Florida's gun laws changed in significant ways over the last few years, and those shifts are felt on the ground in places like Fort Walton Beach. If you're shopping for a firearm on Eglin Parkway, meeting a private seller in a parking lot, or planning a day at the range followed by a beach sunset, you will want a clear, practical map of what is and is not allowed. The rules differ depending on whether you are buying from a licensed dealer, carrying in your car, walking into a county building, or renting a condo along the Gulf. The stakes are real: a missed detail can turn a casual purchase into a criminal charge, and a misunderstanding about where carry is prohibited can lead to an arrest even for an otherwise lawful gun owner.

I buy from local shops, train with instructors who know the statute numbers by heart, and keep a close eye on Tallahassee. What follows reflects Florida law as it stands in 2026, with a focus on how it plays out in Okaloosa County and Fort Walton Beach. Statutes can shift. If you are on the edge of a tricky situation, confirm the latest text of Chapter 790, check any posted signage, and when in doubt, ask a qualified attorney.

The Florida framework and what it means locally

Florida firearm regulations primarily live in Chapter 790 of the Florida Statutes. The state sets the baseline for who may possess, where carry is allowed, how sales occur, and what permits mean. Florida preempts most local regulation, so cities and counties, including Fort Walton Beach, cannot create their own licensing schemes or ban otherwise lawful possession. That preemption, however, has important exceptions. Local governments and certain entities retain control over their facilities and posted property, and private businesses can set conditions for entry.

In Fort Walton Beach, you will find the usual mix of federal facilities, county buildings, schools, and parks. Federal rules override state law on military property and at post offices. The Okaloosa County School District controls school grounds. City Hall and county commission meetings are governed by state prohibitions on carry in specific venues. Private businesses, from beachfront bars to boutique shops, set their own no-guns policies and can trespass you if you ignore posted signs or staff directions. Preemption does not save you from a trespass charge.

Who can buy and possess: age and status matter

Florida follows federal baselines for possession disqualifiers while layering in its own age rules. Expect dealers to be cautious. If a seller has any doubt, you should be ready to show identification, and in some cases, proof of training.

The legal age to buy a long gun from a licensed dealer in Florida is 21. That was raised from 18 several years ago. There is no statewide exception for 18-to-20-year-olds buying rifles or shotguns from dealers, even if federal law would otherwise allow it. For handguns, federal law already set the dealer purchase age at 21, and Florida mirrors that in practice. Private sales sit in a narrower lane: state law generally allows 18-to-20-year-olds to receive or own rifles and shotguns, but given the patchwork of risk factors and the potential for constructive possession issues, many private sellers will not engage with under-21 buyers. Handguns in private transfers are even more sensitive due to federal restrictions on interstate transfers and Florida's prohibition on transferring to anyone you know or reasonably should know is prohibited.

Certain people are barred from possessing firearms at all, regardless of age. That list includes convicted felons whose rights have not been restored, individuals convicted of domestic violence misdemeanors or subject to qualifying restraining orders, those adjudicated mentally defective or committed to a mental institution, unlawful

users of controlled substances, and a handful of other categories that mirror federal law. These disqualifiers show up in background checks and, in practice, in the questions on Form 4473 at a gun store.

If you moved to Florida with a restraining order or a diversion program in another state, bring that paperwork to an attorney, not the gun counter. Out-of-state records can block your purchase in Florida.

Buying from a dealer in Fort Walton Beach

Walk into a licensed gun shop in town, pick out a pistol, and you will be handed federal Form 4473 and your ID will be run through the Florida Department of Law Enforcement's Firearm Purchase Program. This is the background checks guns step that Floridians know as the FDLE call-in. It checks your eligibility under both state and federal law. Most clean checks come back in minutes. Delays can hit a few hours or a few days if your name matches another record or if old court files need manual review. A denial requires a notice and a right to appeal. Do not try to buy elsewhere if you were denied. The system logs those results.

Florida keeps a waiting period in many counties, but Okaloosa is not Broward or Miami-Dade. State law sets a default three-day waiting period for handguns, measured as days not hours, excluding weekends and legal holidays, unless you have a qualifying concealed weapon or firearm license. Counties can extend waiting periods and apply them to long guns, yet Okaloosa County has not enacted the longer local wait that you see in South Florida. The most common scenario in Fort Walton Beach is a three-day wait for a handgun purchase without a license, and no wait if you hold a valid Florida concealed carry permit. Rifle and shotgun purchases from dealers often release after a clear background check with no waiting period, unless a local rule changes. Shops will give you the pickup date on a receipt. Do not expect to game the clock; the three days are counted by the statute's rules, not by store policy.

