

BRANDY'S

Complete Guide to 55+ Living in St. Johns County

Real Advice. Local Insight. Better Moves.

*Every Active Adult Community — Honest Pros & Real Cons
Beach Distance • Amenities • Affordability • Getting Around
Plus: The Best Volunteer Opportunities of Your Life*

Exclusively for St. Johns County, Florida • St. Augustine Area

Lic. SL3633098 • Florida Coastal Team • Ipt Realty



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Community details, pricing, HOA/CDD fees, and amenities change frequently. Always verify directly with community, builder, HOA/CDD, and your real estate professional.
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WHAT'S INSIDE

- 01 Why St. Johns County for Your Next Chapter
- 02 How to Choose — The Big Picture
- 03 Del Webb Ponte Vedra (Riverwood at Nocatee)
- 04 Del Webb Nocatee
- 05 Del Webb St. Johns
- 06 Stillwater by Lennar
- 07 WaterSong at RiverTown
- 08 Reverie at TrailMark
- 09 Reverie at SilverLeaf
- 10 Cascades at World Golf Village
- 11 Parkland Preserve at WGV
- 12 Villages of Selay
- 13 Summer Bay at Grand Oaks
- 14 Bridge Bay at Bannan Lakes
- 15 Side-by-Side Community Comparison
- 16 Volunteer Opportunities — Give Back, Feel Amazing
- 17 Important Disclosures

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01 Why St. Johns County for Your Next Chapter?

“This is where your next chapter gets really, really good.”

Here's the truth: there are 55+ communities all over Florida. So why do so many people who've done their research end up in St. Johns County? Because this place has something most Florida retirement destinations simply don't — a combination of world-class beaches, a walkable historic city that actually has things to do on a Tuesday afternoon, healthcare you can count on, no state income tax, and a community vibe that feels more like a neighborhood than a resort.

The Atlantic Ocean is 15 to 30 minutes away depending on where you settle. Downtown St. Augustine — with its restaurants, galleries, live music, and 460 years of history — is a short drive or Uber from every community in this guide. The Guana Tolomato Matanzas Reserve puts 76,760 acres of wilderness in your backyard. And from December through March, North Atlantic right whales swim just offshore to give birth. You literally watch them from the beach with binoculars.

If you've been putting off this decision, let me make it simpler: come visit for a week. Spend a morning on Ponte Vedra Beach. Walk St. George Street. Have dinner at Catch 27. Play a round at one of 28+ golf courses. And then tell me you're not ready to make the call.

Beach Access	15–30 min from most 55+ communities
Healthcare	Mayo Clinic Jax, Baptist Health, Flagler Hospital — all close
State Income Tax	Zero. Florida keeps your Social Security, pension, and investment income.
Weather	~233 sunny days/year; mild winters; avg 70°F
Historic Downtown	World-class dining, arts, history right in your backyard
Golf	28+ courses — TPC Sawgrass, Palencia, King & Bear and more
Wildlife	Sea turtles nesting May–Oct; right whales Dec–Mar; manatees year-round
Price Range	\$280s to \$750s+ — something for every budget



02 How to Choose — The Big Picture

Before we walk through every community, here are the five questions I ask every 55+ buyer who calls me. Your honest answers to these will narrow the field fast.

1. How important is beach proximity?

If you want to be 15 minutes or less from the sand, look at Del Webb Ponte Vedra, Del Webb Nocatee, or Villages of Selo. If 20–25 minutes is fine, every other community in this guide works. None of them are on the beach — but several have their own pools that feel like a resort.

2. Is golf bundled or do you just want it nearby?

Stillwater is the only community in this guide where golf is truly bundled into the HOA — you own the membership when you own the home. Every other community has golf courses nearby but not included. This is a big lifestyle and financial difference.

3. Do you want new construction or are resales fine?

Del Webb Ponte Vedra is complete (resale only). Del Webb Nocatee is sold out (resale only). Del Webb St. Johns, Stillwater, WaterSong, both Reveries, Parkland Preserve, and Summer Bay still have new construction. Cascades at WGV, Villages of Selo, and Bridge Bay are resale-only.

4. What's your HOA/CDD comfort level?

All communities in this guide have HOA fees. Some also have CDDs (a separate tax-bill line item). WaterSong at RiverTown tends to have lower HOA fees than Del Webb communities. Cascades at WGV and Villages of Selo (being older and established) often have lower overall costs. Always ask for the full parcel-level breakdown before you make an offer.

5. River lifestyle vs. beach access vs. golf-course living?

WaterSong at RiverTown is your river community. Del Webb Ponte Vedra and Nocatee are your beach-closest options. Stillwater is your golf-first choice. Reverie at TrailMark is your nature-and-trails pick. Villages of Selo is your most affordable close-to-historic-downtown option. There's a right answer for everyone — it just depends on you.



03 Del Webb Ponte Vedra (Riverwood at Nocatee)

Del Webb Ponte Vedra — Riverwood at Nocatee

Price Range Resale \$300s–\$600s+	Beach ~15 min to Mickler's Landing	Traffic/Access Easy — US-17/I-95	HOA/CDD ~\$350–\$500/mo HOA; CDD applies
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The original and the legend. Northeast Florida's most established 55+ community.

