

50 Charlotte St, St Augustine, FL

\$2,175,000



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A DISTINCTIVE OFFERING ON AN ICONIC CORNER IN THE HEART OF HISTORIC DOWNTOWN

Property Summary



**4 Units
Commercial &
Residential**



**Charlotte St &
Hypolita St**



Zoned HP-2



Private Courtyard

Presenting a rare opportunity to own a legacy property just steps from the Matanzas River bayfront. Surrounded by renowned restaurants, boutique shops, and top attractions, this iconic two-story building offers exceptional visibility, strong pedestrian traffic, and unmatched walkability. With flexible mixed-use potential, the property is ideally suited for an investor, owner-user, or boutique commercial concept in one of Florida's most sought-after destinations.



JENA DENNIS

JenaDennis@GERealty.us

904 877 4352



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We can sell Your Home or Business & Everything in it!

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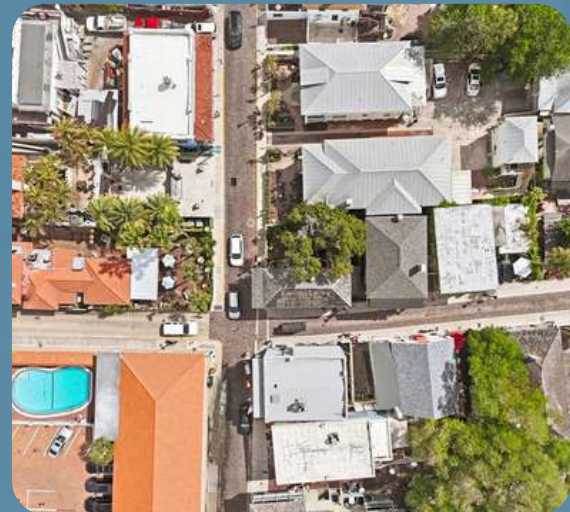
Prime Location

Situated in the heart of St. Augustine's Historic District, 50 Charlotte Street enjoys a premier corner location just one block from the Matanzas River bayfront.

The property is surrounded by renowned restaurants, boutique shops, art galleries, and some of the city's most visited attractions, placing it at the center of one of Florida's most vibrant and walkable destinations. This high-visibility location benefits from steady pedestrian and trolley traffic throughout the day, drawing both locals and year-round tourism. With its central positioning and easy access to the surrounding downtown corridor, the property offers an exceptional setting for retail, office, or hospitality-oriented uses.



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Residential Units

The first floor includes a well-appointed residential apartment with a private entrance, offering a comfortable and functional living space that complements the property's mixed-use layout.



With convenient access and separation from the retail storefront, this unit is ideal for an owner-occupant, long-term rental, or on-site management.



The second floor features a charming one-bedroom residence that reflects the building's historic character, complete with wood flooring, a cozy kitchen, traditional shuttered windows, and a full bath. Opening onto a private deck overlooking the courtyard, this unit provides a warm and inviting retreat above the vibrant streets of downtown St. Augustine.



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Commercial Units



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Access from Charlotte Street welcomes guests through a charming entry into the courtyard, providing entry to the retail space, the second-floor residence, and an additional detached unit tucked within the courtyard - ideal for a creative studio, office, or flexible workspace.



A second point of entry through an antique iron gate on Hypolita Street offers convenient access to the first-floor residential unit and the rear studio, enhancing the property's versatility for multiple occupants or uses.



Zoned HP-2 (Historic Preservation 2), the property allows for a dynamic mix of residential and commercial uses, including retail, office, and hospitality-oriented concepts.



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Floor Plans

1st Floor



2nd Floor



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Zoning HP-2

This zoning designation allows a variety of commercial uses, and interested parties should consult the City of St. Augustine's zoning code or planning department for a complete list of allowable uses and any applicable requirements.


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Sec. 28-184. - Historic preservation district: HP-2.

Intent. This district is intended to provide a mix of commercial and residential uses that will encourage the restoration and reproduction of historic structures and maintain the historic and pedestrian scale of the neighborhood.

(1) *Boundaries.* This district is bounded as follows:

- a. *North.* Hypolita Street easterly to Charlotte Street; thence northerly along Charlotte Street to Cuna Street; thence easterly along Cuna Street to the Matanzas River or Bay.
- b. *East.* Matanzas River or Bay.
- c. *South.* Easterly along a line running parallel to and sixty-five (65) feet north of Palm Row for a distance of one hundred ninety (190) feet; thence northerly along a line running parallel to St. George Street for seventy (70) feet; thence easterly to St. George Street; thence southerly along St. George Street to Cadiz Street; thence easterly along Cadiz Street to Aviles Street; thence southerly along Aviles Street to Bridge Street; thence easterly along Bridge Street to Matanzas River or Bay.
- d. *West.* Cordova Street between Palm Row and Hypolita Street.