You will not need a "pistol purchase permit" in Florida. There is no statewide registration or licensing requirement for purchasing a firearm, beyond the background check and waiting period rules. A concealed carry license is not a prerequisite to own a gun, and since 2023, it has not been required to carry concealed either, though it still brings advantages that are worth considering.

What constitutional carry means here

Florida adopted permitless concealed carry, sometimes called constitutional carry, for law-abiding adults in 2023. As of 2026, if you are legally allowed to possess a firearm, you may carry a concealed firearm in public without a license, subject to the same place-based restrictions that always applied. The firearm must remain concealed, which means not readily visible to ordinary observation. Brief, accidental exposure usually does not trigger a charge, but flashing a weapon or carrying in a way that clearly displays it can prompt an improper exhibition or open carry issue.

Florida still does not allow general open carry. There are narrow exceptions, such as while hunting, fishing, camping, or traveling to and from those activities, and while engaged in lawful target shooting at a range. In practice, someone walking with a holstered pistol on the Fort Walton Beach Boardwalk will draw police attention and likely face a citation. Keep it concealed.

Even with permitless carry, the concealed carry permit Florida issues remains useful. It waives the waiting period for handgun purchases from dealers, speeds purchases when FDLE has an issue matching your identity, and unlocks interstate reciprocity for travel. If you plan to drive west to Alabama or north to Georgia, check those states' reciprocity maps and conditions. Your Florida license can be the difference between lawful carry and a roadside court date across the state line.

Places you cannot carry, even with a license

Florida law names prohibited locations that apply to both permitless carriers and permit holders. The list includes schools and school-sanctioned events, colleges and universities in certain buildings and activities, law enforcement stations, courthouses and courtrooms, polling places on election day, detention facilities, any meeting of a governing body like the county commission where official business is conducted, and airport terminals beyond the secure area. Private property owners can also forbid firearms on their property through policy and enforce that by trespass.

In Fort Walton Beach, the practical problem areas are city and county meetings at the board chambers, the courthouse in Shalimar, Okaloosa County schools, and events that take place on school property such as Friday night football games. Concealed carry is not allowed in a bar portion of a restaurant that primarily serves alcohol. If a place serves both food and alcohol, you can usually carry in the dining area but not in the bar area. That line can be blurry, especially in tourist spots where the bar and dining space blend. Look for signage and ask a manager. If you are told to leave, do so immediately. Trespass with a firearm is a far more serious problem than a dinner interrupted.

On Eglin Air Force Base and Hurlburt Field, federal rules and base regulations control. Do not bring guns onto base property without specific authorization. Even leaving a firearm secured in your car on base can violate base policy.

Vehicles, travel, and the glove box question

Florida's vehicle carry rule is forgiving, but it has boundaries. Without a license, you may keep a firearm in a private vehicle if it is securely encased or otherwise not readily accessible. Securely encased includes a snapped holster, glove compartment, whether locked or unlocked, a closed container, or a closed box or case. A loose pistol under your thigh or tossed in a door pocket does not count as securely encased. With a concealed carry license, you have more flexibility because concealed carry includes carrying a concealed firearm on or about your person, which encompasses your vehicle.

Fort Walton Beach traffic stops tend to be professional. If you are armed and a deputy asks, keep your hands visible and calmly inform the officer that you are lawfully carrying and where the firearm is located. There is no duty to inform in Florida, but in a tense roadside setting, clarity keeps everyone safe.

If you are staying in a hotel or renting a condo, Florida law protects your right to possess a firearm in your dwelling. That covers temporary lodgings in most contexts, though the property owner can set terms in a rental agreement about storage and display. Lock your firearm in a small safe when you leave the unit. Housekeeping staff and short-term guests are the classic weak points for theft.

Background checks in private sales

Florida does not impose background checks on private, same-state, face-to-face sales. There is no universal background check statute here. That does not absolve a private seller of responsibility. It is illegal to transfer to anyone you know or reasonably should know is prohibited. In practice, prudent private sellers in Fort Walton Beach meet in well-lit public places, ask to see a Florida ID to confirm residency, and may request to view a concealed carry license as a proxy for eligibility. Some insist on a bill of sale with names, date, and serial number. If a buyer balks at any documentation, walk away.

You cannot use a dealer's FDLE system to run a background check on a private sale unless you formally transfer the firearm through the dealer as a consignment or transfer service. A few shops will facilitate a sale for a small

fee, running the buyer through the usual process. It creates a record at the dealer, not a registry at the state, and it adds a layer of due diligence.