Del Webb Ponte Vedra — also known as Riverwood at Nocatee — is the gold standard for 55+ living in Northeast Florida. Built between 2007 and 2017, this 1,940-home gated community sits inside the award-winning Nocatee master plan, which means residents get two layers of amenities: their own exclusive 37,800-square-foot Anastasia Club, plus access to all of Nocatee's master community amenities. The Anastasia Club is genuinely stunning — indoor and outdoor pools, state-of-the-art fitness center with aerobics studio, steam room and sauna, arts and crafts, a grand ballroom, six tennis courts, eight pickleball courts, bocce ball, six miles of walking/biking trails, and a social café. The community is fully built out, so the trees are mature, the streets are established, and the neighbor you meet on day one has probably been there for ten years.

- ✓ Largest and most established 55+ community in Northeast Florida
- ✓ 37,800 sq ft Anastasia Club — one of the best clubhouses anywhere
- ✓ Access to Nocatee Town Center (120+ shops, restaurants) by golf cart
- ✓ ~15 min to Ponte Vedra Beach and Mickler's Landing
- ✓ 35+ clubs and a full-time Lifestyle Director
- ✓ Resale market is active — strong buyer demand, good resale value
- ✓ Condos available (unique in the area) for buyers who want less maintenance
- ✓ Adjacent to 2,400-acre Nocatee Preserve

- ✗ Fully built out — new construction not available
- ✗ HOA fees are among the highest in the area (~\$350–\$500+/mo)
- ✗ CDD assessment adds to the annual tax bill — verify parcel
- ✗ Can feel large and less intimate at 1,940 homes
- ✗ Some residents note cookie-cutter feel in certain sections
- ✗ Cell/internet can be spotty in specific home sites — test before you buy
- ✗ Peak-season traffic in Nocatee corridor can be congested

★ BRANDY'S TAKE

If you want the best amenities, the most established community, and the closest beach access in the 55+ market, this is your answer. It costs more — but you get more. Best for buyers who want a resort lifestyle and a move-in-ready resale home in a proven neighborhood.



04 Del Webb Nocatee

Del Webb Nocatee

Price Range \$400s–\$750s+	Beach ~15 min to Ponte Vedra Beach	Traffic/Access Easy — US-17/I-95	HOA/CDD ~\$350–\$450/mo HOA + CDD
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Newer, larger homes — same Del Webb prestige, same Nocatee location.

Del Webb Nocatee is the newer sibling of Del Webb Ponte Vedra — and in many ways the upgrade. Opened in 2019, this gated 55+ community features a 22,000-square-foot Canopy Club with a zero-entry pool, pickleball courts, fitness studio, and an on-site Tavern & Grill with private wine lockers. The homes here are generally larger and newer than in Del Webb Ponte Vedra, and the floor plan selection reflects what today's active adult buyers want. A full-time Lifestyle Director keeps the social calendar packed. Like Del Webb Ponte Vedra, residents also have access to all master Nocatee amenities — Splash Water Park, kayak launch, Town Center, Crosswater Park, and 30+ miles of trails. Pricing reflects the newer construction and larger footprints, generally starting in the \$400s and running well into the \$700s+ for premium lots.

- ✓ Newer construction than Del Webb PV — more modern floor plans
- ✓ Canopy Club has Tavern & Grill with private wine lockers — social hub
- ✓ Dual amenity access: Canopy Club + all Nocatee master amenities
- ✓ ~15 min to Ponte Vedra Beach
- ✓ Full-time Lifestyle Director on site
- ✓ Strong fiber internet throughout
- ✓ Large and diverse home selection — single-family and villas

- ✗ SOLD OUT for new construction — resale only now
- ✗ Among the highest price points in the 55+ market
- ✗ HOA + CDD = significant monthly/annual cost; verify by parcel
- ✗ Large community (1,000+ homes) — less intimate feel for some
- ✗ Nocatee corridor traffic building during peak hours
- ✗ No bundled golf — courses nearby but not included

★ BRANDY'S TAKE

Del Webb Nocatee is the move for buyers who want the newest homes, the best tech infrastructure, and dual amenity access — and don't mind paying a premium for it. Ideal for buyers who sold a home in a high-cost-of-living state and want to bring their equity here.



05 Del Webb St. Johns

Del Webb St. Johns

Price Range	Beach	Traffic/Access	HOA/CDD
\$400s–\$600s+	~20 min to beaches	Good — I-95 nearby	TBD — verify with community

The newest Del Webb in Northeast Florida — still being built.

Del Webb St. Johns is the newest Del Webb active adult community in Northeast Florida, bringing the Del Webb formula to a new location just outside historic St. Augustine. Details are still developing as this community builds out, but it offers buyers the ability to purchase new construction with the Del Webb brand backing, warranty programs, and amenity infrastructure. Its location provides convenient I-95 access while keeping you closer to historic downtown St. Augustine than the Nocatee communities. As the community matures, the amenity package, pricing, HOA structure, and lifestyle programming will come more clearly into focus. This is a good option for buyers who want new Del Webb construction and want to get in at earlier pricing before the community is established.

