



THE HEROES' GUIDE TO BUYING A HOME IN JACKSONVILLE

You serve everyone else. This one's for you.

How the people who serve our community buy smart in Northeast Florida, and the benefits you've earned along the way.

WRITTEN FOR

Military members and veterans, law enforcement, firefighters, teachers, and healthcare professionals buying in Jacksonville, Orange Park, Yulee, and surrounding Northeast Florida.

Mike Miller

REALTOR® • NAVY TO NAVY HOMES

WELCOME

Serve others the way I've been called to serve.



A guide from someone who has been where you are.

You spend your career showing up for other people — on base, on shift, in a classroom, in an ER. Buying a home shouldn't feel like one more fight you have to win alone.

This guide walks you through what your money actually buys here right now, the benefits you've earned, where to look, the mistakes that cost buyers the most, and what the process looks like start to finish.

No pressure and no sales pitch — just the straight answers Mike gives every client. It's not about numbers. It's about people, trust, and relationships built on service.

9 yrs

in the military. Mike knows the VA process end-to-end.

25%

of his commission given back to every hero he serves, through Homes for Heroes.

INSIDE THIS GUIDE

What your money buys right now

The benefits you've earned

Where to look

The five mistakes that cost the most

The process, start to finish

Real heroes, real closings

Mike Miller, REALTOR®

ABR, MRP · Navy to Navy Homes ·
Jacksonville, FL





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<\$300,000 →

\$400,000+

MEDIAN PRICE, EARLY
2020 → MID-2025

And right now, it can feel that way. The median single-family price in the Jacksonville area climbed from under \$300,000 in early 2020 to over \$400,000 by mid-2025, while wages for the very people this guide is for — teachers, police, firefighters — haven't kept pace (Federal Reserve Bank of Atlanta, March 2026).

HERE'S THE GOOD NEWS

This market has more room in it than the headlines suggest, and there are real benefits set aside specifically for people who serve.

Most heroes never use them — usually because nobody ever told them they exist.

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What your money buys in Jacksonville right now

The honest headline: this is a market with negotiating room. Jacksonville-area inventory is up 8.5% year-over-year, homes are taking a median of 68 days to sell — 9 days longer than a year before — and the metro's median price sits near \$294,950.

+8.5%

INVENTORY, YEAR
OVER YEAR

More homes to choose from.

68 days

MEDIAN TIME TO SELL

9 days longer than a
year before.

\$294,950

METRO MEDIAN PRICE

Realtor.com/Zillow via Norada,
Sept 2025.

That means less pressure to decide in hours, more homes to choose from, and sellers who are ready to talk — a very different market from the frenzy a few years back.

MIKE'S CORE RANGE

\$300K – \$500K

Most of Mike's buyers land between \$300K and \$500K — and in Northeast Florida, that range still buys a real home: established suburbs, newer construction, and room to breathe.

ON RATES

6.0% – 6.4%

Major forecasters (Fannie Mae, MBA, Wells Fargo, NAHB) expect 30-year mortgage rates to hover around 6.0%–6.4% into mid-2027. Waiting for a big drop is not a plan — buying the right home at a fair price, with the option to refinance if rates fall, usually is.

+1.3%

Zillow projects the Jacksonville metro at roughly +1.3% appreciation by September 2026 — a modest, recovering market rather than a hot one. Translation: you're not chasing a runaway train.



The benefits you've earned (most heroes never use them)

Homes for Heroes

25%

Mike is a Homes for Heroes partner, which means military and veterans, law enforcement, firefighters, teachers, and healthcare professionals get real money back when they buy or sell with him. Mike gives back 25% of his commission to the hero he serves — his way of saying thank you to the people who give so much. The program will confirm exactly how it applies to your purchase; there's no catch and no extra cost to you.

This isn't a side program for Mike's team — Navy to Navy Homes was named the 2026 Homes for Heroes Real Estate Specialist Team #1 in Florida and #2 nationwide (per Homes for Heroes, 2026).



