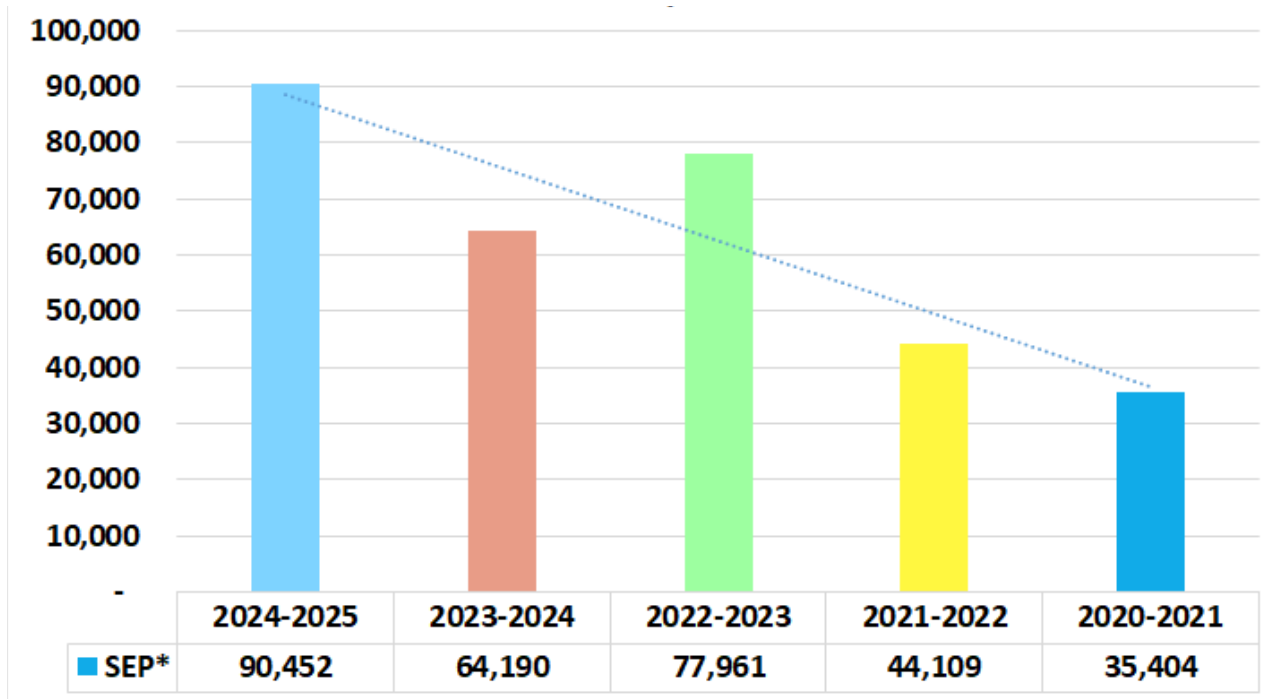
Schedule of Collection Allocation
Panama City
For the month and fiscal year ending September 2025 and 2024

| | For the month ending September 2025 | | | For the month ending September 2024 | | |
|--------------------------|--|---------------|------------------|--|---------------|------------------|
| | Current period | Prior periods | Total | Current period | Prior periods | Total |
| Taxes | 107,058 | 1,085 | 108,143 | 251,029 | 1,516 | 252,545 |
| Penalties | 350 | 450 | 800 | 217 | 385 | 602 |
| Interest | 1 | 18 | 20 | 2 | 14 | 16 |
| Total Collections | 107,409 | 1,554 | 108,963 | 251,248 | 1,915 | 253,163 |
| | Fiscal year to date through September 2025 | | | Fiscal year to date through September 2024 | | |
| | Current period | Prior periods | Total | Current period | Prior periods | Total |
| Taxes | 1,715,575 | 35,642 | 1,751,217 | 1,316,819 | 13,752 | 1,330,571 |
| Penalties | 3,580 | 10,550 | 14,131 | 2,095 | 4,269 | 6,364 |
| Interest | 8 | 748 | 756 | 8 | 349 | 357 |
| Total Collections | 1,719,163 | 46,941 | 1,766,104 | 1,318,923 | 18,369 | 1,337,292 |