- ✓ New construction available — buy early for best pricing and selection
- ✓ Del Webb brand backing — proven builder process and 10-year warranty
- ✓ Closer to historic St. Augustine than Del Webb Nocatee or PV
- ✓ I-95 access makes Jacksonville and St. Augustine both easily reachable
- ✓ Del Webb lifestyle programming and Lifestyle Director model

- ✗ Still building out — amenities, trails, and full community not complete
- ✗ Less established than Del Webb PV or Nocatee — no track record yet
- ✗ Pricing and HOA/CDD structure still developing — verify everything
- ✗ Construction activity ongoing — noise and traffic during build-out
- ✗ Community feel and social fabric take years to fully develop

★ BRANDY'S TAKE

Best for the patient buyer who wants new Del Webb construction and is willing to be part of building a community from the ground up. Lock in earlier pricing, pick your lot and finishes — but go in with eyes open that the community will take a few years to feel fully alive.



06 Stillwater by Lennar

Stillwater by Lennar — St. Johns

Price Range \$300s–\$500s+	Beach ~20 min	Traffic/Access Easy — I-95 at Exit 329	HOA/CDD ~\$350–\$450/mo HOA; verify CDD
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Northeast Florida's only bundled-golf 55+ community. Golf is included — period.

Stillwater is genuinely one-of-a-kind in this market. Built by Lennar and located off I-95 in St. Johns (ZIP 32259), it is the only 55+ community in Northeast Florida where golf is bundled into your homeownership. The 18-hole Bobby Weed-designed course — the same architect behind Fleming Island Plantation's course — is yours when you buy here. No separate membership fees, no pay-to-play. You own it. The community is designed around that golf-centric lifestyle, with a clubhouse, pro shop, Toptracer practice facility, and programming built around the course. A total of 549 homes at build-out, with villas and single-family homes available. Its location just off I-95 makes it easy to get to both Jacksonville and St. Augustine, and the beach is about 20 minutes away.

- ✓ Only bundled-golf 55+ community in Northeast Florida — golf included
- ✓ Bobby Weed-designed 18-hole course — same architect as Fleming Island
- ✓ Toptracer practice facility — take your game seriously
- ✓ Gated and private — 549 homes keeps it manageable in scale
- ✓ I-95 access makes Jacksonville and St. Augustine both ~20 min
- ✓ Strong investment: golf bundled = no separate club fees ever
- ✓ Lennar quality construction with warranty

- ✗ Golf-centric — if you don't play, you're paying for something you won't use
- ✗ Amenities beyond golf are more modest than Del Webb or WaterSong
- ✗ Located west of I-95 — more suburban/highway feel than river or beach
- ✗ No waterfront lots or river views
- ✗ New construction phase may be ending — check availability
- ✗ Some older sections feel less fresh than newer builds

★ BRANDY'S TAKE

If golf is your thing — and I mean really your thing — Stillwater is the only place in Northeast Florida that bundles it. For serious golfers, the math works beautifully: no annual club membership fees, unlimited rounds, and a great course. For non-golfers, this is not your community.



07 WaterSong at RiverTown

WaterSong at RiverTown — St. Johns

Price Range \$350s–\$550s+	Beach ~25 min	Traffic/Access Good — SR-9B/I-95	HOA/CDD ~\$183–\$350/mo HOA; CDD applies
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River living, dual amenity access, and one of the most beautiful natural settings in the county.

WaterSong is RiverTown's dedicated 55+ neighborhood, and it might just be the most beautifully situated active adult community in Northeast Florida. Built by Mattamy Homes on ~260 acres along the St. Johns River, WaterSong gives residents something none of the other communities can match: a genuine river lifestyle. Kayak launches, waterfront boardwalks, fishing piers, nature trails threading through preserved wetlands — and that's just the shared RiverTown amenities. WaterSong residents also have their own private clubhouse, resort-style pool, hot tub, pickleball and bocce courts, fire pits, and a Biergarten that opens to the trails. And then there's RiverClub and RiverHouse — two more clubhouses, three more pools, a lazy river, full waterfront café, yoga studio, and the kind of community programming that makes you feel like you're at a resort. HOA fees here tend to run lower than Del Webb communities, which is a meaningful difference over time.

- ✓ Most scenic setting of any 55+ community — real St. Johns River views
- ✓ Double amenity access: WaterSong clubhouse + full RiverTown amenities
- ✓ Lower HOA fees than Del Webb communities — significant long-term savings
- ✓ Kayak launch, fishing pier, waterfront boardwalk on the St. Johns River
- ✓ New construction still available — villas and single-family
- ✓ One-story floor plans designed with active adult lifestyle in mind
- ✓ Intimate feel — closer-knit community than the mega Del Webb communities
- ✓ Golf cart-friendly for both RiverTown and WaterSong neighborhoods

- ✗ Further from the highway than most (15 min further than some communities)
- ✗ Beach is ~25 min — not the closest 55+ option
- ✗ Mattamy's first 55+ community — less experience vs. Del Webb in this niche
- ✗ Still building out — some construction activity ongoing
- ✗ River/wetlands location means checking flood zone and insurance requirements
- ✗ No bundled golf — courses accessible but off-site

★ BRANDY'S TAKE

WaterSong is my personal favorite for buyers who want the combination of a beautiful natural setting, lower HOA fees, and a genuine sense of waterfront community without paying the Del Webb premium. The river lifestyle is unmatched. If peace, nature, and social warmth matter more to you than brand recognition — this is your place.