VA loans MILITARY AND VETERANS

If you've served, the VA loan is often the strongest tool in your kit — typically no down payment and no monthly mortgage insurance. Mike spent 9 years in the military and knows the VA process end-to-end: the timelines, the paperwork, and how to make a VA offer land with sellers.

State and local help

Florida has offered down-payment assistance for frontline workers — Hometown Heroes is the best-known example — but these programs open and close as funding comes and goes. What's available changes from year to year, so don't rule yourself out. When you're ready, ask Mike what's open right now.

THE TAKEAWAY

Before you tour a single home, know which of these you qualify for. Stacking the right benefit with the right loan can change what "affordable" means for you.



Where to look: the areas that fit a hero's budget

Jacksonville is huge and spread out — each area is almost its own town, and picking the right one matters as much as picking the right house. Here's the honest lay of the land, with current numbers where they exist.

Orange Park

CLAY COUNTY

~\$335,000 • 40 days to contract

Established neighborhoods close to NAS Jacksonville, with some of the strongest value inside Mike's core range. *Trade-off:* popular price points move fast here.

Yulee

NASSAU COUNTY

~\$390,909 • 4.7%/yr 5-yr appreciation • 27.9% of listings with price cuts

Real negotiating room. Mike's underrated pick: often overlooked next to Jacksonville proper, with strong long-term growth and quick access to Kings Bay. *Trade-off:* you'll drive for some shopping and services while the area grows into itself.

Julington Creek / Mandarin

~\$352,000 • \$220/sq ft • 26 days

An established Jacksonville suburb where Mandarin Oaks Elementary, Mandarin Middle, and Mandarin High all carry A ratings (Duval County Public Schools). *Trade-off:* inventory runs thin, so you have to move decisively.

Arlington & the Kernan corridor

CLOSER-IN JACKSONVILLE

Quicker runs to Mayport, the beaches, and the hospitals; generally more home for the dollar than the beach zip codes. *Trade-off:* quality varies street by street here — this is where a local agent earns their keep.

Fleming Island

CLAY COUNTY

~\$479,000 • 29 days to contract

The step-up option near Orange Park for buyers at the top of the range.

Nocatee

ST. JOHNS COUNTY

~\$678,500 • townhomes/condos from the \$300s-\$400s • 86-94 days

More negotiating room than in years past. Master-planned with water parks, pools, trails, and a town center; feeds Allen D. Nease High School. *Trade-off:* the single-family price of entry, and master-planned communities can carry extra fees — know the full monthly number before you fall in love.

ONE WARNING

Everywhere in Florida, homeowners insurance costs surprise newcomers. Get an insurance quote on any home before you offer — not after.



The five mistakes that cost Jacksonville buyers the most

01 Touring before pre-approval.

In areas where homes go under contract in 26–40 days, the buyer who falls in love first and calls a lender second loses the house. Pre-approval first — it also tells you your real budget, not your guessed one.

02 Budgeting for the mortgage and forgetting the rest.

Insurance, taxes, HOA and community fees can move the monthly number a lot here. Mike walks every client through the full payment — the whole number, not just the loan.

03 Collecting ten opinions instead of one good read.

Asking everyone you know what a house is worth usually produces confusion, not confidence. Pick a pro whose read you trust, look at the same data they're looking at, and decide from evidence — that's exactly why Mike shares Homes.com analytics with every client.

04 Waiting for the perfect rate.

With forecasters expecting rates to hold near 6.0%–6.4% into mid-2027 (Norada Real Estate, May 2026), the "wait for 4%" plan mostly means paying rent longer. Buy the right home at a fair price; refinance if the chance comes.

05 Leaving your benefits on the table.

Buying without checking Homes for Heroes, your VA eligibility, or current assistance programs is the most expensive mistake on this list — and the easiest one to avoid. It costs nothing to ask.



The process, start to finish: how Mike makes it easy

STEP 1

Talk it through.

A no-pressure conversation about what you need, your timeline, and which hero benefits apply to you. Shift schedule? Deployment? Odd hours? Mike works around your life, not the other way round.

