

BRANDY'S

St. Augustine HOME GUIDE

Real Advice. Local Insight. Better Moves.

*Your Complete Relocation Guide to
St. Johns County, Florida*

Schools • Neighborhoods • Lifestyle • Getting Around

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01 Welcome to St. Johns County

If you've been dreaming about a place where your kids walk to an A-rated school, you're 20 minutes from the beach on a Tuesday, history lines every street corner, and new construction is transforming once-quiet farmland into some of the most sought-after neighborhoods in the Southeast — welcome to St. Johns County, Florida.

St. Augustine is the oldest continuously inhabited European-established city in the continental United States, founded in 1565 — a full 42 years before Jamestown. The Castillo de San Marcos, built from native coquina shell stone between 1672 and 1695, still stands exactly where it was built. That kind of history is in the air here.

St. Johns County today is as much about the future as the past. It has been one of the fastest-growing counties in the U.S., nearly tripling its population since 2000. The school district ranks #1 or #2 in Florida every year. The county holds the highest median household income in Florida. There's no state income tax. And the lifestyle — beaches, golf, kayaking, world-class dining, and a charming historic downtown — is simply hard to beat.

Founded	1565 — Oldest city in the continental U.S.
County Est.	1821 — Florida's very first county
Population	Approx. 300,000+ and growing rapidly
Growth	One of the fastest-growing counties in the U.S.
Median HH Income	Highest of any county in Florida
School District	#1 or #2 in Florida every year since 2004
Coastline	42 miles of Atlantic Ocean beach
Golf Courses	28+ courses in and around the county

02 Cost of Living & Climate

What Does It Cost to Live Here?

St. Johns County is not the cheapest place in Florida — but it delivers exceptional value. The median home value sits around \$489,000, and overall cost of living runs at or just below the national average. Factor in no state income tax, no tax on pension or retirement income, and the top public schools in the state, and the value proposition becomes very compelling.

Property taxes are based on your home's assessed value multiplied by the county millage rate — currently around 6.76 mills (roughly \$6.76 per \$1,000 of assessed value). Many master-planned communities also carry a Community Development District (CDD) assessment that appears as a separate line on your annual tax bill, typically \$1,200–\$3,200/year depending on your village and lot. Always verify the specific parcel's CDD amount — it can vary significantly even within the same community.

Florida's homestead exemption (\$50,000 off assessed value for primary residents) and the Save Our Homes cap limit annual assessment increases to 3% for homesteaded properties — meaningful long-term savings for buyers who stay.

Homeowner's insurance: budget roughly \$4,000–\$5,000/year for a typical St. Johns home, more for larger or coastal properties. Homes in FEMA flood zones need flood insurance — common on Anastasia Island, Vilano Beach, and parts of the historic district. Always verify the flood zone designation for any property you're considering.

Climate — Florida's Coolest Summers

St. Augustine's climate is humid subtropical. January averages a comfortable 58°F; August averages ~81°F — cooler than most of Florida thanks to the Atlantic sea breeze. About 2,900 hours of sunshine annually. Summer afternoons bring humidity and brief thunderstorms June–September; spring and fall are genuinely beautiful. Winters are mild enough for outdoor dining and golf virtually year-round. Hurricane season runs June through November — flood zone status varies dramatically by property and warrants parcel-level research.

03 Neighborhoods & Communities

St. Johns County divides naturally into four lifestyle bands. Understanding which one fits your life is the first step.

Northeast Coastal (Ponte Vedra / Palm Valley)

Luxury beach-and-golf. Established wealth, low density, ocean access.

Nocatee Corridor (32081)

Master-planned resort living. Golf carts, waterparks, young families.

NW County / 210 Corridor (32259, 32092)

Highest-growth family suburbs. Easy I-95 commute, top-tier schools.

Greater St. Augustine / WGV / US-1 South

Historic charm meets new construction. Golf-course and nature-rich living.