(2) *Permitted uses and structures:*

- a. Single-family.
- b. Multifamily.
- c. Tourist homes and bed and breakfast inns.
- d. Professional and business offices.
- e. Rooming and boarding houses.
- f. Banks and other financial institutions.
- g. Retail sales (excluding rental of motorized vehicles):
 1. New.
 2. Antique.
 3. Souvenir.
 4. Gift.
 5. Craft, such as specialty food stores (including beer and wine but not supermarkets), clothing, toy and hobby shops, bookstore and newsstand, stationery and card shops, leather goods and luggage, jewelry (including repair but not pawn shops), art and photographic supplies, cameras, florist or gift shop, sundries and notions, business office supplies, records and tapes, furniture, art supplies and similar uses.
- h. Service:
 - 1.

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Zoning HP-2 continued

This zoning designation allows a variety of commercial uses, and interested parties should consult the City of St. Augustine's zoning code or planning department for a complete list of allowable uses and any applicable requirements.

4/3/26, 1:49 PM

St. Augustine, FL Code of Ordinances

Barbershop or beauty shop.

2. Shoe repair.
3. Restaurant (but not drive-in).
4. Interior decorator.
5. Photographic, art, craft, dance or music studios, indoor theatres, tailoring, catering and clothing rental.
 - i. Museums.
 - j. Housing for the elderly.
 - k. Home-based business.

(3) *Permitted uses by exception:*

- a. Not-for-profit clubs.
- b. Churches.
- c. Cocktail lounges/taverns.
- d. Hotels/motels/inns.
- e. Drive-up windows for banks and financial institutions.
- f. Home occupations.
- g. Special event venue as per [section 28-347\(8\)](#).
- h. Hostels.
- i. Craft alcohol industry and its retail sales, but not wholesale storage and distribution or alcohol for sale and consumption on the premises.

(Code 1964, § 33-33; Ord. No. 03-17, § 3, 6-23-03; Ord. No. 15-02, § 1, 12-14-15; Ord. No. 16-06, § 3, 2-8-16; Ord. No. 21-17, § 2, 10-11-21; Ord. No. 22-07, § 1, 3-28-22)

Editor's note— With the adoption of Ord. No. 96-50, territory was rezoned from the HP-2 district which is not reflected in the boundaries set out in subsection 28-184(1). The text of said ordinances are on file and available for inspection in the office of the city clerk.



50 Charlotte St, St Augustine, FL

Tax 2025



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Jennifer Ravan, CFC
St. Johns County Tax Collector

2025 Real Estate
NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

PARCEL NUMBER	ESCROW CD	Millage Code
197060-0000		452

THIS BILL IS FULLY PAID

50 CHARLOTTE ST SAINT AUGUSTINE 32084
CITY OF ST AUGUSTINE LOT 14 &
E45FT OF LOT 15 BLK 9
OR3328/598

GOULD FAMILY TRUST
50 CHARLOTTE ST
SAINT AUGUSTINE FL 32084

MAILING ADDRESS: PO Box 0001, St. Augustine, FL 32085
(904) 209-2250

AD VALOREM TAXES

TAXING AUTHORITY	ASSESSED VALUE	MILLAGE RATE	EXEMPTION AMOUNT	TAXABLE AMOUNT	TAXES LEVIED
COUNTY					
GENERAL	333,337	4.4999	0	333,337	1,499.98
ROAD	333,337	0.8444	0	333,337	281.47
HEALTH	333,337	0.0160	0	333,337	5.33
SCHOOL					
SCHOOL-STATE LAW	572,015	3.0240	0	572,015	1,729.77
SCHOOL - LOCAL BOARD	572,015	2.2480	0	572,015	1,285.89
SCHOOL-VOTED MILLAGE	572,015	1.0000	0	572,015	572.01
SURWMD	333,337	0.1793	0	333,337	59.77
MOSQUITO	333,337	0.1600	0	333,337	53.33
CITY OF ST AUGUSTINE	333,337	7.5000	0	333,337	2,500.03
FL INLAND NAV DISTRICT	333,337	0.0270	0	333,337	9.00
PORT AUTHORITY	333,337	0.0566	0	333,337	18.87

IMPORTANT: All exemptions do not apply to all taxing authorities. Please contact the St. Johns County Property Appraiser for exemption/assessment questions; www.sjcpa.us or (904) 827-5500.