08 Reverie at TrailMark

Reverie at TrailMark — St. Augustine (32092)

Price Range \$300s–\$500s+	Beach ~25 min	Traffic/Access Good — WGV Pkwy/I-95	HOA/CDD ~\$250–\$350/mo HOA; verify CDD
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Nature, trails, a Biergarten, and small-community charm — all in one gated 55+ address.

Reverie at TrailMark is Dream Finders Homes' most popular 55+ community, and it's easy to see why. Tucked inside the TrailMark master-planned community off World Golf Village Parkway, Reverie has a distinctly different feel from the big Del Webb communities — it's smaller (550 homes at build-out), more wooded, and more intimate. The Lodge is a 4,600-square-foot lakeside clubhouse with indoor and outdoor social spaces, a resort-style pool and spa, six pickleball courts, bocce ball, a catering kitchen, and an open-air Biergarten that leads directly to the trails. And there are miles of trails — TrailMark's 24-mile network of paved, natural, and shell-rock paths winds through old-growth oaks, past the Six Mile Creek kayak launch, and through preserved Florida landscape. The community has lakeside and preserve homesites, eleven home designs from 1,500 to 3,000 sq ft, and an active club calendar.

- ✓ Smaller and more intimate than Del Webb — 550 homes feels neighborly
- ✓ Beautiful wooded setting with mature trees and natural Florida character
- ✓ Six Mile Creek kayak launch connecting to the St. Johns River
- ✓ 24 miles of TrailMark trails — incredible for walkers, cyclists, hikers
- ✓ Open-air Biergarten is a genuinely unique and popular amenity
- ✓ New construction still available — 11 floor plans, 1,500–3,000 sq ft
- ✓ Lower HOA fees than Del Webb communities
- ✓ Close to WGV shopping, restaurants, and healthcare

- ✗ Smaller clubhouse than Del Webb — 4,600 sq ft vs. 38,000 sq ft
- ✗ No golf on-site — courses accessible but off-site
- ✗ Beach is ~25 min — not the closest 55+ option
- ✗ Slightly further from major retail than northern communities
- ✗ TrailMark has a 'tucked away' feel — some buyers prefer more activity nearby

★ BRANDY'S TAKE

Reverie at TrailMark is the pick for the nature lover, the trail walker, the kayaker, the 'I want my mornings quiet and my evenings social' buyer. The setting is genuinely beautiful, the community feel is warm, and the price is right. If the Biergarten and kayak launch sound like your idea of a great Saturday, call me.



09 Reverie at SilverLeaf

Reverie at SilverLeaf — St. Augustine (32092/32095)

Price Range \$350s–\$550s+	Beach ~25 min	Traffic/Access Good — St. Johns Pkwy/I-95	HOA/CDD ~\$250–\$350/mo HOA; No CDD
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The newest 55+ option — inside the fastest-growing community in Northeast Florida.

Reverie at SilverLeaf is Dream Finders' newest 55+ community, and it sits inside SilverLeaf — one of the most exciting large-scale developments in all of Northeast Florida. At 360 homes planned, it's larger than Reverie at TrailMark but still smaller than the Del Webb communities. SilverLeaf has no CDD fees, which is a meaningful financial advantage over many competitors. The community will have its own dedicated 55+ amenity center with resort pool, pickleball, fitness, and social programming, plus access to SilverLeaf's five community amenity centers as they open. Future plans inside SilverLeaf include the largest Publix in NE Florida, a Baptist Health medical complex, two new K-8 schools, and a 300,000-sq-ft town center. If you want to be part of something being built into one of Florida's premier communities — and get in early — Reverie at SilverLeaf is worth a serious look.

- ✓ No CDD fees — significant annual savings vs. most competitors
- ✓ Newest 55+ community — fresh construction, modern floor plans
- ✓ Inside SilverLeaf — future Baptist Health hospital, Publix, town center all on site
- ✓ 360 homes — larger than TrailMark but manageable scale
- ✓ Access to all five SilverLeaf amenity centers as they open
- ✓ Dream Finders reputation for quality and personal service
- ✓ Good I-95 access via St. Johns Parkway

- ✗ Still early in development — amenities and community not fully built yet
- ✗ Less established than Reverie at TrailMark — community feel still forming
- ✗ SilverLeaf itself is still under heavy construction — expect activity nearby
- ✗ Beach is ~25 min — same as other WGV-corridor communities
- ✗ The 'get in early' benefit requires patience as the community matures

★ BRANDY'S TAKE

Reverie at SilverLeaf is the play for the buyer who wants to get in early on what will be an extraordinary community, wants the no-CDD savings, and is comfortable being part of a growing neighborhood rather than an established one. Think of it as buying the future.