Nocatee — Ponte Vedra (32081)

One of the top-selling master-planned communities in the country, spanning ~14,000 acres toward ~15,000 homes at build-out. Resort-style living — full waterpark, Town Center with 120+ shops and restaurants, Food Truck Fridays, farmers markets, miles of golf-cart paths. Nocatee straddles St. Johns and Duval counties; the St. Johns side gives you SJCS D schools and typically stronger resale. Villages range from townhomes in the high \$300s to luxury estates over \$1M. Del Webb Nocatee offers a gated 55+ option. Most homes carry both HOA and CDD — always verify the specific parcel.

Lifestyle	Family-centric, resort amenities, golf-cart culture
Price Range	High \$300s to \$1M+
HOA/CDD	Both apply — verify parcel
High School	Allen D. Nease HS or Ponte Vedra HS (address-dependent)
Commute	~30 min to Downtown Jacksonville

Ponte Vedra Beach & Palm Valley (32082/32081)

The crown jewel of Northeast Florida real estate. Home to TPC Sawgrass, PGA TOUR HQ, and the legendary Ponte Vedra Inn & Club (Five-Diamond since 1928). Established luxury enclaves — Marsh Landing, Sawgrass Country Club, The Plantation — are among the Southeast's most desirable addresses. Palm Valley runs along the Intracoastal: low density, big lots, old-Florida custom-home territory. Newer luxury including Haven at Palm Valley (Toll Brothers) is arriving.

Lifestyle	Luxury, coastal, established prestige
Price Range	Mid-\$700s median; waterfront \$2M–\$10M+
High School	Ponte Vedra HS (top-ranked in county)

SilverLeaf — St. Augustine (32092/32095)

One of the most exciting large-scale developments in Northeast Florida. 11,000 acres, up to 17,600 homes — third fastest-growing MPC in the U.S. in 2022. Key differentiator: no CDD fees, a significant savings over Nocatee, Shearwater, or Beacon Lake. Eleven builders, 148 floor plans, 4,300+ acres of preserved land. Two new K-8 schools opening 2025-26 and 2026-27 inside SilverLeaf. Largest Publix in NE Florida on-site; Baptist Health medical complex opening nearby.

Lifestyle	Growing family-friendly; outdoor-focused
Price Range	Townhomes from upper \$200s; SF from \$500s
HOA/CDD	HOA yes — No CDD (major selling point)
High School	Tocoi Creek HS or Nease HS (address-dependent)

RiverTown — St. Johns (32259)

Mattamy Homes' masterpiece along the St. Johns River — ~5,000 acres, 10 distinct neighborhoods from townhomes to custom riverfront estates with private docks. The RiverClub: infinity-edge pool overlooking the river, waterfront boardwalk, kayak launch, amphitheater. The RiverHouse adds lazy river, corkscrew waterslide, and full-time activities director. WaterSong at RiverTown offers 55+ active adult living.

Lifestyle	River-oriented, family-friendly, wide price range
Price Range	Townhomes from low \$260s; riverfront \$1M+
High School	Bartram Trail HS
K-8 Feeder	Freedom Crossing Academy (inside community)

Shearwater — St. Augustine (32092)

Among the most amenity-rich communities in the county. The Perch three-story waterslide tower, NE Florida's longest lazy river, lap pool, four lighted Har-Tru tennis courts, and a Kayak Club with direct launch into Trout Creek connecting to the St. Johns River. 13+ miles of trails. Trout Creek Academy K-8 opened inside Shearwater for 2024-25.

Lifestyle	Active outdoor, resort-feel, family-focused
Price Range	\$300s–\$500s+
HOA/CDD	Both apply — verify parcel
High School	Bartram Trail HS

Beacon Lake — St. Augustine (32095)

632 acres around a 43-acre centerpiece lake with 358 acres of nature preserve. The Lake House amenity center: Junior Olympic pool, fun pool, splash park, lake beach, tennis, pickleball, fitness center, culinary studio.

