

Destin, FL Cost Segregation Benchmarks

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Headline figures

Metric	Median	Range
Year-1 federal savings (100% bonus)	\$59,164	\$11,933–\$110,513
Reclassification ratio (5/7/15yr ÷ basis)	26.3%	11.8%–27.5%
Land allocation	26.1%	24.7%–45.0%

Per-fixture results

Property	Type	Price	Reclass %	Y1 savings @ 37%
Destin Highway 98 Gulf-Front Condo	CONDO	\$685,000	25.5%	\$48,679
Miramar Beach SFR STR	SFR	\$1,450,000	27.5%	\$110,513
Crystal Beach Boutique Condo	CONDO	\$1,150,000	27.5%	\$86,427
Sandestin Resort Villa	CONDO	\$825,000	26.3%	\$59,164
Harbor LTR	CONDO	\$495,000	11.8%	\$11,933

Methodology

Figures generated by the Cost Seg Smart engine using RSMeans 2024 base costs, BLS PPI for time-of-acquisition adjustment, county assessor land allocations where available (statistical fallback otherwise), and IRS Rev. Proc. 87-56 / Pub. 946 for MACRS class life assignment. OBBBA (2025) permanently restored 100% bonus depreciation. Federal savings illustrated at 37% top marginal rate; actual savings vary by taxpayer.

Source: costsegsmart.com — engine version of 2026-05-15. Reproducible from cities/destin.json fixtures.