

BRANDY HOURIHAN • REALTOR®

2026 Guide to New Construction in St. Johns County

Relocation Edition

*The Honest Guide — Communities, Builders, Incentives,
CDD Fees, Schools, Insurance & What Nobody Tells You*

SilverLeaf • Shearwater • RiverTown • Beachwalk
Del Webb St. Johns • TrailMark • Beacon Lake • Nocatee

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01 Why Everyone Is Moving to St. Johns County

“This isn’t hype. The people coming here know exactly what they’re doing.”

They’re coming from New York, New Jersey, Illinois, Virginia, Connecticut, Massachusetts, Georgia, and beyond. Some are remote workers who finally cut the cord from their high-cost-of-living city. Some are military families relocating to NAS Jacksonville. Some are retirees who’ve done their homework and know that St. Johns County checks every box on their list. And some are young families who looked at a school ranking map, looked at a property tax comparison, and made the call.

Here’s what draws them, in plain English: St. Johns County has the best public school district in Florida — ranked #1 by Niche, with an ‘A’ grade from the state every year since 2004. It has no state income tax. It has 42 miles of Atlantic beaches. It has historic St. Augustine — one of the most beautiful small cities in America — right in the backyard. And it has a master-planned community building boom that means you can get a brand-new home, in a resort-style neighborhood, with a builder warranty, for less than you’d pay for a fixer-upper in the town you’re leaving.

The buyers coming from the Northeast in particular bring purchasing power that reshapes the local market. A household earning \$200,000 in New Jersey might net \$175,000 after state taxes. That same income in Florida nets \$200,000. That’s \$25,000 a year — every year — that can go toward a mortgage, a nicer home, or retirement savings. Once people run those numbers, the decision often gets easy fast.

State Income Tax	Zero — Florida taxes no personal income, pensions, or Social Security
#1 School District	St. Johns County ranks #1 in Florida (Niche 2026); ‘A’ district every year since 2004
Beach Access	42 miles of Atlantic coastline; 15–35 min from most new communities
Historic Downtown	St. Augustine — dining, arts, history — 20–35 min from most communities
Healthcare	Mayo Clinic, Baptist Health, Flagler Hospital all accessible
New Construction Boom	More master-planned communities than almost anywhere in Florida
Golf	28+ courses including TPC Sawgrass (The Players Championship)
Climate	~233 sunny days/year; mild winters; cooler summers than most of FL



02 Why New Construction? What You Actually Get

A lot of buyers ask whether new construction is really worth it — especially when you're paying a premium over resale. Here's the honest answer: it depends on what you're buying and whether you fully understand what comes with it.

What new construction gives you that resale can't:

- A builder warranty — typically 1 year workmanship, 2 years systems, 10 years structural
- Modern construction standards — post-2002 Florida building code means your home is built for wind resistance in a way older homes are not
- Energy efficiency — modern insulation, windows, HVAC systems, and often a HERS rating that tells you exactly how efficient your home is
- Everything is new — roof, appliances, HVAC, plumbing, electrical — no deferred maintenance surprises
- Floor plan selection and design center customization (if buying pre-construction)
- Builder incentives in today's market — rate buydowns, closing cost credits, appliance packages
- A community still being built — meaning parks, amenities, and neighborhoods are fresh and improving

What you give up compared to resale:

- Mature landscaping — new construction communities look sparse for the first 3–5 years
- Established community culture — you're building the neighborhood alongside everyone else
- Faster closing — new construction can take 6–18 months from contract to close; resale closes in 30–60 days
- Negotiating leverage on price — builders have less flexibility than motivated sellers
- Sometimes: a quieter street — active construction nearby for years in large communities

■ YEAR-ONE TAX TRAP

New construction homes in Florida are initially assessed at land-only value, which makes the first-year property tax bill look deceptively low. In year two, the home is assessed at full improved value, and your tax bill typically jumps significantly. Budget on year-two assessed value from day one — not year one. Ask me to run the full projected tax estimate before you sign.

03 The Stuff Nobody Tells You — CDD Fees, Insurance & Taxes

“The builder's payment calculator almost always leaves things out. Here's what to add back in.”

CDD Fees — The Most Misunderstood Cost in Florida New Construction

A Community Development District (CDD) is a special-purpose local government created under Florida law to finance infrastructure — roads, drainage, utilities, parks, amenity centers — through tax-exempt bonds. In plain English: the developer builds your neighborhood's infrastructure, the CDD issues bonds to pay for it, and you (and every other homeowner) repay those bonds over time as part of your annual property tax bill.