New K-8 school opened inside Beacon Lake in August 2024.

Lifestyle	Lakefront, serene, family and active-adult friendly
Price Range	From ~\$460s; HOA \$76/mo + CDD — verify parcel
High School	Beachside HS

Beachwalk — St. Johns (32259)

Built around a 14-acre Crystal Lagoon — NE Florida's first — with white-sand beaches, swim-up bar, water slides, kayaking, and paddleboarding via the members-only Beachwalk Club. Sub-neighborhoods: Atlantica Isles, The Cove, Dorado, The Reef.

Lifestyle	Lagoon resort living, waterfront without the ocean
Price Range	\$365K–\$1.4M+
High School	Beachside HS
Note	CDD applies and is higher than most — always verify parcel

Markland — St. Augustine / WGV (32095)

Refined and intimate Hines-developed community limited to 355 homes on 314 acres. The Markland Manor House — inspired by the 1839 Flagler College landmark — anchors a beach-entry pool, fitness center, tennis, pickleball, 15-acre lake, and kayak launch. Brick-paved streets, meticulous landscaping, coastal contemporary to Mediterranean revival architecture.

Lifestyle	Upscale, intimate, architectural prestige
Price Range	Typically \$600K–\$1.2M+, 2,500–4,000+ sq ft
High School	Tocoi Creek HS

World Golf Village — St. Augustine (32092)

Anchored by the Renaissance Resort and King & Bear / Slammer & Squire championship courses. 29 sub-neighborhoods including Murabella (Tuscan-inspired, family-oriented), Parkland Preserve (D.R. Horton 55+), Heritage Landing, and Bannon Lakes. Feeds into Tocoi Creek HS.

Palencia — St. Augustine (32095)

Hines-developed, 2,600+ homes, modeled on walkable historic urbanism. The Palencia Club: 33,000-sq-ft clubhouse, Arthur Hills golf course along the Intracoastal, three pools, tennis, 30+ acres of parks, Tolomato Boardwalk. Feeds into Allen D. Nease HS.

Julington Creek Plantation — St. Johns (32259)

Established since 1994, 45+ sub-neighborhoods, 4,000+ acres. Champions Club golf, 16,000-sq-ft Residents Club with pools and waterslides, 8 tennis courts, skate park, 7 miles of trails. Homes mid-\$200s to \$1M+, avg

~\$535K. Feeds into Bartram Trail HS.

Durbin Crossing, Aberdeen & Bartram Ranch — St. Johns (32259)

Durbin Crossing: 2,000+ acres, two large amenity centers, Patriot Oaks Academy K-8 inside. Aberdeen (D.R. Horton, avg ~\$513K) feeds into Bartram Trail HS via top-ranked Cunningham Creek Elementary. Bartram Ranch (Toll Brothers, gated, 365 sites, mid-\$600s–\$1.2M) is the most upscale new option in 32259.

TrailMark — St. Augustine (32092)

Old-Florida inspired by Dream Finders. Six Mile Landing kayak launch direct to the St. Johns River. Lagoon pool, Lakeside Camp House, trails. Reverie at TrailMark offers gated 55+. Homes ~\$350K–\$550K+. Feeds into Allen D. Nease HS.

04 Schools — St. Johns County School District

“St. Johns County has earned an 'A' district grade from the Florida Department of Education every single year since the state began grading districts in 2004. Ranked #1 Best School District in Florida by Niche (2026 rankings).”

How School Zoning Works Here

This is the most important thing to understand before you buy. In St. Johns County, your child's school is determined entirely by your home's physical address — not your ZIP code, not your neighborhood name, and not what community marketing says. Two homes a few streets apart can be zoned to completely different schools.

There is no general open enrollment between zones. The assignment is fixed to your address. Families stay in their assigned schools — and this stability is one of the things families love about St. Johns County. Your kids grow up with consistent classmates, teachers who know the family, and a real sense of community.

