THE 2026 EDITION

The Northeast Florida Home Buyer's Guide

Read the bones of the house before you fall in love with the paint.

Roof age · HVAC lifecycle · Flood zones · CDD vs HOA · Permits

New construction · Relocation & sight-unseen buying · The real monthly number

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A NOTE BEFORE YOU START

If you are buying a home in Northeast Florida in 2026 — your first, your next, or your relocation landing spot — you are going to hear a lot about paint colors, school zones, and quartz countertops. Those things are easy to see. This guide is about the things that are not.

I am Joseph Denny. Before I ever sold a house, I earned a Building Construction degree from the University of Florida. That means when I walk through a home with you, I am not just looking at how it lives — I am reading how it was built, how it has aged in the Florida sun, and what it will quietly cost you in years three, five, and ten.

In these pages you will learn the five systems that decide the true cost of a Florida home, how to decode a flood zone in thirty seconds, why a CDD fee is not an HOA fee, what to demand from a builder, and how to buy from two thousand miles away without surprises. No hype, no pressure — just the same walk-through I give my own clients.

Educational guide only. It is not an inspection, appraisal, insurance quote, or legal advice, and it does not create an agency relationship. Verify every property-specific fact with licensed professionals before you rely on it.

CHAPTER 1

The Real Monthly Number

The listing price is not the cost of the home. The monthly number is — and in Northeast Florida, that number has more moving parts than most buyers expect.

HOA — the fee you know about

A homeowners association fee pays for shared amenities, common-area upkeep, and covenant enforcement. It is billed monthly or quarterly and appears on the listing. Simple enough.

CDD — the fee most buyers miss

A Community Development District fee is different. In master-planned communities like Nocatee, the developer finances roads, utilities, and amenities through bonds — and homeowners repay those bonds through a line on the annual property tax bill, often for 20 to 30 years. It does not appear in the listing's HOA field. In parts of Northeast Florida it adds hundreds of dollars per month to the real cost of ownership.

No listing feed carries the CDD figure reliably. It has to be pulled by hand from the county tax record — every time, for every property you seriously consider.

Insurance — priced by the house, not the neighborhood

Coastal Florida insurance is driven by roof age, flood zone, construction type, and wind mitigation features. Two identical-looking homes on the same street can carry wildly different premiums. Quote insurance *before* you offer, not during the inspection period.

Line item	Where it hides	How to pin it down
HOA fee	Listing detail field	Confirm amount + what it covers, in writing
CDD assessment	County property tax bill	Pull the tax record for the exact address
Homeowners insurance	Quoted per property	Get a real quote before offering
Flood insurance	Zone-dependent (Ch. 3)	Zone AE/VE: mandatory with a mortgage
Roof / HVAC reserves	The house itself (Ch. 2)	Budget replacement if near end of life

Table 1. The five lines that make up the real monthly number.

> ***Ask before you offer:*** *"What is the full monthly — principal, interest, taxes, HOA, CDD, homeowners, and flood — for this exact address?" If anyone answers from the listing alone, the number is wrong.*

CHAPTER 2

Reading the Bones of the House

A house in Florida ages on a schedule. The sun, the humidity, and the storm seasons set the calendar — not the seller's paint job. Here is the lifecycle math I run on every showing.

The roof — the 18-to-22-year conversation

A typical shingle roof in this climate serves roughly 18 to 22 years. If the home was built in 2005 and the roof was never replaced, you are not buying a roof — you are buying a roof replacement, and it should be priced into your offer. A replacement can run into five figures, and insurers tighten their terms as roofs pass 15 years. "Year built" is not a roof record: always ask for the permit history or the replacement invoice.

HVAC — the 12-year Florida clock

Air handlers and condensers here run ten to twelve months a year. Plan on a service life around 12 years. On any showing, I photograph the manufacture date sticker on the unit. A system past its life is a $6,000–$8,000 budget line, not a surprise.

Permits — the paper trail that protects you

A beautiful new kitchen means nothing if the work was never permitted. Unpermitted work can complicate insurance claims, appraisals, and your future resale — and it can be a genuine safety issue. The county permit portal is public. Searching it takes minutes and should happen before every offer.