Cash Collection Analysis: Mexico Beach

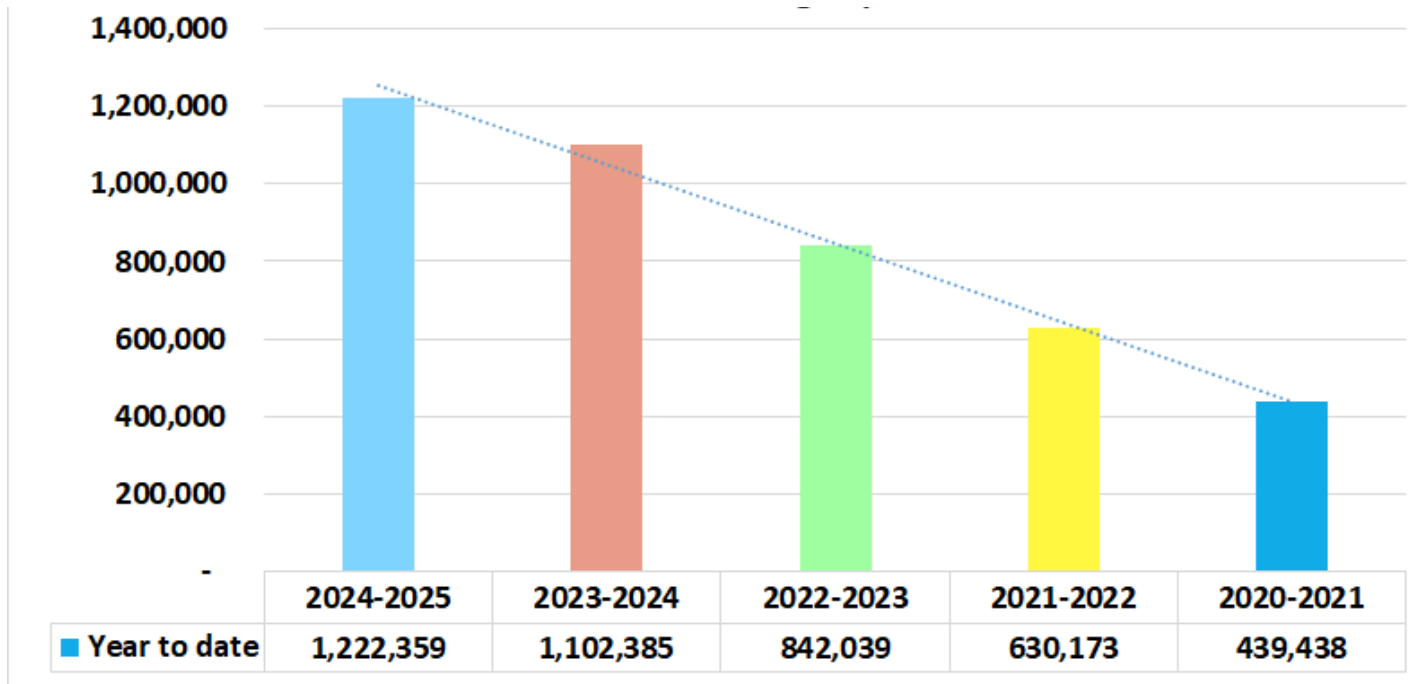
For the month ending
September 30, 2025



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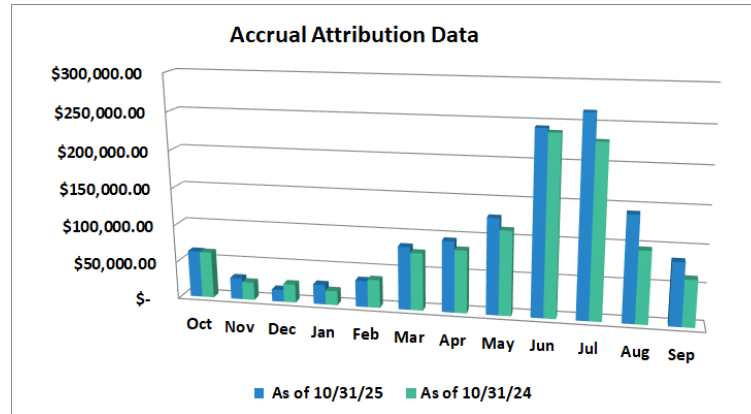
Cash Collection Analysis: Mexico Beach

For the twelve months
ending September 30, 2025



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. February period collections are generated March 1st through May 31st; these figures will correspond with the March column in the Cash Accrual Breakdown).