Before making an offer on any home, run the exact address through the SJCSO Attendance Zone Locator at stjohns.k12.fl.us/zoning. It returns your exact elementary, middle, and high school assignment. Questions? Call District GIS staff at (904) 547-7680. School zones change frequently due to growth — always verify the specific address.

The district also offers Programs of Choice (career academies), a virtual school option (St. Johns Virtual School), and one public charter school (Treaty Oaks Preparatory Academy K-8). Inter-district transfers require a formal application and are not guaranteed.

By the Numbers — 2024-25 School Year

- Ranked #1 Best School District in Florida — Niche 2026
- A district grade from the Florida Dept. of Education — every year since 2004
- 37 'A' schools, 7 'B' schools — zero C, D, or F schools
- 97.1% graduation rate (vs. 92.2% Florida statewide)
- Average ACT: 21.4 | Average SAT: 1,137 (well above state and national averages)
- 81.4% of AP test-takers earned college credit (vs. 71.5% nationally)
- #1 in Florida in 3rd, 4th, 5th, 8th, 9th & 10th grade Reading on state assessments
- #1 in Florida in 4th and 8th grade Math
- 29 National Merit Semifinalists in the 2026 senior class
- District math proficiency 73% vs. Florida average 52%
- District reading proficiency 72% vs. Florida average 52%

School Structure

Traditional: K-5 elementary → 6-8 middle → 9-12 high. Newer master-planned communities increasingly feature K-8 Academies — single campuses running kindergarten through 8th grade that are consistently among the district's highest performers.

Notable K-8 Academies: Liberty Pines, Freedom Crossing, Patriot Oaks, Valley Ridge, Palm Valley, Pine Island, Mill Creek, Trout Creek (opened 2024-25 in Shearwater), Hallowes Cove (opening 2025-26), plus two new schools opening 2026-27 inside SilverLeaf and Nocatee.

All middle and high schools release early on Wednesdays.

Programs of Choice — Career Academies

Every comprehensive high school hosts competitive Career Academy programs. Highlights include the Academy of Engineering at Nease, Academy of Biotechnology at Ponte Vedra, Academy of Veterinary & Biomedical Sciences at Beachside (unique in the county), and the full IB program at Pedro Menendez HS. Dual enrollment with St. Johns River State College is available at all high schools.

05 High Schools at a Glance

Your assignment is always determined by your specific address — use stjohns.k12.fl.us/zoning to verify.

High School	Area Served	Zip
Allen D. Nease HS	Nocatee (most villages), Palencia, Ponte Vedra area	32081
Bartram Trail HS	Julington Creek, Aberdeen, Shearwater, eastern St. Johns	32259
Beachside HS	Beacon Lake, Beachwalk, parts of CR-210 corridor	32259
Creekside HS	Durbin Crossing, RiverTown, western Julington Creek	32259
Pedro Menendez HS	South county, Crescent Beach; full IB program	32086
Ponte Vedra HS	Palm Valley, Ponte Vedra Beach, portions of Nocatee	32081
St. Augustine HS	Historic St. Augustine, Anastasia Island	32082
Tocoi Creek HS	World Golf Village, SilverLeaf, Markland, TrailMark	32092
St. Johns Technical HS	County-wide career & technical education	32084

Rankings

Ponte Vedra HS ranks among the top public high schools in Florida and is the highest-rated in the district. Allen D. Nease and Creekside both rank in the top 50 in Florida. Bartram Trail and Tocoi Creek follow closely. All nine high schools perform well above state averages — even the lower-ranked in St. Johns County would be top-tier in most other Florida districts. Beachside HS (opened 2022) is building strong momentum quickly.

06 Private School Options

Approximately 30 private schools serve ~3,600 students in St. Johns County. With a public district this strong, most families choose public — but excellent private options exist.

St. Joseph Academy

Catholic 9-12 college prep, 155 SR-207, St. Augustine. Diocese of St. Augustine.