The envelope — windows, stucco, and water

Window ratings, stucco cracks, grading, and drainage decide how a home handles a Florida storm season. Hairline stucco cracks are common; stair-step cracking and soft spots around windows deserve a specialist's eye. This is what your inspection period is for.

System	Typical Florida service life	If it is near the end
Shingle roof	~18–22 years	Price replacement into the offer
HVAC system	~12 years	Budget $6K–$8K; check the date sticker
Water heater	~8–12 years	Note age; modest replacement cost
Windows / envelope	Varies by rating	Wind mitigation affects insurance

Table 2. Lifecycle reference for Northeast Florida homes.

> ***Ask before you offer:*** *"What are the roof permit history, the HVAC manufacture date, and the county permit record for this address?" Three documents. Any seller can produce them.*

CHAPTER 3

Flood Zones, Decoded in Thirty Seconds

In coastal Florida, the flood zone is not a technicality — it is a monthly bill. FEMA maps every address into a zone, and that zone decides whether flood insurance is optional or mandatory with a mortgage.

Zone	What it means	Insurance with a mortgage
X	Minimal or moderate hazard; outside the high-risk area	Usually optional — still worth pricing
AE	High-risk coastal floodplain with a set base flood elevation	Mandatory
VE	High-risk coastal floodplain with wave action	Mandatory — highest premiums

Table 3. The three zones you will meet in Northeast Florida.

Two habits separate prepared buyers from surprised ones. First, look up the zone for every address before you schedule the showing — FEMA’s flood layer is public. Second, when a home sits in AE or VE, quote the flood policy and the wind policy separately so you see the true monthly before emotions get involved.

A Zone X home is not a reason to relax, either. “Optional” is not “pointless” — this is coastal Florida, and optional coverage is often inexpensive relative to the risk. Price it, then decide with numbers instead of hope.

> ***Ask before you offer:*** *“What is the FEMA flood zone and base flood elevation for this address, and what are the actual flood and wind quotes?”*

CHAPTER 4

New Construction vs. Resale

Northeast Florida is building fast — Nocatee, St. Johns, and the corridor south of Jacksonville are full of new communities. New construction is a genuine option here, but it is a different game than resale.

If you buy new

- **Bring your own representation.** The friendly agent in the model home works for the builder. Their job is to protect the builder’s price and terms. Having your own agent costs you nothing extra in most cases — but it must be arranged on your first visit, not after you register.
- **Read the builder’s contract, not the brochure.** Builder contracts are written by the builder’s attorneys. Deposit terms, escalation clauses, and completion timelines deserve a careful read.
- **Attend the frame walk.** The one chance to see inside the walls — plumbing runs, wiring, blocking, and flashing — before the drywall closes them forever.
- **Price the lot premium and the CDD together.** New communities almost always carry a CDD. Add it to the monthly before comparing against resale options.

If you buy resale

- **You inherit the house’s maintenance history** — good or bad. That is why Chapter 2’s lifecycle table matters more than the listing photos.
- **Established neighborhoods trade amenities for certainty:** mature trees, settled HOA finances, and known flood behavior.
- **Days on market is information.** A home sitting 200+ days is the price having a conversation with the market — and it often means room to negotiate.

> ***Ask before you offer (new):*** *“What are the CDD assessment, the lot premium, the deposit schedule, and the builder’s warranty terms?”*
> ***Ask before you offer (resale):*** *“Roof, HVAC, permits, flood — show me the documents.”*

CHAPTER 5

Relocating to Northeast Florida

A large share of buyers here are arriving from somewhere else — New York, California, and military families on PCS orders to NAS Jacksonville and Mayport. Buying from a distance is completely workable. It just requires a different process.

The sight-unseen method

- **Video walk-throughs that show the unglamorous parts:** baseboards, cabinet interiors, water pressure at every tap, the electrical panel, the attic, the HVAC date sticker — not just the drone shot.
- **Neighborhood briefs before house briefs:** commute reality, CDD exposure, flood zone, and the feel of the street at 8 AM and 8 PM.
- **A local set of eyes with a construction background** — someone whose job is to find the problem, not to close the deal.