CDDs are not optional. They are not HOA fees. They are a government assessment — enforceable like taxes. If you don't pay, a lien goes on your property. They show up as a non-ad valorem line item on your St. Johns County property tax bill, separate from HOA dues.

A typical CDD assessment in St. Johns County runs \$1,200 to \$3,200 per year depending on the community and your specific lot. Divide by 12 to get the monthly impact — a \$2,400/year CDD adds \$200/month to your housing cost on top of your mortgage, property taxes, and HOA. Your lender counts CDD fees in the qualifying ratio when calculating how much you can borrow.

■ SilverLeaf EXCEPTION

SilverLeaf is notable for having NO CDD fees — a significant financial advantage over competing communities like Nocatee, Shearwater, Beachwalk, and Beacon Lake. Over a 30-year ownership period, no CDD can save a homeowner \$36,000 to \$96,000+ compared to a community with a \$1,200–\$3,200 annual CDD.

Homeowner's Insurance — The Florida Reality

Florida's insurance market is real and it matters for your budget. The good news: new construction homes built to current Florida building codes typically qualify for better rates than older homes — modern wind-resistant construction, impact-resistant windows, and hip roofs all help. Budget approximately \$2,500–\$4,500 per year for a typical new construction St. Johns County home. Coastal or waterfront properties run higher.

Flood insurance is a separate policy. Many new construction communities in St. Johns County sit in X flood zones (not required by most lenders), but some lots in Beachwalk, Beacon Lake, and waterfront RiverTown areas may be in AE or AH zones. Always verify the flood zone designation for your specific lot before you sign. If you're in a flood zone, budget \$700–\$1,500+ per year for flood coverage.

■ INSURANCE SHOPPING

Get insurance quotes before you sign a builder contract — not after. Florida's insurance market has real carriers that write new construction in St. Johns County, but options and premiums vary. Know your full monthly insurance cost before you commit to a purchase price.

HOA Fees — What They Cover and What They Don't

Almost every new construction community in St. Johns County has an HOA. Typical range: \$100–\$450/month depending on the community and what's covered. HOA fees pay for community management, common area

maintenance, amenity operations, landscaping of common spaces, and deed restriction enforcement. Some communities include lawn care; most don't for single-family homes. Verify exactly what's included before you budget.

You may have both an HOA and a CDD in the same community. They are not the same thing, and they bill through different channels. HOA dues typically hit your bank monthly or quarterly via automatic payment. CDD assessments typically appear on your annual property tax bill. Budget for both from day one.



04 Builder Incentives — How They Really Work

Builder incentives in 2026 are real, meaningful, and worth understanding — but they require careful reading. Here's how to think about them.

Rate Buydowns

A builder may offer to buy down your mortgage rate — either permanently (lower rate for the full loan term) or temporarily (a 2-1 buydown that drops 2 points in year one, 1 point in year two, then resets to the note rate). Temporary buydowns save real money in years one and two, but the loan resets to full rate in year three. Permanent buydowns are generally more valuable but cost the builder more and may be priced into the home. Either way, the buydown is typically only available if you use the builder's preferred lender.

■ ALWAYS GET A COMPETING QUOTE

Before accepting a builder's rate package, get one competing quote from an independent lender. Builder incentives are real — but sometimes the base price of the home is inflated to offset the incentive cost. A side-by-side comparison of total monthly payment (P&I; + taxes + insurance + HOA + CDD) tells you more than the interest rate alone.

Other Common Incentives

- Closing cost assistance — often \$5,000–\$20,000 applied at closing (usually requires builder's lender)
- Design center credits — dollars toward upgrades (flooring, countertops, appliances) applied at the design center
- Appliance packages — refrigerator, washer/dryer often added for free on inventory/spec homes
- Inventory home discounts — completed spec homes that haven't sold may carry a price reduction of \$10,000–\$30,000+
- Rate locks — extended rate locks during the construction period (important if you're building custom or semi-custom)
- HOA dues paid for X months — less common but appears occasionally on older inventory

■ INCENTIVES CHANGE WEEKLY

Builder incentive programs are tied to sales pace, interest rate movements, and inventory levels. What's offered today may not be available next week — and what wasn't available last month may suddenly appear on slow-moving lots. Your best source for current incentives is a REALTOR® who visits builder sites regularly and has relationships with builder sales representatives.

05 How to Use a REALTOR® with a Builder

■ READ THIS BEFORE YOU WALK INTO ANY BUILDER SALES CENTER

If you visit a builder's sales center without a REALTOR® registered as your agent, you may permanently lose the right to have representation on that purchase — even if you hire one later. The builder's sales team represents the builder, not you. Register your agent BEFORE your first visit. This costs you nothing — builder compensation is paid by the builder.

