JJ LAMBERT GROUP

NEIGHBORHOOD GUIDE · 2026 EDITION

Stuart

The Sailfish Capital of the World

COUNTY SEAT	POPULATION	ZIP CODES
Martin County	17,425	34994 · 34996 · 34997

Presented by **JJ Lambert Group** · Coastal Luxury Real Estate

At a glance

ZIP CODES
34994, 34996, 34997

COUNTY
Martin County (county seat)

POPULATION
About 17,400 in city limits

INCORPORATED
1914 as a town, 1925 as a city

WATERWAYS
St. Lucie River, Indian River Lagoon, Atlantic Ocean

AIRPORTS
Witham Field (general aviation) downtown; PBI about 45 minutes south

DRIVE TIMES
West Palm Beach ~45 min
Fort Lauderdale ~1 hr 30 min
Orlando ~2 hr



Population: 2020 U.S. Census. Drive times are approximate and vary with traffic.

WELCOME TO STUART

A riverfront town with a big-water lifestyle

Stuart is the county seat of Martin County, set where the forks of the St. Lucie River meet the Indian River Lagoon, just a few miles from the St. Lucie Inlet and the Atlantic Ocean. Few towns in Florida put this much water this close to home.

The city adopted the title "Sailfish Capital of the World" in 1957, and fishing and boating still shape daily life. Mornings start on the water, afternoons end on Hutchinson Island's beaches, and evenings bring people back downtown for dinner along the river.

Stuart keeps a small-town feel, with about 17,400 residents inside city limits. A Stuart mailing address covers a much wider area, though, from riverfront estates and golf communities to oceanfront condos, so there is a fit for almost every lifestyle and budget.

> *Stuart is where Old Florida charm meets some of the best boating on the East Coast.*

Stuart is known for

01 Walkable historic downtown on the river

02 World-class sailfishing and boating

03 Hutchinson Island beaches

04 Arts, theater and year-round events

05 Direct ocean access via the St. Lucie Inlet

06 Easy drive to Palm Beach

LIVING IN STUART

Downtown days, ocean afternoons

From the riverwalk to the reef, here is a starting point for exploring Stuart. Our team is happy to share our own favorites too.

01 Downtown Stuart

Historic downtown. Locally owned shops, galleries and restaurants along Flagler Avenue and Osceola Street.

Stuart Riverwalk. A boardwalk along the St. Lucie River that links downtown parks, docks and dining.

Lyric Theatre. A restored 1920s theater with concerts, comedy, films and touring shows.

Weekend green market. Local produce, flowers and crafts downtown on Sunday mornings.

02 Beaches & Water

Stuart Beach. A guarded Atlantic beach on Hutchinson Island with a boardwalk and a snack bar.

Bathtub Reef Beach. Calm, shallow water sheltered by a near-shore reef, a favorite for wading and snorkeling.

St. Lucie Inlet. Quick ocean access for offshore fishing, diving and sandbar days.

Marinas and boat ramps. Slips, dry storage and public ramps across the river and the lagoon.

03 Parks & Nature

Florida Oceanographic Coastal Center. Hands-on marine science, a stingray touch tank and nature trails on Hutchinson Island.

Halpatiokee Regional Park. Sports fields, paddling on the South Fork and miles of off-road trails.

Sailfish Splash Waterpark. A county waterpark with slides, a lazy river and a competition pool.

Indian River Lagoon. Paddleboarding and kayaking among manatees, dolphins and wading birds.

04 History & Culture

Elliott Museum. Art, history and a celebrated classic-car collection on Hutchinson Island.

Gilbert's Bar House of Refuge. An 1870s lifesaving station for shipwrecked sailors, listed on the National Register.

Stuart Heritage Museum. Local history in a historic downtown building.

Annual events. The Stuart Boat Show, ArtsFest and the Stuart Air Show draw visitors from across Florida.

Neighbors nearby

Sewall's Point

A small town of estates on a peninsula between the St. Lucie and Indian rivers.

Palm City

Golf communities and larger lots just west across the river.

Jensen Beach

Laid-back lagoon village and beaches a few minutes north.

Port Salerno

A working fishing village on the Manatee Pocket to the south.

EVERYDAY LIFE IN STUART

Getting around, schools and smart buying

Getting around

US-1, I-95 and Florida's Turnpike all run through the Stuart area. Brightline has chosen a downtown Stuart site for a future station; funding is still being finalized, and service has been reported for about 2029.

Schools

Stuart is served by the Martin County School District, with public, charter and private options. Indian River State College has its Chastain Campus in Stuart. Always confirm school zones by address.

Healthcare

Cleveland Clinic Martin Health operates Martin North Hospital in Stuart, along with outpatient centers and specialists across the county.

Before you buy in Stuart

01 **Know your bridge height.** If you own a boat, check the fixed bridges between the home and the inlet. Clearance decides whether a sailboat or a tall sportfish can reach the ocean.

02 **Check the flood zone first.** Look up the FEMA flood zone for any home you like. Lenders require flood insurance in high-risk zones, and premiums vary by street.

03 **Budget for insurance.** Ask early for the roof age and a wind-mitigation report. Newer roofs and impact windows can lower premiums noticeably.

04 **Read the condo and HOA rules.** Florida now requires milestone inspections and reserve studies for many condo buildings. Review reserves and planned assessments.