For military families

- **VA loans are strong in this market** — but VA appraisals have condition standards. Roof age matters twice: once for price, once for approval.
- **PCS timelines are hard dates.** Work backward from your report date, and build in a buffer for appraisal and underwriting.
- **CDD and flood are probably new concepts.** They are normal here — but only if someone shows you the real monthly before you commit.

Where newcomers land

Area	Character	Watch for
Ponte Vedra Beach	Established coastal, top-tier golf, mature canopy	Roof/HVAC age on 1980s–2000s homes
Nocatee / St. Johns	Master-planned, A-rated schools, amenities	CDD on top of HOA
Jacksonville Beach	Walkable beach town, mix of old and new	Flood zones block by block
Palatka / river corridor	River estates, acreage, value	Insurance + flood on the water

Table 4. A starting map, not a ranking — fit comes first.

> ***Ask before you commit to an area:*** *“Show me three real monthly numbers — taxes, HOA, CDD, insurance — for three actual homes in this neighborhood.”*

CHAPTER 6

The Buying Process, in Order

Step	What happens	Where buyers go wrong
1. Pre-approval	A lender verifies income, assets, and credit	Shopping before knowing the real budget
2. The search	Showings filtered through lifecycle + monthly math	Falling in love before the numbers
3. The offer	Price + terms, informed by roof/HVAC/flood/CDD facts	Offering on the listing price alone
4. Inspection period	Licensed inspectors + document pulls	Waiving it to “win” blindly
5. Appraisal	The lender’s independent value check	No plan for an appraisal gap
6. Final walk-through	Verify condition + agreed repairs	Skipping it in the rush to close
7. Closing	Documents, funds, keys	Surprised by numbers known weeks earlier

Table 5. Seven steps. None of them should contain a surprise.

On terms: the highest offer does not always win. Sellers choose certainty — a clean timeline, a flexible closing date, a buyer whose financing is verified. Terms are strategy. Price is only one of them.

On waiting for rates: if the right house appears at a payment you can genuinely afford, the rate can be refinanced later — the house cannot. Buy the home, manage the rate.

CHAPTER 7

The Construction-Lens Buyer Checklist

Print this page. Bring it to every showing. Every item is a document or a verifiable fact — nothing here requires trusting anyone's word.

Documents to request

- Roof permit history or replacement invoice
- HVAC manufacture date (photograph the sticker)
- County permit search results for the address
- Property tax record — including any CDD line
- HOA documents: budget, reserves, rules, rental restrictions
- FEMA flood zone + base flood elevation for the address
- Real insurance quotes: homeowners, wind, and flood

Questions to ask out loud

- "What is the full monthly for this exact address — PITI, HOA, CDD, and both insurance lines?"
- "What will this house need in the next five years, and what does that cost?"
- "How many days on market, and what has the seller already learned?"
- "If the appraisal comes in low, what is our plan?"
- "What did the seller disclose — and what does the permit record add to it?"

Red flags that earn a second look

- Fresh paint in exactly one spot — especially ceilings and baseboards
- A roof "about 10 years old" with no permit record
- A CDD figure answered from memory instead of the tax bill
- Pressure to waive the inspection period without a reason
- Any answer that starts with "probably" about water, roofs, or permits

THE NEXT STEP

Work with the Construction Lens

I am Joseph Denny, one half of the Jeanie & Joe Team at Coldwell Banker Vanguard Realty in Ponte Vedra Beach. My Building Construction degree from the University of Florida is not a marketing label — it is the lens every showing, offer, and negotiation runs through.

When you work with us, you get two sets of eyes on every inspection report, a written property brief that separates sourced facts from open questions, and the real monthly number — before you are emotionally committed to a front door.

Expertise is a standard, not a price point. Whether you are buying a $300,000 condo or a $3M oceanfront estate, the contract risks are the same — and so is the rigor.

> ***Start the conversation.*** *Thinking about buying in the next 6–12 months? Let's talk now, while the pressure is off. DM* ***HOME*** *on Instagram for a personal reply, or use the link in bio to book a free 15-minute intro call. No spam, no drip campaign — one honest conversation about your timeline.*

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