Many buyers assume that working without a REALTOR® saves them money on new construction. This is almost always wrong. Builder commission structures are built into the home price regardless of whether a buyer's agent is involved. Without an agent, you simply leave that commission with the builder.

What a buyer's agent who knows new construction in St. Johns County actually does for you: reviews and explains the builder contract (these are multi-page documents heavily weighted toward the builder's interests), helps you understand what's negotiable and what isn't, accompanies you to design center appointments where upgrade costs can easily spiral past \$50,000–\$100,000, schedules independent home inspections at foundation, framing, and pre-drywall stages that builders do not require but that protect you significantly, and tracks your closing timeline through a process that can take 6–18 months.

I know every builder in St. Johns County, every community, and every incentive program. I attend sales events, track closings, and know which communities have been negotiating and which haven't. That knowledge belongs to you — at no cost when you register me as your agent before your first builder visit.

“Call me before you visit any model home. One conversation could save you tens of thousands.”

06 SilverLeaf — St. Augustine (32092 / 32095)

SilverLeaf			
Price Range TH from \$190s; SF from mid-\$300s to \$1M+	Beach Vilano ~23 mi / PVB ~20 mi	Jax/St. Aug 30–35 min / 30 min	CDD? High School NO CDD — major advantage Tocoi Creek HS or Nease HS

The biggest community in Northeast Florida — and the only major one with NO CDD fees.

SilverLeaf is the most talked-about master-planned community in Northeast Florida right now, and for good reason. At 11,000 acres — zoned for up to 17,600 homes and 2.9 million square feet of commercial space — it will eventually rival Nocatee in size. But SilverLeaf has one thing Nocatee doesn't: zero CDD fees. That single fact makes it the most financially advantageous large master-planned community in St. Johns County for long-term owners.

In 2026, SilverLeaf is in full growth mode. The first amenity center is open and running. A brand-new second amenity center opened in early 2026. A new Publix (one of the largest in Florida, over 55,000 sq ft, with a Publix Pours wine and beer bar) opened in Spring 2026 at SilverLeaf Commons. A Baptist Health 24/7 Emergency Center is opening on-site. Two new K-8 schools are coming in 2026 and 2027. Chase Bank just announced a full-service branch. A third amenity center is planned. The commercial corridor is filling fast.

Builders active in SilverLeaf include Ashley Homes, David Weekley, Dream Finders, ICI Homes, Lennar, and MasterCraft (Courtney Oaks — gated, semi-custom, 70' and 80' lots, from \$729K). Price range is enormous — from townhomes in the \$190s to MasterCraft estate homes at \$1.1M+. With 50+ miles of golf-cart paths, 4,350 acres of preserved conservation land, and I-95 just minutes away, the access and lifestyle check every box.

✓ NO CDD fees — saves \$36K–\$96K+ over 30 years vs. CDD communities ✓ Largest selection of builders and floor plans in the county ✓ 2026: new Publix, Baptist Health ER, 2nd amenity center, K-8 school all opening ✓ 50+ miles of trails and cart paths; 4,350 acres conservation land ✓ Strong I-95/St. Johns Pkwy access — easy commute to Jax and St. Augustine ✓ Something for every budget: from \$190s townhomes to \$1M+ custom estates ✓ Multiple price points make it accessible to more buyers	✗ Still very much under construction — 8–10+ years to full build-out ✗ Commercial and retail still limited outside SilverLeaf Commons corridor ✗ Lots can feel exposed in newer phases — trees take years to mature ✗ No Crystal Lagoon, no river views — more suburban feel ✗ CR-16A / CR-210 traffic growing as community builds out ✗ Variety of builders = inconsistent quality between sections — inspect carefully
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★ BRANDY'S
TAKE

SilverLeaf is the single best value play in St. Johns County new construction for 2026. The no-CDD advantage is real money, the growth trajectory is exceptional, and the builder variety means you can find your price point. I'd be in here buying in the north end near Courtney Oaks or in Johns Island for the CR-210 access. Call me before you visit — I know every builder's current incentive program.



07 Shearwater — St. Augustine (32092)

Shearwater

Price Range From mid-\$300s to \$600s+	Beach PVB ~25 mi / St. Aug Beach ~30 mi	Jax/St. Aug 35–40 min / 35 min	CDD? High School CDD applies — verify parcel Bartram Trail HS
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Resort amenities, kayak launch to the St. Johns River, and a brand-new K-8 inside the gates.

