



Moving to St. Johns County?

Start Here.

A Local Guide for Families, First-Time Buyers & Florida Relocations

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Welcome

If you're thinking about moving to St. Johns County or the greater Jacksonville area, you've probably already noticed something: there are a LOT of neighborhoods — and online searches only tell part of the story.

This guide was designed to simplify the process and help buyers understand the differences between communities, pricing, amenities, lifestyle, and expectations before they start touring homes.

Why Families Choose St. Johns County

Families continue relocating to St. Johns County because of the combination of newer communities, outdoor lifestyle, expanding amenities, access to Jacksonville, and strong community atmosphere.

Buyers often prioritize:

- Family-friendly communities
- New construction opportunities
- Resort-style amenities
- Walkability and recreation
- Access to shopping and dining
- More space and newer homes

Popular Communities

Rivertown — Scenic riverfront atmosphere, trails, active community lifestyle.

SilverLeaf — Rapidly growing area with modern construction and expanding infrastructure.

Shearwater — Amenity-focused community with strong recreational appeal.

Beachwalk — Unique lagoon-centered lifestyle with resort-style feel.



Understanding HOA & CDD Fees

Florida communities often include HOA and/or CDD fees, which many relocating buyers are unfamiliar with initially.

HOA fees typically support amenities, landscaping, recreation, and community upkeep.

CDD fees help fund infrastructure and development costs and are usually included within property taxes.

New Construction vs. Resale

New construction offers modern layouts, builder incentives, and energy efficiency.

Resale homes may provide larger lots, mature landscaping, and established neighborhoods.

Neither option is universally better — the right fit depends on lifestyle, timing, and budget comfort.



Common First-Time Buyer Mistakes

- Focusing only on list price instead of monthly payment
- Touring before understanding budget comfort
- Underestimating insurance, HOA, and tax costs
- Falling in love with listing photos before touring communities
- Waiting too long to ask questions

Your Home Buying Journey

1. Get pre-approved
2. Define your priorities
3. Explore communities
4. Tour homes
5. Submit an offer
6. Complete inspections
7. Finalize financing
8. Close and celebrate

Let's Connect

Real estate made simple, local, and personal.

Whether you're relocating, buying your first home, or simply trying to understand the local market better, I'd love to help guide the process in a way that feels approachable and informed — never overwhelming.

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