10 Cascades at World Golf Village

Cascades at World Golf Village — St. Augustine (32092)

Price Range	Beach	Traffic/Access	HOA/CDD
Resale \$250s–\$400s	~25 min	Good — WGV/I-95	~\$350–\$425/mo HOA; verify

The established, resale-only value leader with full amenities near WGV.

Cascades at World Golf Village is one of the most established 55+ communities in St. Johns County, built between 2004 and 2015 with 450 homes. It's entirely resale — no new construction — which means the community is fully landscaped, the neighbors know each other, and you can see exactly what you're buying. The clubhouse offers indoor and outdoor pools, pickleball, tennis, fitness center, billiards, and a robust activity calendar. Being in the World Golf Village area means proximity to the King & Bear and Slammer & Squire golf courses, the WGV resort, and a growing commercial corridor. For buyers who want an established community with lower entry prices than Del Webb, Cascades is consistently the most talked-about alternative.

- ✓ Fully established — mature landscaping, built community culture
- ✓ 450 homes — full-sized community with strong social calendar
- ✓ One of the most affordable 55+ options in St. Johns County
- ✓ Indoor and outdoor pools, tennis, pickleball, fitness — full amenity suite
- ✓ Near WGV golf courses, resort, and commercial amenities
- ✓ Resale = what you see is what you get — no construction surprises

- ✗ No new construction — resale only
- ✗ Older homes (2004–2015) may need updates
- ✗ HOA fees vary by home and phase — verify current amounts
- ✗ Beach ~25 min — not the closest option
- ✗ Some buyers find the WGV corridor less vibrant than Nocatee or Fleming Island

★ BRANDY'S TAKE

Cascades is the smart value play for the established community buyer. You get a fully built neighborhood, real amenities, and prices meaningfully below Del Webb — in exchange for an older home that may need some refreshing. Perfect for buyers who don't want to wait for a community to grow up.



11 Parkland Preserve at World Golf Village

Parkland Preserve — St. Augustine (32095)

Price Range \$280s–\$400s+	Beach ~25 min	Traffic/Access Good — WGV/I-95	HOA/CDD ~\$250–\$350/mo HOA; verify CDD
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Gated, affordable, low-maintenance — and close to everything WGV has to offer.

Parkland Preserve sits adjacent to Cascades at World Golf Village and offers an affordable gated 55+ option with a more modest but functional amenity package — clubhouse, fitness center, pool, pickleball, dog park, and a full activity calendar. Built by D.R. Horton's Freedom Homes division (now operated under various builder arrangements), the community has 367 homes on conservation and water-view lots. The location just off I-95 makes it one of the most conveniently positioned 55+ communities for buyers who commute or travel frequently. Homes sit on conservation land owned by the St. Johns Water Management District, so the preserve views are permanent and protected. Lawn care included in HOA keeps maintenance minimal — very popular with buyers who want the lock-and-leave Florida lifestyle.

- ✓ Most affordable gated 55+ option in the WGV corridor
- ✓ Conservation and water views — permanently protected by SJWMD
- ✓ Lawn care included in HOA — true lock-and-leave lifestyle
- ✓ Gated and quiet — small community feel at 367 homes
- ✓ Dog park, pickleball, fitness center — all the basics covered
- ✓ Strong I-95 access for travelers and commuters

- ✗ Smaller amenity package than Del Webb or WaterSong
- ✗ D.R. Horton/Freedom Homes quality — solid but not luxury
- ✗ Less social programming than larger communities
- ✗ Beach ~25 min — not the closest option
- ✗ Limited on-site dining or retail — need to drive for most services

★ BRANDY'S TAKE

Parkland Preserve is ideal for buyers who want the gated 55+ lifestyle without the Del Webb price tag, who value their conservation views and quiet, and who don't need a 38,000-square-foot clubhouse to be happy. A smart, affordable choice in a premium county.



12 Villages of Selay

Villages of Selay — St. Augustine (32084)

Price Range

Resale + new \$250s–\$400s

Beach

~10–15 min

Traffic/Access

Good — US-1/I-95

HOA/CDD

~\$300–\$400/mo HOA

Closest 55+ community to historic downtown St. Augustine and the beaches.

Villages of Selay holds a distinction no other 55+ community in this guide can claim: it is the closest active adult community to both historic downtown St. Augustine and St. Augustine Beach. At approximately 240 duplex-style attached homes, it's one of the smaller communities but punches well above its size in lifestyle access. You can be in the historic district in 10–15 minutes. You can walk St. George Street on a whim. You can catch a concert at the Amphitheatre without planning an expedition. The community features a gated entrance, a clubhouse with a pool, fitness center, and social programming, and lake views throughout. The duplex-style homes mean lower maintenance and smaller footprints than most communities in this guide. New homes are available in addition to resale.