Shearwater consistently ranks among buyers' favorites in St. Johns County — and the amenity package is the reason why. The Perch (three-story waterslide tower), Northeast Florida's longest lazy river, four lighted Har-Tru tennis courts, a lap pool, 13+ miles of nature trails, and a Kayak Club with a direct launch into Trout Creek connecting to the St. Johns River. These aren't builder-brochure amenities — they're built and operational.

The community's big 2024 addition: Trout Creek Academy K-8 opened inside Shearwater's gates, eliminating the school commute entirely for elementary and middle school families. Shearwater feeds into Bartram Trail High School, one of the county's top-performing high schools. Builders active in Shearwater include Dream Finders, ICI Homes, Toll Brothers, and David Weekley, across various price points. A CDD applies — verify the annual amount for your specific parcel before you budget.

- ✓ Best amenity package in this price range in the county
- ✓ Trout Creek Academy K-8 opened inside the community — zero school commute
- ✓ Kayak launch to St. Johns River — real outdoor lifestyle
- ✓ 13+ miles of trails; wooded lots with mature-feeling landscaping
- ✓ Bartram Trail HS — top-ranked high school in district
- ✓ Multiple builder options across price range
- ✓ Established community — mature trees in older sections

- ✗ CDD fees apply — verify parcel; adds to monthly cost
- ✗ Beach is ~25–30 miles — not the closest option in the county
- ✗ Peak-hour traffic on CR-210 building — widening completed April 2026 helps
- ✗ Some newer sections still feel sparse
- ✗ Price premium vs. SilverLeaf for similar square footage

★ BRANDY'S TAKE

Shearwater is my recommendation for buyers who put community amenities and outdoor lifestyle first, and for families where the on-site K-8 school is a genuine game-changer for daily life. If you're choosing between Shearwater and SilverLeaf, run the full monthly cost comparison including CDD — the gap is real.



08 RiverTown — St. Johns (32259)

RiverTown

Price Range From low \$260s (TH) to \$1M+ riverfront	Beach ~40–50 mi / 40+ min to beaches	Jax/St. Aug 35–40 min / 40+ min	CDD? High School CDD applies — verify parcel Bartram Trail HS or Creekside HS
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Genuine St. Johns River living — kayak launches, infinity pools, and waterfront dining.

RiverTown is unlike any other community in St. Johns County because its identity is anchored to the St. Johns River itself. Developed by Mattamy Homes across roughly 5,000 acres and 10 distinct neighborhoods, RiverTown puts the river — not just near the river — at the center of its lifestyle. The RiverClub has an infinity-edge pool overlooking the water, a waterfront café, kayak and paddleboard launch, boardwalk, fishing pier, and a nature trail network. The RiverHouse adds a second amenity center with a corkscrew waterslide, lazy river, full restaurant, and a full-time activities director.

Price range is genuinely wide: Mattamy's Meadows townhomes start in the low \$260s, while custom riverfront single-family homes with private docks reach \$1M+. WaterSong at RiverTown is the dedicated 55+ neighborhood within the community. The Shores at RiverTown (Toll Brothers townhomes) coming Summer 2026 adds a new luxury option. New construction is still actively underway in multiple neighborhoods.

The honest trade-off with RiverTown: it is further from major highways than most communities in this guide. It is further from the beach. It is the most immersive riverside setting in the county — but if you need to commute to Jacksonville daily or want quick beach access, run the commute math first.

- ✓ Best river lifestyle of any community in St. Johns County
- ✓ Dual amenity centers — RiverClub + RiverHouse — exceptional combined package
- ✓ Wide price range from the low \$260s to \$1M+ river estates
- ✓ WaterSong 55+ community inside for multigenerational appeal
- ✓ New construction still available across multiple neighborhoods
- ✓ Kayak launch, fishing pier, boardwalk — real river access daily

- ✗ Further from I-95/highways than other communities
- ✗ Beach is 40+ miles — longest drive in this guide
- ✗ CDD applies — verify parcel
- ✗ Commute to Jacksonville longer than CR-210 corridor communities
- ✗ Further from major retail — plan grocery runs accordingly

★ BRANDY'S TAKE

RiverTown is for the buyer who says 'I want to live on the water and I'm okay trading some commute convenience for it.' If that's you — and you want new construction in a river community — this is your only real choice in St. Johns County. Nobody else does this.



09 Beachwalk — St. Johns (32259)

Beachwalk			
Price Range From \$365K to \$1.4M+	Beach ~30–35 mi / 30 min to beaches	Jax/St. Aug 30–35 min / 35 min	CDD? High School CDD applies — among highest in county Beachside HS

Northeast Florida's first 14-acre Crystal Lagoon — beach living without the beach price.