Palmer Catholic Academy

PK-8 Catholic, 4889 Palm Valley Rd, Ponte Vedra Beach. ~470 students; highly regarded.

San Juan del Rio Catholic

PK-8 Catholic, 1714 SR-13, St. Johns. One of the larger Catholic K-8 options.

Cathedral Parish School

PreK-8 Catholic, 259 St. George St., historic downtown St. Augustine.

The Bolles School — PV Campus

K-5 lower school on Ponte Vedra Beach; upper school (6-12) in San Marco, Jacksonville.

St. Johns Academy

K-8 non-denominational Christian, 1533 Wildwood Dr, St. Augustine.

The Broach School PV

K-12 serving students with learning differences, Ponte Vedra Beach.

Other options

Christian Home Academy, Victory Preparatory, Beacon of Hope. Episcopal School of Jacksonville and Bishop Kenny HS are popular private options ~20 miles north in Jacksonville.

07 Lifestyle — Beaches, Downtown & Beyond

42 Miles of Atlantic Coastline

From Ponte Vedra Beach north to Summer Haven south, St. Johns County offers 42 miles of Atlantic beach. Mickler's Landing in Ponte Vedra is the iconic public access point — wide, clean, relatively uncrowded. Vilano Beach draws surfers. St. Augustine Beach on Anastasia Island is most accessible from downtown; Anastasia State Park adds 1,600 acres of protected dunes, camping, and kayaking.

Historic Downtown St. Augustine

Nowhere in the country is quite like downtown St. Augustine. St. George Street's 11 pedestrian blocks are filled with shops, restaurants, and galleries. Flagler College occupies Henry Flagler's breathtaking 1888 Hotel Ponce de Leon. The Castillo de San Marcos has stood for 350+ years. Add the Lightner Museum, St. Augustine Lighthouse (165 ft, climbable), the 120-year-old Alligator Farm and its renowned bird rookery, and Fort Mose Historic State Park (site of the first legally free Black settlement in what is now the U.S., 1738).

Dining, Breweries & Arts

Beloved local spots: The Floridian, Columbia Restaurant, Collage, The Ice Plant, Catch 27, O'Steen's, Cap's on the Water, Aunt Kate's on the River, Palm Valley Fish Camp. Ancient City Brewing, A1A Ale Works, Bog Brewing, and San Sebastian Winery anchor the craft scene. The St. Augustine Amphitheatre (4,100-seat outdoor venue) hosts major touring acts year-round. Monthly First Friday Art Walk, Limelight Theatre, First Coast Cultural Center.

Annual Events

- Nights of Lights (mid-November through mid-January) — 3M+ white lights, National Geographic Top 10 holiday display. Free to view; trolley, carriage & boat tours available.
- The Players Championship at TPC Sawgrass (March) — PGA Tour flagship event.
- Sing Out Loud Festival (September) — 100+ free outdoor concerts countywide.
- Holiday Regatta of Lights (December) — Christmas boat parade on Matanzas Bay.
- Easter Parade (Easter Saturday, since 1956), Greek Festival, Lincolnville Festival, Rhythm & Ribs, Romanza Festival.

Outdoor Recreation

Guana Tolomato Matanzas Reserve (76,760 protected acres), Anastasia State Park, St. Johns River system, Julington-Durbin Preserve, Princess Place Preserve, and 28+ golf courses including TPC Sawgrass. Multiple communities offer direct kayak launch access. World-class fishing and boating on the St. Johns River and Intracoastal.

08 Getting Around

Major Roads

St. Johns County is car-dependent — public transit is limited. Know the road network before you buy.

I-95

Backbone of the county. Key exits: 305 (SR-206), 311 (SR-207), 318 (King St./historic district), 323 (WGV), 329 (CR-210), 335 (SR-9B/Race Track Rd).

CR-210

Critical east-west corridor. A \$18.7M widening from Trinity Way to Beachwalk Blvd (2 to 6 lanes) was completed April 2026, substantially easing congestion near Beachside HS.