- ✓ Closest 55+ community to historic downtown St. Augustine (10–15 min)
- ✓ Closest 55+ to St. Augustine Beach — a real differentiator
- ✓ 240 homes — small enough to know your neighbors
- ✓ Gated with clubhouse, pool, fitness center
- ✓ Both new construction and resale available
- ✓ Lower price points than most 55+ communities in the county

- ✗ Duplex-style (attached) homes — less privacy than single-family
- ✗ Smaller amenity package than Del Webb or WaterSong
- ✗ 240 homes — limited club selection and programming depth
- ✗ Smaller community means smaller social pool for activities
- ✗ US-1 corridor can have traffic at peak hours

★ BRANDY'S TAKE

Villages of Selay is perfect for the buyer who says 'I want to walk to restaurants, I want the beach 15 minutes away, I want a gated community, and I don't need a 6-mile trail system.' If downtown access and beach proximity are your top two criteria, nothing beats this address.



13 Summer Bay at Grand Oaks

Summer Bay at Grand Oaks — St. Augustine (32092)

Price Range	Beach	Traffic/Access	HOA/CDD
\$300s–\$450s+	~20 min	Good — SR-207/I-95	~\$250–\$350/mo HOA

Maintenance-free living, vibrant community center, and strong value.

Summer Bay at Grand Oaks is a newer 55+ community by Dream Finders Homes, located in the Grand Oaks master-planned area of St. Augustine near SR-207. The community is built around maintenance-free living — lawn care, exterior upkeep, and community management are all handled, so residents can focus on enjoying themselves. The community center offers a pool, fitness center, and social programming, and the overall vibe is active and friendly. At 306 homes, it occupies a sweet spot between the intimacy of Reverie at TrailMark and the scale of Del Webb. Its SR-207 location provides solid I-95 access while keeping you close to St. Augustine shopping, healthcare, and the Vilano Beach area.

- ✓ Strong maintenance-free package — lawn care included
- ✓ Active community with regular programming and social events
- ✓ 306 homes — good size for a varied social life without feeling overwhelming
- ✓ Dream Finders quality — same builder as popular Reverie communities
- ✓ SR-207/I-95 access makes beach and downtown both accessible
- ✓ Newer construction — modern floor plans and energy efficiency

- ✗ Smaller clubhouse and amenity package than Del Webb
- ✗ Less name recognition than Del Webb or WaterSong
- ✗ Still building out — full community feel developing
- ✗ Grand Oaks corridor less commercially developed than Nocatee or WGV
- ✗ Beach ~20 min — decent but not the closest option

★ BRANDY'S TAKE

Summer Bay is a solid choice for buyers who want Dream Finders quality, maintenance-free living, and an accessible price point without the Del Webb premium. A community with good bones and a friendly vibe that's still finding its full identity.



14 Bridge Bay at Bannon Lakes

Bridge Bay at Bannon Lakes — St. Augustine (32095)

Price Range	Beach	Traffic/Access	HOA/CDD
Resale \$300s–\$450s	~20 min	Good — US-1/I-95	~\$200–\$300/mo HOA

Pulte-built resale community with clubhouse access and walkable trails.

Bridge Bay at Bannon Lakes is a 55+ community by Pulte Homes (Pulte is the parent of Del Webb) located within the Bannon Lakes development near US-1 in northern St. Johns County. At 167 homes, it's one of the smaller communities in this guide, built between 2017 and 2022 and now entirely resale. Residents have access to a clubhouse, walking trails throughout the Bannon Lakes community, and a quieter, less intensive social calendar than the larger communities. The location near US-1 provides good access to I-95 and keeps you within 20 minutes of both St. Augustine and the Ponte Vedra corridor. For buyers who want a Pulte-quality home in a gated 55+ setting without the full Del Webb price and fee structure, Bridge Bay is worth exploring.

- ✓ Pulte construction quality — proven builder
- ✓ 167 homes — very intimate, neighborly feel
- ✓ Lower HOA fees than Del Webb communities
- ✓ US-1/I-95 access — easy to get anywhere in the county
- ✓ Bannon Lakes trails and amenities accessible
- ✓ Gated and quiet

- ✗ 167 homes — very limited club programming and social events
- ✗ Resale only — no new construction
- ✗ Smaller amenity package than most 55+ communities in the guide
- ✗ Less social infrastructure — requires more self-driven activity
- ✗ Northern St. Johns location means further from WGV and southern communities

★ BRANDY'S TAKE

Bridge Bay suits the buyer who wants a small, quiet, gated Pulte-quality community without the Del Webb HOA price tag. If you're self-sufficient socially and don't need 35 clubs and a Lifestyle Director to be happy, this is a calm, well-built choice.



15 Side-by-Side Community Comparison

Use this table as your quick reference. Always verify current pricing, fees, and availability directly with each community or with me — these details change.