Beachwalk is genuinely one-of-a-kind in Northeast Florida — a community built around a 14-acre Crystal Lagoon that is crystal clear, swimmable, and lined with white-sand beaches. The members-only Beachwalk Club on the lagoon includes a swim-up bar and restaurant, water slides, kayaking, paddleboarding, sailing, six Har-Tru tennis courts, 24-hour fitness center, a TPC 18-hole putting green, a Dog Splash Park, and kids' programming. If you want the visual and experiential feel of beach living without the ocean-adjacent price tag, there is nothing else like this in the market.

The community is located just east of I-95 on CR-210, making it one of the better-positioned communities for commuters — solid access to both Jacksonville and St. Augustine. Sub-neighborhoods include Atlantica Isles, The Cove, Dorado, and The Reef, with single-family homes and townhomes from the \$360s to well over \$1M. Beachside High School (opened 2022) serves the community and is building a strong early academic and athletic reputation.

■ CDD NOTE

Beachwalk's CDD is higher than most communities in the county, reflecting the cost of financing the Crystal Lagoon infrastructure. Always verify the specific annual CDD amount for your parcel before you budget. It is a meaningful monthly cost that must be factored into your total housing payment.

- ✓ 14-acre Crystal Lagoon — genuinely unique in the NE Florida market
- ✓ Swim-up bar, water slides, kayaking, paddleboarding — all on the lagoon
- ✓ I-95 access makes Beachwalk one of the better-commuter communities
- ✓ Beachside HS — newer campus with growing academic and extracurricular strength
- ✓ Sub-neighborhood variety: townhomes to luxury single-family
- ✓ Golf cart-friendly with direct lagoon access from most streets

- ✗ CDD among the highest in the county — verify parcel, factor in budget
- ✗ Real beach is ~30 min away — the lagoon is beautiful but not the ocean
- ✗ Lagoon membership requires HOA compliance — rules apply
- ✗ Some buyers find the community density higher than they expect
- ✗ Beachside HS still developing its track record vs. older established schools

★ BRANDY'S
TAKE

Beachwalk is for the buyer who wants resort lifestyle at a non-oceanfront price, who will actually use the lagoon, and whose kids will love growing up somewhere that looks like a vacation every day. The CDD is the real budget variable here — run the full monthly cost and make sure you're comparing apples to apples vs. SilverLeaf or Shearwater.



10 Del Webb St. Johns — 55+ Active Adult

Del Webb St. Johns

Price Range \$400s–\$600s+	Beach ~20 min to beaches	Jax/St. Aug 35–40 min / 30 min	CDD? High School CDD/HOA — verify Tocoi Creek HS area
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The newest Del Webb active adult community in NE Florida — new construction still available.

Del Webb St. Johns is Pulte's newest 55+ entry in Northeast Florida, bringing the proven Del Webb active adult formula to a location just outside historic St. Augustine. As of 2026, the community is actively building and selling — meaning buyers can still choose lots, floor plans, and design center options that are not available in the sold-out Del Webb Nocatee or the completed Del Webb Ponte Vedra.

The Del Webb model is built around the Lifestyle Director-driven social calendar, resort amenities, and low-maintenance living. As Del Webb St. Johns builds out, the amenity center, club programming, and community culture will develop. Its location near historic St. Augustine means residents are closer to the city's restaurants, arts scene, and beaches than they would be at Del Webb Ponte Vedra or Del Webb Nocatee. Verify current amenity status, pricing, and HOA/CDD details directly — as a community still building, these details evolve.

- ✓ New construction still available — choose your lot, plan, and finishes
- ✓ Del Webb brand and builder warranty — proven process
- ✓ Closer to historic St. Augustine than Del Webb PV or Nocatee
- ✓ I-95 access makes both Jax and St. Aug reachable
- ✓ Del Webb Lifestyle Director model — social programming from day one

- ✗ Community still building out — amenities and culture developing
- ✗ Less established than Del Webb PV (1,940 homes, 10+ years) or Nocatee
- ✗ Details changing as build-out progresses — verify everything current
- ✗ No bundled golf — courses accessible nearby but not included

★ BRANDY'S TAKE

Best for 55+ buyers who want new Del Webb construction and prefer proximity to historic St. Augustine over the Nocatee/Ponte Vedra corridor. Get in early to have lot and floor plan selection — that window closes as the community sells out.