05 **File for homestead.** For a primary residence, Florida's homestead exemption and Save Our Homes cap can lower property taxes. File with the Property Appraiser.

HELPFUL LOCAL RESOURCES

City of Stuart
City services, utilities and downtown events.

FEMA Flood Map Service Center
Official flood zone maps for any address.

Martin County Property Appraiser
Property records, values and homestead filing.

Martin County Tax Collector
Property tax bills, licenses and vehicle tags.

Martin County School District
School zones by address and enrollment.

Martin County Government
Permits, parks, beaches and county services.

REAL ESTATE IN STUART

From river cottages to oceanfront condos

Stuart's housing ranges from historic cottages near downtown to gated golf communities and deep-water estates. Here is what you will find, and who each option tends to suit.

01	**Downtown & historic** Good fit for: Walkability lovers, second-home owners	Old Florida bungalows and cottages on tree-lined streets, plus newer townhomes and condos within walking distance of the riverfront.
02	**Riverfront & canal** Good fit for: Boaters and anglers	Homes on the St. Lucie River and its canals, many with private docks. Ocean access and bridge clearances vary by location.
03	**Hutchinson Island** Good fit for: Beach lovers, seasonal residents	Oceanfront and river-view condos, plus gated communities such as Sailfish Point, minutes from the beach.
04	**Golf & gated** Good fit for: Golfers, club-lifestyle buyers	Country-club communities in south Stuart, such as Mariner Sands and Willoughby, with amenities and on-site security.
05	**Established neighborhoods** Good fit for: Buyers wanting a yard and a pool	Ranch-style and newer single-family homes across 34994 and 34997, with yards and room for a pool.

Market snapshot

Stuart covers a wide price range. Condos and villas are usually the most affordable way in, single-family homes cover the middle of the market, and deep-water and Sewall's Point estates often sell for well over $1 million. Prices and days on market move every month, so ask us for current numbers for the streets you like.

Free Stuart market report or home valuation
(772) 271-3202 · jj@jjlambert.com

STUART — JJ LAMBERT GROUP

Selling in Stuart?

Buyers here pay a premium for water access, newer roofs and impact windows. We price your home against recent sales on your street, not county averages, and market it to local and out-of-state buyers, with marketing that reaches well beyond the Treasure Coast.

QUESTIONS WE HEAR MOST

Stuart FAQs

Q1 Is Stuart a good place to live?

Stuart offers a walkable historic downtown, excellent boating and fishing, nearby beaches and a strong arts scene, while keeping a relaxed small-town pace. It is also within an hour of Palm Beach.

Q2 Do I need flood insurance in Stuart?

It depends on the address. Many waterfront and low-lying properties sit in FEMA high-risk zones where lenders require flood insurance. We can check the zone of any home before you make an offer.

Q3 Which ZIP codes does Stuart cover?

Stuart mailing addresses use 34994, 34996 and 34997. These include areas beyond city limits, such as parts of Hutchinson Island, Rio and south Stuart.

Q4 What is the best part of Stuart for boaters?

It depends on your boat. River and canal homes near the inlet offer quick ocean runs, while homes upriver may sit behind fixed bridges. Tell us your boat's height and draft and we will narrow the search.

Q5 How far is Stuart from the airport?

Palm Beach International (PBI) is about 45 minutes south. Witham Field in downtown Stuart serves private and general aviation.

Q6 Is Brightline coming to Stuart?

A downtown Stuart station has been selected and is moving through funding and approvals. Reports point to service around 2029, which could make car-free trips to Miami and Orlando possible.

"JJ is easy to talk to, super patient, and always honest, which made the whole process feel comfortable instead of stressful."

CASSIE PARKER, CLIENT

YOUR LOCAL EXPERTS

Meet JJ Lambert Group

JJ Lambert is a top-producing real estate broker on Florida's Treasure Coast with more than 20 years of experience. As a Broker Associate based in Stuart, he leads one of the area's top-producing sales teams, serving buyers, sellers, investors and waterfront homeowners.

JJ began in land acquisition and development before moving into residential sales, and he previously led the #1 residential sales team in Santa Barbara, California. That background shapes how he judges land, construction and long-term value.

His focus includes waterfront and boating properties, luxury homes, condominiums, investment property and new construction. JJ lives the lifestyle he sells, spending his free time boating, fishing, diving and golfing along the Treasure Coast.

20+	500+	$250M+	#1
Years of experience	Transactions completed	In career sales	Sales team in its Stuart office

The team

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"His professionalism, market knowledge, and dedication made the entire process seamless and stress-free."

GADDIEL GABRIEL, CLIENT

"J.J. gave us direction and sold our condo within our range in 3 days."

FORD, CLIENT

JJ LAMBERT GROUP

Coastal Luxury Real Estate

Ready to make Stuart home?

CALL
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JJ LAMBERT, BROKER ASSOCIATE · STUART, FLORIDA

Information in this guide is believed accurate as of 2026 but is not guaranteed. Population figures are from the 2020 U.S. Census. Verify school assignments with the Martin County School District, and confirm flood zones, permits and HOA rules independently before purchase. Drive times are approximate. If your property is currently listed with another broker, this is not a solicitation of that listing. Team statistics as published at jjlambertgroup.com. Equal Housing Opportunity.