

Bay

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

Population

Population
199,950 2025

Change since the prior year
+2.0% 2024 to 2025

Change since 2020
+14.1% 2020 to 2025

Census 2020
175,216 2020

Basis of the latest figure
estimate 2025

Population, April 1: 199,950



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

Labor force

Labor force
95,375 Aug 2026

Employment
91,158 Aug 2026

Unemployed
4,217 Aug 2026

Unemployment rate
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%



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

Sales and visitor spending: not shown. the BusinessFlare® estimate is by place; the county's sales are on its Sales and visitor spending page

Tourist tax

Collections, latest month
\$4.42M May 2026

Change on the same month a year earlier
-1.3% May 2026

Last 12 months
\$39.8M May 2026

Fiscal year to date
\$17.7M FY2026 to 2026-05

Series
Bay County May 2026

Tourist tax collections by month: \$4.42M



Source: Bay County Clerk of Court and Comptroller, monthly Tourist Development Tax report (Cash/Accrual Breakdown), retrieved 2026-09-30

Business base

Licensed food service, lodging and alcohol businesses
5,828 Aug 2026

Food service licenses
875 Aug 2026

Lodging licenses
4,212 Aug 2026

Alcoholic beverage licenses
741 Aug 2026

New licenses, last 12 months
185 Aug 2026

New business filings, last 12 months
4,891 Sep 2026

Change on the 12 months before
+12.0% Sep 2026

New filings, latest month
299 Sep 2026

Establishments
5,306 2023

Employees, mid March
62,282 2023

Annual payroll
\$2.99B 2023

Establishments, change on the year before
+2.8% 2023

New licenses by month: 9



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
Source: County Business Patterns and ZIP Code Business Patterns, complete data files, retrieved 2026-10-01

Building permits

Housing units permitted, last 12 months
1,902 Aug 2026

Change on the 12 months before
-11.2% Aug 2026

Permit valuation, last 12 months
\$660M Aug 2026

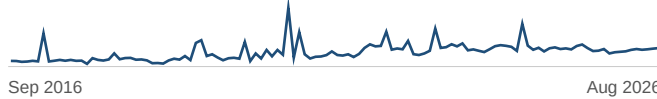
Units, latest month
182 Aug 2026

Single family units, last 12 months
1,632 Aug 2026

Units in buildings of 5 or more, last 12 months
239 Aug 2026

Units, latest annual table
2,072 2025

Housing units permitted by month: 182



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

Property roll

Total just value
\$44.2B 2026 preliminary

Total taxable value (non school)
\$31.5B 2026 preliminary

Total taxable value (school)
\$34.2B 2026 preliminary

Just value, change on the prior roll
+3.8% 2025 final roll to 2026 preliminary

Taxable value (non school), change on the prior roll
+6.0% 2025 final roll to 2026 preliminary

Total just value, prior roll
\$42.6B 2025 final roll

New construction value
\$952M 2026 preliminary

Parcels
131,060 2026 preliminary

Median single family just value
\$264K 2026 preliminary

Qualified sales, last 12 months
6,014 2025-06 to 2026-05

Median qualified sale price
\$356K 2025-06 to 2026-05

Just value, residential
\$32.4B 2026 preliminary

Just value, commercial
\$3.33B 2026 preliminary

Just value, industrial
\$828M 2026 preliminary

Just value, agricultural
\$431M 2026 preliminary

Just value, vacant
\$2.5B 2026 preliminary

Just value, institutional
\$397M 2026 preliminary

Just value, government
\$4.06B 2026 preliminary

Just value, other
\$234M 2026 preliminary

Just value by use group

Use group	Parcels	Just value	Taxable (non school)	New construction	Residential units	Just value change
Residential	99,248	\$32.4B	\$25B	\$852M	117,473	+4.2%
Commercial	3,415	\$3.33B	\$3.13B	\$65.1M	n/a	+5.3%
Industrial	841	\$828M	\$776M	\$10.6M	n/a	+4.1%
Agricultural	1,127	\$431M	\$62.6M	\$223K	n/a	-3.8%
Vacant	23,292	\$2.5B	\$2.12B	\$1.15M	n/a	+4.4%
Institutional	427	\$397M	\$156M	\$3.15M	n/a	-0.6%
Government	2,079	\$4.06B	\$3.78M	\$19.2M	n/a	+0.7%
Other	631	\$234M	\$214M	\$516K	n/a	+2.0%

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 2026-10-03

Housing

Housing units
112,997 2020 to 2024 ACS

Owner occupied households
55,810 2024 1-Year

Cost burdened households, all tenures (over 30% of income)
30.9% 2025

Assisted housing developments
38 Assisted Housing Inventory

Median single family sale price
\$370K 2024

Homeownership rate: 67.0%



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

Occupied units
85,093 2020 to 2024 ACS

Renter occupied households
29,283 2024 1-Year

Cost burdened renter households
50.7% 2025

Assisted units
3,426 Assisted Housing Inventory

Vacant units
27,904 2020 to 2024 ACS

Homeownership rate
65.6% 2020 to 2024 ACS

Severely cost burdened renters (over 50%)
21.6% 2025

Median gross rent
\$1.56K 2020 to 2024 ACS

Fiscal

Half-cent sales tax, latest month
\$2.19M Sep 2026

Half-cent sales tax, change on the 12 months before
-2.2% Sep 2026

State revenue sharing, last 12 months
\$6.42M Sep 2026

Revenues, change on the year before
+13.3% FY2024

Revenues per resident
\$5.62K FY2024

Half-cent sales tax, fiscal year to date
\$19.4M FY2026 to 2026-09

State revenue sharing, latest month
\$540K Sep 2026

State revenue sharing, change on the 12 months before
+5.9% Sep 2026

Total expenditures
\$1.1B FY2024

Long-term debt outstanding at year end
\$257M FY2024

Half-cent sales tax, last 12 months
\$19.4M Sep 2026

State revenue sharing, fiscal year to date
\$6.42M FY2026 to 2026-09

Total revenues
\$1.1B FY2024

Expenditures, change on the year before
+16.6% FY2024

Long-term debt, change on the year before
+10.3% FY2024

Half-cent sales tax distributions by month: \$2.19M



Source: Florida Department of Revenue, Revenue Confirmation Online, distributions to local governments, retrieved 2026-10-01
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
\$4.74B June 30, 2026

Branches
51 June 30, 2026

Branches closed since the survey a year earlier
1 June 30, 2026

Deposits, June 30 each year: \$4.74B



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

Change on a year earlier
+6.2% June 30, 2026

Institutions
18 June 30, 2026

Change, real
+2.9% June 30, 2026

Branches opened since the survey a year earlier
1 June 30, 2026

Sources

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