11 TrailMark — St. Augustine (32092)

TrailMark			
Price Range From \$400s to \$900s+	Beach PVB ~25 mi / St. Aug Beach ~25 mi	Jax/St. Aug 35–40 min / 25–30 min	CDD? High School CDD applies — verify parcel Allen D. Nease HS

Old-Florida character, 24 miles of trails, and a kayak launch to the St. Johns River.

TrailMark stands out in the St. Johns County new construction market for feeling genuinely different from its competitors. While most communities here celebrate their resort-style amenity centers, TrailMark's identity is built around natural Florida — mature oaks, a 24-mile trail network of paved, natural, and shell-rock surfaces, and a Six Mile Creek boardwalk kayak launch with paddling access to the St. Johns River. The amenity center offers a resort-style beach-entry pool and the Lakeside Camp House as a social hub, but the community's real appeal is the outdoors.

Builders in TrailMark include Dream Finders, Drees, Lennar, MasterCraft, and Richmond American, across a wide price range from the \$400s to the \$900s. Allen D. Nease High School is the zoned high school — one of the top-ranked in the county. Reverie at TrailMark within the community serves as the dedicated 55+ gated neighborhood, making TrailMark a rare multigenerational master plan. TrailMark is off World Golf Village Parkway with solid I-95 access.

✓ 24 miles of trails — best trail system of any new community in the county ✓ Six Mile Creek kayak launch direct to the St. Johns River ✓ Allen D. Nease HS — top-ranked high school in county ✓ Mature-tree feel — more established look than most new communities ✓ Multiple builder options across wide price range ✓ WGV Pkwy/I-95 access — easy to both Jax and St. Augustine ✓ Reverie at TrailMark for 55+ buyers already in community	✗ CDD fees apply — verify parcel ✗ Smaller amenity center than Del Webb or Shearwater ✗ Beach is ~25 miles — mid-range access ✗ WGV commercial corridor less developed than Nocatee or SilverLeaf Commons ✗ Fewer builder options than SilverLeaf
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★ BRANDY'S TAKE

TrailMark is for the outdoor lifestyle buyer who wants a nature-first community and doesn't need the Crystal Lagoon or the three-story waterslide tower. Nease HS zoning, river kayaking, and mature trees are genuinely hard to find in new construction. If you're a trail runner, kayaker, or just someone who needs green space to feel at home, go visit TrailMark first.



12 Beacon Lake — St. Augustine (32095)

Beacon Lake

Price Range From ~\$460s+	Beach ~30 min to beaches	Jax/St. Aug 30–35 min / 30 min	CDD? High School CDD/HOA — verify parcel Beachside HS
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632 serene acres around a 43-acre lake with 358 acres of permanently protected preserve.

Beacon Lake offers something rare in new construction communities: true visual serenity. The community's 43-acre centerpiece lake and 358 acres of preserved natural land owned by the St. Johns Water Management District give Beacon Lake a sense of permanent, protected openness that most new communities can't promise. Your conservation views won't be built over.

The Lake House amenity center features a Junior Olympic pool, fun pool, splash park, lake beach, tennis, pickleball, fitness center, and a culinary studio — a genuine full-amenity package. A brand-new K-8 school opened inside Beacon Lake in August 2024, eliminating the school commute for elementary and middle school families. Builders include Toll Brothers and Dream Finders. Beachside High School (opened 2022) serves the community. Located between I-95 and US-1 on CR-210, Beacon Lake has solid access to both corridors.

- ✓ 43-acre lake + 358 acres SJWMD-protected preserve — views that can't be built on
- ✓ Full amenity package: Junior Olympic pool, lake beach, culinary studio
- ✓ New K-8 opened 2024 inside the community — zero school commute
- ✓ Toll Brothers + Dream Finders — reputable builders
- ✓ CR-210/I-95 access — good commuter positioning
- ✓ Beachside HS — newer campus with growing reputation

- ✗ CDD applies — on the higher side; verify parcel
- ✗ Beachside HS newer — less established vs. Nease or Bartram Trail
- ✗ Beach is ~30 miles — mid-range access
- ✗ Limited builder selection vs. SilverLeaf or TrailMark
- ✗ Smaller community (632 acres) = more limited social variety

★ BRANDY'S TAKE

Beacon Lake is for the buyer who prioritizes permanent, protected natural views over resort-scale amenities — and for families where the on-site K-8 school is a daily quality-of-life win. The conservation land guarantee is rare. If lake life and preserved views matter more to you than the Crystal Lagoon or the three-story waterslide, Beacon Lake is your pick.