TOTAL MILLAGE	19.5552	AD VALOREM TAXES	8,015.45
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NON AD VALOREM ASSESSMENTS

LEVYING AUTHORITY	RATE	AMOUNT
4105 C OF S A FIRE ASSESS FEE	1.00 Unit @121.5200	121.52
4156 DOWNTOWN IMPROVEMENT	1.00 Unit @641.8600	641.86

SAVE TIME PAY ONLINE @ www.stjohnstax.us

NON AD VALOREM ASSESSMENTS	763.38
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COMBINED TAXES AND ASSESSMENTS	8,778.83	See reverse side for important information
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Paid In Full	Taxes	Discount / Interest	Fees	Payments	Amount Due
	8,778.83	-351.15	0.00	8,427.68	0.00

Jennifer Ravan, CFC

2025 Real Estate
NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

145898.0000

St. Johns County Tax Collector

PARCEL NUMBER	ESCROW CD	Millage Code
197060-0000		452

THIS BILL IS FULLY PAID

50 CHARLOTTE ST SAINT AUGUSTINE 32084
CITY OF ST AUGUSTINE LOT 14 &
E45FT OF LOT 15 BLK 9
OR3328/598

GOULD FAMILY TRUST
50 CHARLOTTE ST
SAINT AUGUSTINE FL 32084

DO NOT WRITE BELOW THIS PORTION

PLEASE PAY IN U.S. FUNDS TO JENNIFER RAVAN, TAX COLLECTOR - P.O. BOX 9001, ST. AUGUSTINE, FL 32085-9001

Paid In Full	Taxes	Discount / Interest	Fees	Payments	Amount Due
	8,778.83	-351.15	0.00	8,427.68	0.00

Receipt(s) 2025-23350 on 11/26/25 for \$8,427.68 by GOULD FAMILY TRUST

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS

Jena Dennis - 904 877 4352 - JenaDennis@GERealty.us



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Partial Revenue Potential

Analysis of the potential of the two residential units.



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Income Opportunity Analysis



PMI St. Augustine
<https://www.pmistaugustine.com>

Amy Miller
amy@pmistaugustine.com
704-724-7496

50 Charlotte St., St. Augustine, Unit 1

Stay in the heart of historic downtown St. Augustine at this iconic corner property on Charlotte Street, just one block from the bayfront. Built in 1900, this charming vacation retreat blends historic character with an unbeatable location surrounded by top restaurants, boutique shops, and famous attractions. Enjoy a private brick-paver courtyard shaded by mature trees while being steps away from the vibrant energy of the nation's oldest city.

Current Comp Performance

based on area comps detailed on Page 2

Average Gross Revenue
\$40,739 - \$55,005

Average Occupancy Rate
60% - 66%

Average Daily Rate
\$205 - \$227

Average Days Available
351

The data shown above includes the average revenue this property would earn in the next year, the estimated percentage of days this property will be booked, and the estimated average daily rate for all reservations booked in the next year.

Property Potential Estimate

based on current PMI-managed property

Estimate Annual Revenue
\$81,303

Occupancy Rate
75%

Average Daily Rate
\$297

Days Available
365

- Projection modeled after a PMI-managed property with comparable downtown location
- Benchmark property achieves \$297/night ADR at 75% occupancy
- Assumes 365 rental days for this analysis.
- Revenue dependent on number of days the property is available to be rented
- Pet Friendly can help increase occupancy
- Great location and strong market supports the above estimate

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50 Charlotte St, St Augustine, FL