SR-9B

Newest expressway connecting southern Duval to I-295. Fastest route from Bartram/St. Johns communities to downtown Jacksonville.

US-1

Parallel surface route to I-95; major commercial and medical corridor.

SR-16 / IGP

East-west central county; \$20M improvement project underway at WGV area.

A1A

Scenic coastal highway from Ponte Vedra Beach south through Crescent Beach.

Typical Commute Times

Nocatee → Downtown Jacksonville	~30–35 min via I-95 N
Nocatee → Atlantic Beaches	~10–20 min
Nocatee → Jacksonville Int'l Airport	~35–45 min
Julington Creek → Downtown Jax	~20–30 min via SR-9B / I-295
World Golf Village → Downtown Jax	~30–40 min via I-95
Historic St. Augustine → Downtown Jax	~45–60 min via I-95
Anywhere in 32259 → Historic Downtown	~25–40 min

My recommendation: drive your intended route at 7:30 a.m. on a school-day morning before you commit to any home. Peak congestion on CR-210, I-95 Exit 335, and the Bridge of Lions in downtown St. Augustine are real daily variables in this county.

09 Your Relocation Checklist

Here's the framework I walk every relocating client through before they make an offer.

Step 1. Pick a lifestyle band first

Coastal Ponte Vedra, Nocatee, the 210 Corridor, or Greater St. Augustine/WGV. Visit each at different times of day.

Step 2. Verify your school assignment

Run the exact address through stjohns.k12.fl.us/zoning. Do not rely on neighborhood name or community marketing. Verify every time.

Step 3. Pull the parcel-level CDD assessment

sjcpa.gov (St. Johns County Property Appraiser). CDD amounts vary significantly even within the same community.

Step 4. Check the FEMA flood zone

East of the Intracoastal and low-elevation areas often require flood insurance (\$700–\$1,500+/yr). Know before you negotiate.

Step 5. Drive your commute at peak hour

Tuesday or Thursday morning at 7:30 a.m. CR-210, I-95 Exit 335, and SR-9B especially.

Step 6. Budget the true monthly cost

P&I; + property taxes (~6.76 mills) + HOA + CDD + homeowner's insurance (~\$4,000–\$5,000/yr) + flood if applicable.

Step 7. Match schools to your life stage

Established academic reputations: Ponte Vedra HS, Nease HS, Creekside HS, Bartram Trail HS. Newest with strong momentum: Beachside HS, Toco Creek HS.

Step 8. 55+ buyers — know your options

Del Webb Nocatee, Del Webb Ponte Vedra, Reverie at SilverLeaf, Reverie at TrailMark, WaterSong at RiverTown, Stillwater, Cascades at WGV, Parkland Preserve.

“You don't have to figure this out alone. I've helped dozens of families find their perfect neighborhood in St. Johns County — and I'm happy to help you too.”

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10 Important Disclosures

This guide was prepared by Brandy, License SL3633098, Florida Coastal Team, brokered by Ipt Realty, as a general informational resource for prospective buyers and relocating families considering St. Johns County, Florida.

FLORIDA REAL ESTATE DISCLOSURE

This guide is provided for general informational purposes only and does not constitute legal, financial, tax, or real estate advice. All information is believed to be accurate at the time of preparation but is subject to change without notice.

School zones, builder incentives, CDD fees, insurance costs, property taxes, and community amenities can change quickly. Buyers should verify all property-specific details directly with the county, school district, builder, HOA/CDD, insurer, and their real estate professional before making a decision.

Prospective buyers are strongly encouraged to independently verify all information including: school attendance zone assignments (stjohns.k12.fl.us/zoning), parcel-specific property tax and CDD assessments (sjcpa.gov), FEMA flood zone status, HOA rules and fees, builder contracts and incentives, community amenities and restrictions, and any other material facts relevant to a purchase decision.

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