13 Nocatee — New Construction Overview

Nocatee — Ponte Vedra (32081)

Price Range From \$350s to \$1M+; varies by village	Beach ~15 min to Ponte Vedra Beach	Jax/St. Aug 30–35 min / 20–25 min	CDD? High School CDD applies + master HOA Nease HS or Ponte Vedra HS
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One of the top-selling master-planned communities in America — still building in select villages.

Nocatee is the 800-pound gorilla of master-planned communities in Northeast Florida. At nearly 15,000 acres and approaching 15,000 homes at full build-out, it is the most established, most amenity-rich, and most recognizable master-planned community in the market. The Splash Water Park, 30+ miles of trails, kayak launches, the Nocatee Town Center (120+ shops and restaurants), Food Truck Fridays, and golf-cart-everything culture have made Nocatee a lifestyle unto itself.

New construction is still available in select Nocatee villages — particularly newer phases like Crosswater, Lakeside at Nocatee, and Deep Creek Landing. The Del Webb Nocatee 55+ community is sold out (resale only). Builder options include Toll Brothers, Dream Finders, ICI Homes, David Weekley, and others. The Nocatee premium is real — you pay more per square foot here than in SilverLeaf or TrailMark — but you get more in return: the most established community culture, the best walkable Town Center, and the closest beach access (~15 min to Mickler's Landing).

- ✓ Most established master-planned community in NE Florida — built out culture
- ✓ ~15 min to Ponte Vedra Beach — closest beach access of any community in this guide
- ✓ Nocatee Town Center — 120+ shops and restaurants, golf-cart accessible
- ✓ Splash Water Park, 30+ miles of trails, kayak launch — full amenity suite
- ✓ Strong resale market — high buyer demand
- ✓ St. Johns County's #1 school district; Nease HS or Ponte Vedra HS

- ✗ Most expensive per square foot in the county — significant premium
- ✗ CDD + master HOA — total fees among highest in the market
- ✗ Traffic in the Nocatee corridor building with growth
- ✗ Less new construction availability than in earlier phases
- ✗ Larger community (approaching 15K homes) — less intimate for some

★ BRANDY'S TAKE

Nocatee commands a premium — and mostly justifies it. If beach proximity is your #1 criterion and you want the most proven community infrastructure in the county, Nocatee is hard to beat. If you're maximizing square footage per dollar, compare the full monthly cost (including CDD and master HOA) against SilverLeaf before you decide.



14 Drive Times at a Glance

Use this table as your quick reference. These are typical off-peak times — allow 15–25% more during school drop-off/pickup and Jacksonville afternoon commute hours.

Community	Jax Beach	Downtown Jax	Downtown St. Aug	Jacksonville Int'l Airport
SilverLeaf	35–45 min	30–35 min	30 min	38 min
Shearwater	35–45 min	35–40 min	35 min	40 min
RiverTown	40–50 min	35–40 min	40+ min	45 min
Beachwalk	30–40 min	30–35 min	35 min	38 min
Del Webb St. Johns	35–45 min	35–40 min	30 min	38 min
TrailMark	30–40 min	35–40 min	25–30 min	38 min
Beacon Lake	30–40 min	30–35 min	30 min	35 min
Nocatee area	25–35 min	30–35 min	20–25 min	35 min

■ DRIVE YOUR ACTUAL ROUTE

Before you sign any contract, drive your intended daily commute at the actual time you would leave for work. Jacksonville's peak commute hours (7:00–8:30 a.m. southbound, 4:30–6:00 p.m. northbound) on I-95 and the CR-210 corridor can add 15–25 minutes to table times above. Similarly, school drop-off congestion around Beachside HS, Bartram Trail HS, and Toco Creek HS is real and worth experiencing firsthand.

15 Schools — St. Johns County School District

“This is the single most powerful draw for relocating families. And it's real.”

The St. Johns County School District is the #1 ranked school district in Florida by Niche (2026), earns an 'A' grade from the Florida Department of Education every year since 2004, and consistently produces test scores that would be top-tier in any state in the country. If you're moving from New Jersey, Illinois, New York, or Virginia with kids in school — and you've looked at your current district's ratings — this is the school district you've been reading about.

District Rank	#1 Best School District in Florida — Niche 2026
State Grade	'A' from Florida Dept. of Education — every year since 2004
Math Proficiency	73% (vs. Florida average 52%)
Reading Proficiency	72% (vs. Florida average 52%)
Graduation Rate	97% for Class of 2025
SAT Average	1,137 (vs. Florida avg 970, national avg 1,029)
AP College Credit	81.4% of AP test-takers earned credit (vs. 71.5% nationally)

School Zoning — The Most Important Thing to Understand

In St. Johns County, your child's school is determined entirely by your home's physical address — not the ZIP code, not the community name, not what the builder's brochure says. Two homes a few streets apart may be zoned to different schools. Always verify your specific lot's school assignment at stjohns.k12.fl.us/zoning before you sign. School zones change as the district grows — verify the specific address, every time.