Accrual Attribution Data



| Accrual Attribution Data | | | | |
|--------------------------|------------------------|------------------------|----------------------|---------------|
| | FY25 | FY24 | | |
| | As of 10/31/25 | As of 10/31/24 | Variance | Variance % |
| Oct | \$ 62,816.88 | \$ 62,235.87 | \$ 581.01 | 0.93% |
| Nov | \$ 28,938.66 | \$ 23,948.83 | \$ 4,989.83 | 20.84% |
| Dec | \$ 16,205.56 | \$ 24,817.85 | \$ (8,612.29) | -34.70% |
| Jan | \$ 26,631.08 | \$ 19,093.22 | \$ 7,537.86 | 39.48% |
| Feb | \$ 35,433.33 | \$ 37,696.56 | \$ (2,263.23) | -6.00% |
| Mar | \$ 84,427.00 | \$ 77,109.76 | \$ 7,317.24 | 9.49% |
| Apr | \$ 95,128.01 | \$ 83,944.93 | \$ 11,183.08 | 13.32% |
| May | \$ 128,189.96 | \$ 112,855.88 | \$ 15,334.08 | 13.59% |
| Jun | \$ 243,585.74 | \$ 238,524.94 | \$ 5,060.80 | 2.12% |
| Jul | \$ 264,551.12 | \$ 229,364.15 | \$ 35,186.97 | 15.34% |
| Aug | \$ 141,573.05 | \$ 96,508.29 | \$ 45,064.76 | 46.70% |
| Sep | \$ 84,175.45 | \$ 62,293.68 | \$ 21,881.77 | 35.13% |
| TOTALS | \$ 1,211,655.84 | \$ 1,068,393.96 | \$ 143,261.88 | 13.41% |

Cash / Accrual Breakdown

Mexico Beach FY2025

| | | Collected in the Month of: | | | | | | | | | | | | | Totals |
|--------------------------|------|----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|--------------|---------------|--------|
| | | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | | |
| Accrued to the Month of: | Pre | \$ 1,522.83 | \$ 3,915.66 | \$ 417.75 | \$ 2,934.39 | \$ 805.47 | \$ - | \$ 789.55 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 10,385.65 | |
| | Oct | \$ 61,688.94 | \$ 768.66 | \$ 309.28 | \$ - | \$ 50.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 62,816.88 | |
| | Nov | \$ 20.00 | \$ 28,645.90 | \$ 222.76 | \$ - | \$ 50.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 28,938.66 | |
| | Dec | \$ - | \$ 826.87 | \$ 15,278.69 | \$ 50.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 50.00 | \$ - | \$ - | \$ 16,205.56 | |
| | Jan | \$ - | \$ - | \$ - | \$ 23,136.30 | \$ 2,795.09 | \$ 150.00 | \$ 361.49 | \$ - | \$ 50.00 | \$ 138.20 | \$ - | \$ - | \$ 26,631.08 | |
| | Feb | \$ - | \$ - | \$ - | \$ - | \$ 33,856.40 | \$ 471.83 | \$ 700.44 | \$ 225.00 | \$ 50.00 | \$ 129.66 | \$ - | \$ - | \$ 35,433.33 | |
| | Mar | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 82,870.86 | \$ 821.06 | \$ 489.83 | \$ 50.00 | \$ 195.25 | \$ - | \$ - | \$ 84,427.00 | |
| | Apr | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 90,411.90 | \$ 3,149.69 | \$ 1,266.92 | \$ 299.50 | \$ - | \$ - | \$ 95,128.01 | |
| | May | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 126,940.49 | \$ 1,008.72 | \$ 240.75 | \$ - | \$ - | \$ 128,189.96 | |
| | Jun | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 236,418.12 | \$ 6,361.86 | \$ - | \$ 805.76 | \$ 243,585.74 | |
| | Jul | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 261,195.38 | \$ 1,625.57 | \$ 1,730.17 | \$ 264,551.12 | |
| | Aug | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 23,684.09 | \$ 112,932.09 | \$ 4,956.87 | \$ 141,573.05 | |
| | Sep | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 1,216.34 | \$ 82,959.11 | \$ 84,175.45 | |
| Post | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | |
| | \$ | 63,231.77 | 34,157.09 | 16,228.48 | 26,120.69 | 37,556.96 | 83,492.69 | 93,084.44 | 130,805.01 | 238,843.76 | 292,294.69 | 115,774.00 | 90,451.91 | 1,222,041.49 | |

*Note: This report delineates the attribution of collected revenue in a given reporting period.

Schedule of Collection Allocation Mexico Beach



Bay County
Tourist Development Council

TDC Zones: Panama City Beach and Surrounding