Partial Revenue Potential



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89

50 Charlotte Street, Unit 1
St. Augustine, FL, USA
Market: Jacksonville Submarket: St. Augustine Beach

Submarket Score 1 Bed 1 Bath 2 Guests

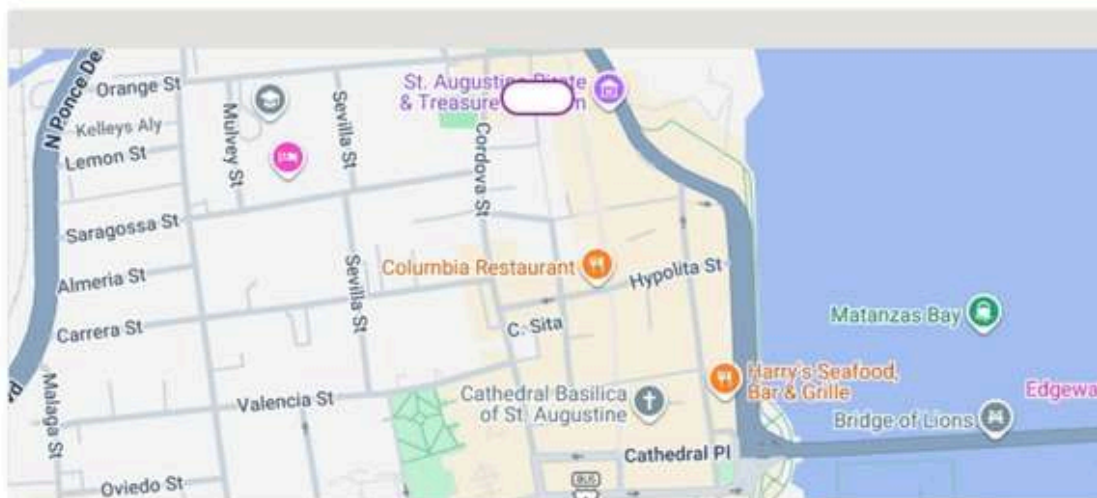
Comparable short-term rental amenities

Air Conditioning	100%	Parking	78%
Dryer	89%	Pool	0%
Heating	100%	Cable TV	100%
Hot Tub	0%	Washer	80%
Kitchen	80%	Wireless Internet	100%

Comparable short-term rental listings Custom Comp

Title	Bedrooms	Baths	Revenue Potential	Days Available	Revenue	Occupancy	ADR
1880 Victorian in Heart of Downtown	1	1	\$65.3K	345	\$61.5K	88.7%	\$201.1
Charming Downtown Victorian for a Perfect Getaway	1	1	\$54.2K	346	\$50.9K	77.5%	\$189.8
Updated Victorian apt in heart of downtown +VIEWS!	1	1	\$60.4K	333	\$55K	83.2%	\$198.6
Unbeatable Downtown Studio On St. George Street	1	1	\$42.5K	332	\$38K	66%	\$173.7
St. Augustine Apartment: Historic Charm & Comfort	1	1	\$31.9K	364	\$31.9K	40.8%	\$236.2
St. Augustine Apartment: Walk to Historic Sites!	1	1	\$35.6K	361	\$35.2K	45.1%	\$237.9
St. Augustine Getaway: Cozy Apartment for 2	1	1	\$27.8K	363	\$27.7K	34.2%	\$234.6
1-Bdrm Apt Historic St Augustine	1	1	\$47K	357	\$46K	68.9%	\$187.1
Historic St. Augustine Suite: Balcony, Parking & C	1	1	\$61.2K	362	\$60.5K	59.1%	\$282.7

Above ADRs and Revenue include all fees guest pay including nightly rate, cleaning, and damage protection. Assume 20-30% off of the Revenue numbers for these fees.



50 CHARLOTTE ST, SAINT AUGUSTINE, FL 32084

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Analysis Synopsis



The attached Revenue Potential Analysis was prepared using a combination of short-term rental market data and actual performance metrics from comparable vacation rental properties in the area.



While industry STR database averages were reviewed as a baseline, the projected revenue potential for 50 Charlotte St was further supported by real-world results from a professionally managed St. George Street property that achieves strong nightly rates and occupancy despite offering less square footage and fewer amenities.



The analysis highlights several unique income-producing opportunities within the property. The upstairs apartment, which served as the primary basis for the revenue projections, benefits from additional living space and a full kitchen, both considered premium features in the vacation rental market.



The storefront space provides flexibility for either continued commercial use or potential residential conversion, creating an additional revenue opportunity.



The downstairs apartment also offers future upside potential, either as an independent rental unit or as an extension of the upstairs accommodations to create a larger premium guest experience.



Additional value was noted in the secondary structure on the property, which could function as operational storage or potentially be transformed into a guest amenity space such as a game room or recreation area to further enhance rental appeal and nightly rates.



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Overview

50 Charlotte Street presents a rare opportunity to own a legacy property in the heart of St. Augustine's Historic District, combining timeless character with exceptional location.

Positioned on a prominent corner just steps from the bayfront, the property benefits from constant pedestrian activity, strong visibility, and proximity to the city's most celebrated dining, shopping, and cultural attractions.

Originally constructed in 1900, the two-story building showcases classic architectural details and a thoughtfully designed layout centered around a private, walled courtyard. With four distinct units, including retail and residential spaces, the property offers flexibility for a variety of uses, whether as an income-producing investment, owner-user opportunity, or a unique live-work environment.



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Zoned HP-2 by the City of St. Augustine, the property allows for a mix of residential and commercial uses. Buyers are encouraged to verify permitted uses with the City. With its historic charm, versatile layout, and premier downtown location, 50 Charlotte Street stands as a truly exceptional offering in one of Florida's most iconic destinations.

Jena Dennis
BROKER & PROPRIETRESS

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Ranked #21 out of over 11,000 agents
in NE Florida by Top Producers

Ranked #12 from The List of Top
Residential Real Estate Agents 2024
in the Jacksonville Business Journal



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