STEP 2

Get pre-approved.

Mike connects you with trusted lenders from his vetted vendor network who know VA loans and hero programs — so your budget is real before you start looking.

STEP 3

Search smart.

You get instant alerts the moment new listings match your criteria, plus Homes.com analytics so you can see real market activity yourself instead of taking anyone's word for it.

STEP 4

Tour your way.

In person when you can; honest video walkthroughs when you can't. Mike tours homes on behalf of clients who can't be there — he's helped buyers purchase confidently without ever setting foot in the house.

STEP 5

Offer and negotiate.

A fair, evidence-based offer built from real comps — and straight answers, even when it's not what you want to hear. That's Mike's standing commitment.

STEP 6

Inspection to closing.

Vetted inspectors and service providers, weekly updates so you're never left wondering, and a hand on every detail through closing day — and after. Mike's clients will tell you: he still checks in long after the keys change hands.



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What good looks like: real heroes, real closings

MIKE'S FAVORITE DEAL TO DATE

A sailor needed to buy a house while deployed on a ship in the Middle East — unable to be there for any part of the process. Mike handled the search, the walkthroughs, and the entire purchase remotely, keeping him informed and confident from thousands of miles away. The sailor closed on his home without ever setting foot in it during the process.

10

families helped in his first full year

\$3.6M+

in real estate sales

But ask his clients and they won't lead with the numbers — they'll tell you he showed up, told the truth, and treated them like people, not transactions.

“

He was extremely responsive and never left us feeling unsure... Even when the original house we were interested in fell through, he was quick with a follow-up suggestion in the same area that also met our criteria. Even after we've moved in, he still keeps in contact with us.

BUYER CLIENTS, NAVY TO NAVY HOMES

“

Mike took time out of his day to tour homes for us... We are from NC and had no idea about Florida. He made the process super easy. He was the breath of fresh air that we needed in a stressful time.

CASEY FOSTER, MILITARY FAMILY



The hero buyer's checklist

BEFORE YOU LOOK

- ☐ Talk it through with Mike — timeline, needs, and which hero benefits apply to you.
- ☐ Check your Homes for Heroes eligibility — military, veteran, law enforcement, firefighter, teacher, healthcare.
- ☐ Confirm your VA loan eligibility if you've served.
- ☐ Ask what Florida assistance programs are open right now.
- ☐ Get pre-approved with a lender who knows VA loans and hero programs — before touring.

WHILE YOU SEARCH

- ☐ Pick your areas — Orange Park, Yulee, Mandarin, Arlington, Fleming Island, Nocatee — and know the trade-offs.
- ☐ Set up instant listing alerts and review the Homes.com analytics yourself.

Everything in this guide, in the order you'll actually do it. Print it, stick it on the fridge, tick as you go.

BEFORE YOU OFFER

- ☐ Get an insurance quote on the home — before you offer, not after.
- ☐ Budget the whole monthly number — mortgage, insurance, taxes, HOA and community fees.
- ☐ Build the offer from real comps, not from ten opinions.

UNDER CONTRACT

- ☐ Book the inspection with a vetted inspector.
- ☐ Expect weekly updates — and ask if anything is unclear.
- ☐ Confirm your Homes for Heroes reward with the program before closing day.



Mike Miller, REALTOR®

Navy to Navy Homes · Jacksonville, FL

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YOUR NEXT STEP

How Mike helps next

You've spent your career serving others. Mike's mission is simple — serve you the way he's been called to serve. After 9 years in the military and 18 years in the oilfield, he knows what hard work looks like, and he brings that same work ethic to every family he helps: weekly updates, instant listing alerts, real market data you can see yourself, a trusted vendor network, and Homes for Heroes savings for the people who've earned them.

Whether you're six months out or just starting to wonder what's possible, you don't have to figure this out alone. Reach out anytime — no pressure, no obligation, just straight answers.

CALL OR TEXT MIKE

904-977-8200

FACEBOOK

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**Serve others the way I've been called
to serve.**

FAITH • INTEGRITY • SERVICE

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