SilverLeaf	Mill Creek Elem / Pacetti Bay Middle / Toco Creek HS or Nease HS (address-dep.)
Shearwater	Trout Creek Academy K-8 (on-site) / Bartram Trail HS
RiverTown	Freedom Crossing Academy K-8 (on-site) / Bartram Trail HS or Creekside HS
Beachwalk	Liberty Pines Academy / Beachside HS (2022)
Del Webb St. Johns	Verify — near WGV / Toco Creek HS zone
TrailMark	Picolata Crossing K-8 / Allen D. Nease HS
Beacon Lake	Beacon Lake K-8 (on-site, opened 2024) / Beachside HS
Nocatee	Valley Ridge / Palm Valley / Pine Island Academies / Nease HS or PV HS



■ **ALWAYS VERIFY**

School zones in St. Johns County change frequently as growth triggers rezoning. Always verify the specific parcel address at stjohns.k12.fl.us/zoning or call (904) 547-7680. Never rely solely on community marketing materials or this guide for school assignments.



16 Your New Construction Relocation Checklist

Here's the framework I walk every relocating buyer through. These steps protect you.

Step 1. Register me as your agent BEFORE visiting any builder sales center

If you walk in unregistered, you may permanently waive your right to representation on that purchase. Builders pay agent compensation — it costs you nothing.

Step 2. Verify school zone at stjohns.k12.fl.us/zoning for the specific lot

Not the community. Not the ZIP code. The specific lot address. Every time.

Step 3. Get an independent mortgage quote before accepting builder incentives

The builder's rate may be great — or it may be priced into a higher base. You won't know without a competing quote.

Step 4. Calculate the FULL monthly payment: P&I; + taxes + HOA + CDD + insurance

Don't compare purchase prices. Compare total monthly housing costs. A \$450K home in a CDD community may cost more monthly than a \$480K home in SilverLeaf with no CDD.

Step 5. Budget on YEAR-TWO property taxes, not year-one

Year-one taxes are assessed on land only. Year-two reflects the full improved value and will be significantly higher.

Step 6. Get insurance quotes before you sign

Know your full insurance cost — homeowner's, flood zone if applicable — before you commit to a price.

Step 7. Schedule independent inspections at foundation, pre-drywall, and final walkthrough

Builder inspections are not your inspections. A licensed inspector at each stage protects your warranty rights and catches issues before they're covered up.

Step 8. Drive your commute at peak hour before signing

CR-210 at 7:45 a.m. I-95 at 5:00 p.m. Experience it before you commit to it.

Step 9. Verify the CDD annual amount for your specific parcel

Not the 'typical range.' The actual current amount for your lot, from the CDD district manager or property appraiser.

Step 10. Understand the builder contract before you sign it

These contracts are written for the builder's protection. They are long, detailed, and not buyer-friendly. Read every line. Bring me — or an attorney — before you sign.

“You've worked hard for this. Let me make sure you get exactly what you came here for — not a surprise on closing day.”

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Florida Coastal Team • Ipt Realty

17 Important Disclosures

This guide was prepared by Brandy Hourihan, License SL3633098, Florida Coastal Team, brokered by Ipt Realty, as a general informational resource for buyers considering new construction in 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.

Pricing, builder incentive programs, HOA fees, CDD assessments, school zones, community amenities, builder availability, and community details change frequently. Buyers should verify all property-specific details directly with the builder, HOA/CDD, county, school district, insurer, and their real estate professional before making any decision.

School zone assignments are made by the St. Johns County School District based on physical address and are subject to change. Always verify at stjohns.k12.fl.us/zoning before making a purchase decision based on school assignment.

CDD assessments are government obligations that appear on the annual property tax bill. Failure to pay may result in a lien on the property. Verify current CDD amounts directly with the CDD district manager and St. Johns County Property Appraiser (sjcpa.gov) for any specific parcel.

Builder contracts contain terms that heavily favor the builder. Buyers are strongly encouraged to review all builder contract documents with a licensed REALTOR® and/or real estate attorney before signing.

This guide does not create an agency relationship. To establish buyer representation, a written buyer's agency agreement must be executed. Brandy Hourihan is licensed under Florida Statute Chapter 475 as a Florida Real Estate Salesperson, License No. SL3633098, affiliated with Florida Coastal Team, brokered by Ipt Realty.

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Ready to find your new home in St. Johns County?
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