Community	Price Range	Beach	Golf?	Pool/Fitness	HOA est./mo	Gated?
Del Webb Ponte Vedra	Resale \$300s–\$600s	~15 min	No (nearby)	38K sf club	\$350–\$500	Yes
Del Webb Nocatee	\$400s–\$750s+	~15 min	No (nearby)	22K sf club	\$350–\$450	Yes
Del Webb St. Johns	\$400s–\$600s+	~20 min	No	TBD	TBD	Yes
Stillwater	\$300s–\$500s+	~20 min	Yes (bundled)	Yes	\$350–\$450	Yes
WaterSong/RiverTown	\$350s–\$550s+	~25 min	No	Dual clubs	\$183–\$350	Yes
Reverie at TrailMark	\$300s–\$500s+	~25 min	No	4.6K sf lodge	\$250–\$350	Yes
Reverie at SilverLeaf	\$350s–\$550s+	~25 min	No	TBD	\$250–\$350	Yes
Cascades at WGV	Resale \$250s–\$400s	~25 min	No	Full club	\$350–\$425	Yes
Parkland Preserve/WGV	\$280s–\$400s+	~25 min	No	Clubhouse	\$250–\$350	Yes
Villages of Sely	Resale \$250s–\$400s	~10 min	No	Clubhouse	\$300–\$400	Yes
Summer Bay/Grand Oaks	\$300s–\$450s+	~20 min	No	Community ctr	\$250–\$350	Yes
Bridge Bay/Bannon Lks	Resale \$300s–\$450s	~20 min	No	Clubhouse	\$200–\$300	Yes

A few things this table can't capture: the feeling of pulling through the gate for the first time. The sound of your neighbors laughing at the pool on a Friday afternoon. The morning you spot a manatee from the kayak launch. The Wednesday wine club that turns into a two-hour conversation about everything. That's what you're really buying. Call me and let's go find it together.

16 Volunteer Opportunities — Give Back, Feel Amazing

“The best thing about retiring in St. Johns County? You can spend your free time actually making a difference — for sea turtles, whales, manatees, your neighbors, and your community.”

One of the things that surprises people most about life here is how many meaningful ways there are to plug in. This isn't just shuffleboard and happy hour (though those exist and they're great). St. Johns County has a conservation ecosystem that genuinely needs volunteers, an arts scene that depends on community support, and a historic downtown that comes alive because people show up for it. Here's your guide to the best of it.

■ Sea Turtle Patrol — Walk the Beach at Sunrise for Science

Every spring and summer morning from May through October, trained volunteers walk the beaches of St. Johns County at sunrise to survey for sea turtle nesting activity. Loggerheads, leatherbacks, and green turtles all nest here — and your data collection helps scientists protect these endangered animals for generations. The St. Johns County Habitat Conservation Program coordinates the official patrol program under a Florida Fish & Wildlife Conservation Commission (FWC) permit. Volunteers undergo training and are assigned specific beach survey zones. It's physically active (sand walking in early-morning heat), deeply rewarding, and you'll see things most people never do — fresh tracks leading to a nest, the cascade of hatchlings making their first run to the ocean. Positions fill up — sign up in January for the coming season.

How to get involved: Contact St. Johns County Habitat Conservation at (904) 209-3740 or email araybould@sjcfl.us. Visit sjcfl.us/hcp for zone information and permit holder contacts. The county also runs a Sea Turtle Washback Program (August–November) collecting stranded hatchlings from the wrack line — a different, equally important volunteer role.

■ North Atlantic Right Whale Watch — The Rarest Animal in the Ocean

From December through March, the waters just offshore of St. Johns County become the only known calving grounds for the critically endangered North Atlantic right whale — one of the rarest large animals on Earth, with fewer than 360 individuals remaining. Mothers come here to give birth and nurse their calves before returning north to feeding grounds off New England and Canada. The Marineland Right Whale Project, headquartered at Marineland (9741 Oceanshore Blvd., just south of St. Augustine), coordinates a volunteer shore-based sighting network that spans the coastline from St. Augustine to the Ponce Inlet. Volunteer teams meet at designated lookout points each morning, scanning the ocean with binoculars, recording sightings, photographing whales for individual identification, and educating the public. The Project collaborates with the New England Aquarium, NOAA, the GTM Research Reserve, and the U.S. Navy. Frank Gromling, a longtime volunteer, has seen more than 250 right whales from shore over the years. 'Every time I see one, it is like the first time,' he says.

How to get involved: Contact the Marineland Right Whale Project at marinelandrightwhale@gmail.com or visit aswh.org/whale. Right Whale Hotline for sightings: 1-888-97-WHALE. The GTM Reserve also supports this program — contact them at gtmnerr.org.

■ Manatee Conservation — Protect Florida's Gentle Giants

West Indian manatees are a federally threatened species and a beloved presence in the St. Johns River, Doctors Lake, and the coastal waterways of St. Johns County. Volunteers can support manatee conservation in several meaningful ways: through the Save the Manatee Club's Festival Volunteer program (staffing educational tables at events year-round), through FWC's Florida Fish and Wildlife Research Institute internship and volunteer opportunities, through habitat-focused efforts with the GTM Reserve, and by participating in local



waterway cleanups coordinated by the Matanzas Riverkeeper (the 'Litter Gitter' boat cleanup program). Active advocates for manatees in the St. Johns River include the Public Trust for Conservation, which is leading a multi-stakeholder initiative to protect manatees from watercraft collisions and restore their shoreline habitat — volunteers and community supporters are welcome.

