

50 Charlotte St, St Augustine, FL

**\$2,175,000**

**GE**

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Expectations  
Realty



**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**

**GE**

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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

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.



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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



Great Expectations Realty

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 9001, St. Augustine, FL 32085  
(904) 209-2250

AD VALOREM TAXES

TAXING AUTHORITY	ASSESSED VALUE	MILLAGE RATE	EXEMPTION AMOUNT	TAXABLE AMOUNT	TAXES LEVIED
<b>COUNTY</b>					
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
<b>SCHOOL</b>					
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.

<b>TOTAL MILLAGE</b>	19.5552	<b>AD VALOREM TAXES</b>	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](http://www.stjohnstax.us)

<b>NON AD VALOREM ASSESSMENTS</b>	763.38
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<b>COMBINED TAXES AND ASSESSMENTS</b>	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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## 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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Email: [jenadennis@gerealty.us](mailto:jenadennis@gerealty.us)

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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We see all Your Home as Business & Everything in It!