Magazine capacity limits and so-called assault rifle laws in Florida

There are no magazine capacity limits under Florida state law as of 2026. You can buy, own, and carry standard capacity magazines for pistols and rifles, whether 10 rounds, 15, 17, 30, or higher. That said, some ranges or private properties may set their own house rules for safety or noise control. When a private range posts a limit, treat it as you would any other property policy.

Florida has not enacted a statewide ban on rifles labeled as assault weapons. There is no Florida statute that prohibits ownership of AR-15 pattern rifles, AK variants, or similar semiautomatic rifles. You must still comply with existing federal law, including the National Firearms Act for short-barreled rifles, machine guns, and suppressors. If you run a suppressed rifle at The Range in Crestview or a private farm north of town, make sure your tax stamp paperwork is in order, and keep a digital copy on your phone. Range staff sometimes ask to see it.

Storage, minors, and safe handling

Florida's safe storage statute carries teeth. If a minor is likely to gain access to a loaded firearm in your home, you must store it in a locked box or container, in a secure location, or with a locking device installed. If a child gains access and discharges the firearm, even accidentally, you could face criminal charges. In Fort Walton Beach, where many homes host visiting nieces, nephews, and friends from across the panhandle, that means thinking beyond your immediate household. A quick-access safe can open in one second for you while remaining secure against curious hands.

Transporting a firearm with minors in the vehicle carries the same securely encased requirement. Do not toss a loaded pistol into a diaper bag. Do not leave a handgun in a car overnight in a tourist area, even locked. Smash-and-grab thefts spike during beach season.

Training, permits, and the value of doing more than the minimum

Even though Florida allows permitless carry, professional training changes outcomes in stressful moments. Okaloosa County has reputable instructors who teach defensive pistol courses, state law refreshers, and scenario-based judgment training. A solid course will cover the justifiable use of force statute, when to draw and when not to, how to interact with law enforcement after an incident, and practical drills from concealment. It should also address the legal and moral weight of defensive gun use. The best classes include role-play or stress inoculation.

If you decide to apply for a concealed carry permit Florida still issues through the Department of Agriculture and Consumer Services. You will need proof of competency with a firearm, fingerprints, a photograph, and the application fee. Many instructors bundle the paperwork at the end of their class. Processing often takes several weeks. Once you have the license, keep it on you when carrying. It affords reciprocity with many states, though not all, and it streamlines handgun purchases by waiving the waiting period.

Where local rules can still bite

Florida's preemption statute largely blocks city and county councils from passing their own gun ordinances. Fort Walton Beach cannot, for example, create a citywide magazine ban or a local registration requirement. Yet property management rules, lease terms, posted signs at city facilities, and special events can still impose enforceable limits. For example, the city can regulate carry inside a building that houses a meeting of a governing

body while the meeting is underway. Temporary events hosted by the school district at a park may transform that location into a prohibited area for the duration of the event. The Okaloosa County Sheriff's Office may publish specific entry conditions for the courthouse, including lockers for checked firearms. Read the signs. Ask a deputy. They would rather answer a question at the front door than arrest a well-meaning person inside the magnetometer line.

Federal law compresses your options near post offices and on base. The post office in Fort Walton Beach is federal property. Do not carry inside the building. Leaving a firearm in your vehicle in the post office parking lot is a legally murky area under federal regulation that treats the parking lot as part of the facility. Many gun owners choose to park off-site when mailing packages.

Buying during travel season: seasonal patterns and practical tips

Fort Walton Beach runs on tourism cycles. During spring and summer travel, local shops run lean on popular models and calibers. If you want a specific pistol, call ahead and ask the shop to hold it with a deposit. Delays in background checks tend to increase when volumes spike. If you are counting on a three-day waiting period, do not start the clock on a Friday afternoon and expect a Tuesday pickup if Monday is a federal holiday. That date slides.

If you plan to gift a firearm to a family member, understand the line between a lawful gift and a straw purchase. Buying a firearm with your own money as a genuine gift for someone who is legally allowed to possess is generally lawful under federal law. Buying with the intention to immediately transfer to someone who could not pass a background check is not. If the recipient lives out of state, the transfer must go through a dealer in their home state.

A short checklist for shoppers in Fort Walton Beach

- Bring a government-issued photo ID that shows your current address. If it does not, bring supplemental documents such as a utility bill.
- If you hold a Florida concealed carry license, bring it to waive the handgun waiting period and speed the purchase.
- Know your calendar. Waiting periods use business day rules, and holidays push pickups.
- Decide how you will secure the firearm in your vehicle on the way home. Have a lock box ready.
- If you plan a private sale, meet in public, verify Florida residency, and walk away if anything feels wrong.