How to get involved: Save the Manatee Club at savethemanatee.org. Report injured/stranded manatees: FWC Wildlife Alert Hotline 888-404-3922. GTM Reserve volunteers: gtmnerr.org. Matanzas Riverkeeper Litter Gitter: visit their website or contact through GTM.

■ GTM Reserve — Be a Steward of 76,760 Wild Acres

The Guana Tolomato Matanzas National Estuarine Research Reserve is one of 30 protected areas in the national NERR system — and it's right in our backyard. Volunteers here do everything from trail maintenance and habitat restoration (removing invasive plants, planting native dunes) to citizen science water quality monitoring, guided program assistance, and educational outreach. The Friends of GTM organization supports the Reserve's research, conservation, and education mission and offers volunteer roles from field work to fundraising to event coordination. If you've ever wanted your volunteer work to directly advance published scientific research, this is the place.

How to get involved: gtmnerr.org — click 'I Want to Volunteer.' Friends of GTM at friendsofgtm.org.

■ Historic St. Augustine — Docent, Guide & Preservation

The Castillo de San Marcos, the Lightner Museum, the St. Augustine Lighthouse, the Colonial Quarter, Fort Matanzas — all of these historic sites depend on trained volunteer docents and interpreters to bring their stories to life. The National Park Service trains volunteer docents for the Castillo (the oldest masonry fort in the continental U.S.) and Fort Matanzas. The St. Augustine Lighthouse and Maritime Museum has an active volunteer program for docents, research assistants, and special events. The Friends of Anastasia State Park and Friends of GTM both support park stewardship and educational programming.

How to get involved: nps.gov/casa (Castillo volunteer inquiry), staugustinelighthouse.org, friendsofanastasia.org.

■ Habitat for Humanity — Build Something That Lasts

Habitat for Humanity of St. Johns County builds and restores homes for families in need throughout St. Augustine and St. Johns County. No construction experience required — their experienced crew leaders guide volunteers every step of the way. Whether you're swinging a hammer, painting, landscaping, or working at the Habitat ReStore (a thrift store where proceeds fund home building), every hour matters. This is an especially meaningful opportunity for retirees who have the time, the physical capacity, and the life experience to give back in a hands-on way.

How to get involved: habitatstjohns.org/volunteer

■ Meals and Companionship — Council on Aging

The Council on Aging of St. Johns County serves seniors who need support — meal delivery, companionship programs, transportation assistance, and social programs at the Sunshine Center in downtown St. Augustine. For active adults who are in good health, volunteering for COA is one of the most meaningful things you can do: you're giving time, presence, and connection to people who need it most. Meal delivery, social event assistance, and activity support at the Sunshine Center are all open to volunteers.

How to get involved: coasjc.org/volunteer — 180 Marine St., St. Augustine, FL 32084.

■ Literacy and Library Volunteers



Literacy St. Johns is a volunteer-based organization providing free reading, writing, math, and GED support to underserved adults throughout St. Johns County. The St. Johns County Public Library System (SJCPLS) also has volunteer roles at every branch — shelving, programming support, reading groups, and summer reading events. For former educators, professionals, or anyone who loves books and learning, these are deeply satisfying ways to give back.

How to get involved: ltrstjohns.org for literacy tutoring. sjcpls.org/about/support for library volunteering.

■ St. Augustine Humane Society & Wild Reserve

Animal lovers have two unique options here. The St. Augustine Humane Society welcomes volunteers for animal care, events, and administrative support. And for a genuinely one-of-a-kind experience, the St. Augustine Wild Reserve (near World Golf Village) allows volunteers to assist with the care of rescued exotic animals — lions, tigers, leopards, wolves, and more. Volunteers must be 18+, schedule in advance, and be prepared to take on real animal care tasks.

Humane Society: staughumane.org. Wild Reserve: sawildreserve.org/volunteer — email wildreserve@aol.com to schedule.

“You worked a long time to get here. Now spend your time in a way that fills you up. Volunteer for something wild. Protect something beautiful. Build something for someone else. That’s the good stuff.”

17 Important Disclosures

This guide was prepared by Brandy, License SL3633098, Florida Coastal Team, brokered by Ipt Realty, as a general informational resource for adults aged 55+ considering active adult communities 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.

Community details, pricing, HOA fees, CDD assessments, amenities, availability, age restrictions, pet policies, and builder programs change frequently. Buyers should verify all property-specific details directly with each community, builder, HOA/CDD, insurer, and their real estate professional before making any decision.

55+ community age restrictions are governed by the Housing for Older Persons Act (HOPA). At least one resident per household must be 55 or older in qualifying communities. Verify specific requirements with each community's HOA documents before purchasing.

Volunteer program information is provided for informational purposes. Program availability, scheduling, requirements, and contact information may change. Verify current details directly with each organization before committing.

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