Defining lines that get people in trouble

The most common missteps I see around Fort Walton Beach fall into a few predictable categories. People assume that permitless carry means carry anywhere, and they walk into a school event or a bar area with a concealed pistol. They mistakenly open carry because their shirt rides up, and they do not adjust discreetly. They toss a loaded handgun in a glove compartment, then hand their keys to a valet or a teenage driver, which creates an access issue for minors or violates a property policy. They drive onto base with a firearm in the trunk out of habit. Or they take a long gun with a short barrel to the range, unaware air rifle for self defense that their build crosses into NFA territory.

All of these are solvable with modest preparation. Before you carry at a new venue, check whether any of the prohibited-location rules apply. Dress around the gun. Use a holster that protects the trigger guard and keeps the firearm stable inside the waist. Buy a travel-size lock box and a cable. If you think you might end up on base,

leave the firearm at home. If you are building a rifle, measure the barrel correctly from the closed bolt face, and if you want a short barrel, file the paperwork before you assemble the parts.

A word on self-defense law

Florida's justifiable use of force law allows deadly force when you reasonably believe it is necessary to prevent imminent death or great bodily harm to yourself or another, or to prevent a forcible felony. The state's stand-your-ground provisions remove the duty to retreat if you are in a place you have a right to be and not committing a crime. That legal protection does not make every shooting lawful. Prosecutors and juries look at whether your belief was reasonable under the circumstances. Video footage, 911 calls, and witness statements often draw a sharper picture than your memory under stress.

If you use a firearm defensively, call 911, identify yourself, request police and medical help, and then say as little as necessary until you have an attorney. A simple statement like, "I was attacked, I want to cooperate, and I will give a full statement after I speak with counsel," is enough at the scene. In my experience, people tend to talk too much in the first ten minutes. You cannot unring that bell.



Insurance, liability, and the aftermath

Armed self-defense carries legal and financial exposure. Insurance-like memberships that cover attorney fees and expert witnesses exist, and some are available to Florida residents. Read the contracts carefully. Some policies reimburse only if you are acquitted. Others pay as you go. If you carry regularly, especially without the protective halo of a license that implies training, consider setting aside funds or purchasing a plan after comparing exclusions.

Civil liability also matters. A lawful shooting can still generate a wrongful death or personal injury suit. Your homeowner's or renter's policy might exclude intentional acts. The only time to learn that is not in the week after an incident. Ask your agent now.

Looking ahead: legislative drift and practical stability

Florida's gun policy has settled into a unique mix: strong preemption, permitless concealed carry, no magazine limits, and a suite of location-based restrictions that are not going away. You may see efforts in Tallahassee to tweak training incentives or to refine prohibited-place definitions. Fort Walton Beach will feel those changes, but city hall cannot rewrite the basics.

For shoppers and carriers, the practical advice is unchanged. Know the state firearm restrictions that matter where your feet are. Treat every gun as if it is loaded. Leave federal property off your route when you are armed. Keep your storage habit boring and consistent. If you choose to carry, invest in training that goes beyond the minimum. The goal is to avoid surprises, not to win arguments about what could be legal someday.

Quick reference on common questions

Do I need a license to buy a pistol in Florida? No. There is no pistol purchase permit in Florida. You will complete a background check and, for handguns, typically observe a three-day waiting period unless you have a concealed carry license.

Can I carry concealed in Fort Walton Beach without a permit? Yes, if you are legally allowed to possess and you keep the firearm concealed. You must follow all place-based prohibitions.

Are there magazine capacity limits? No statewide magazine capacity limits exist as of 2026.

Are AR-15s legal in Florida? Yes, subject to federal law. Short-barreled rifles require NFA registration and tax stamps.

What about background checks for private sales? Florida does not require them for private, in-state transfers, but you may choose to use a dealer to facilitate a transfer for a fee. Never transfer to someone you suspect is prohibited.

Where can't I carry? Schools, certain government meetings, courthouses, polling places, secure airport areas, and the bar area of restaurants. Federal facilities and military bases have their own prohibitions.

What is the legal age to buy a gun? From a dealer, 21 for both handguns and long guns under Florida law. Private transfers are narrower and riskier for under-21 buyers, and dealers will not process them below 21.

Can I have a gun in my car? Yes. Without a license, it must be securely encased or not readily accessible. With a license, you may carry concealed on or about your person, including in a vehicle, subject to restricted locations.

If you carry these answers into your next purchase or range day in Fort Walton Beach, you will move with confidence. The law is navigable when you respect its boundaries. That respect, paired with a little humility and consistent training, keeps you and the people around you safer.