

2026 EDITION

THE RELOCATION GUIDE FOR PCS & MILITARY FAMILIES

Moving to Jacksonville? Start Here.

The honest guide to where to live, what it really costs, and what nobody tells you before you move — written for families PCSing or relocating from places like Whidbey Island, San Diego, and Norfolk, by a Jacksonville agent who spent 9 years in the military himself.



Mike Miller

REALTOR® · NAVY TO NAVY HOMES

Jacksonville and surrounding NE Florida

WELCOME

You're not just browsing. You're planning.

I'm Mike Miller, a Realtor® with Navy to Navy Homes, and my mission is simple — serve others the way I've been called to serve. After 9 years in the military and 18 years in the oilfield, I know what hard work looks like. But I also know that nothing compares to helping someone find a place they can call home.

This guide is written for families PCSing or relocating from places like Whidbey Island, San Diego, and Norfolk. It answers the three questions I hear about every area — schools, commute, what's actually nearby — and the honest details the listing sites leave out: where to live, what it really costs, and what nobody tells you before you move.

Read it in order or jump to the page you need. Either way, it'd be an honor to help you get here.

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Moving somewhere you've never lived

Buying or renting in a city you've never lived in is the highest-stakes move most families ever make. You're choosing a home, a commute, and a daily life — often from 2,500 miles away, on a timeline you didn't pick.

And every family asks Mike the same three things about every area:

01

What are the schools like?

02

What's the commute?

03

What's actually near me — groceries, restaurants, the everyday stuff?

That's exactly what this guide answers, area by area — plus the honest details the listing sites and the moving-company blogs leave out.

ONE THING TO KNOW BEFORE ANYTHING ELSE

"Moving to Jacksonville" isn't one decision — it's really the decision of WHICH Jacksonville.

Jacksonville is enormous. It's one of the largest cities by land area in the entire country, and each part of it functions like its own town. This guide is built to help you make that call with confidence, even from the other side of the country.



Coming from Whidbey, San Diego, or Norfolk?

Every move feels different depending on where you're starting. Here's what actually changes.

FROM

Whidbey Island / NAS Whidbey, WA

Your housing dollar generally goes further here — Jacksonville's core buying range sits around \$300K–\$500K, and the metro's median has recently been near \$295K (Realtor.com/Zillow data via Norada Real Estate, September 2025).

The weather flips: trade the gray drizzle for real sun, real humidity, and afternoon summer storms. Winters are mild — most days you won't need more than a light jacket.

Island life becomes big-city sprawl. No ferry schedules — but you will plan your life around bridges and where the St. Johns River sits between you and everything else.

FROM

San Diego, CA

Price is the headline.

Jacksonville's metro median has recently been near \$295K (source above) — dramatically less than comparable homes in most of San Diego. Many families find the home they could never touch in Southern California is suddenly realistic here.

Florida has no state income tax. Coming from California, that's a real, recurring difference in take-home pay.

Trade-offs, honestly: the ocean is warmer but the summers are stickier, and you'll want to budget for homeowners insurance — more on that on Page 4.

FROM

Norfolk / Hampton Roads, VA

This is the most familiar move of the three — another big Navy town, another river city, another hurricane-aware coast. The rhythms will feel like home.

Home prices are in a broadly similar ballpark, but Florida has no state income tax, while Virginia taxes income — a quiet raise most families don't count on.

The big difference is scale:

Jacksonville's areas are more spread out than Hampton Roads' cities, so choosing your area around your base matters even more here.

MORTGAGE RATES, ROUGHLY

6.0%–6.4%

One planning note that applies to everyone: mortgage rates have been holding in a roughly 6.0%–6.4% band, and major forecasters expect them to hover there rather than drop sharply (Fannie Mae, MBA, Wells Fargo and NAHB forecasts via Norada Real Estate, May 2026). Plan around today's rates — if they fall later, refinancing is always on the table.

Where to live: 7 areas worth your shortlist

First, orient yourself by the three bases. Where you work — base or otherwise — should drive your shortlist, because crossing the city at rush hour means bridges, and bridges mean time.



Naval Station Mayport

On the coast at the mouth of the St. Johns River (east side).



NAS Jacksonville

On the Westside, near Orange Park.



Naval Submarine Base Kings Bay

Just over the Georgia line, north of Yulee.

The Jacksonville Beaches area JACKSONVILLE BEACH · NEPTUNE BEACH · ATLANTIC BEACH

- ▶ The coastal strip — beach-town living with its own restaurants, surf shops, and a walkable core.
- ▶ Schools are part of Duval County Public Schools — ask Mike for current zone-by-zone details, because zones matter street by street.
- ▶ Closest areas to Naval Station Mayport; an easy ride up A1A.
- ▶ **The honest trade-off:** you pay a premium to live near the sand, and coastal insurance and flood-zone questions need answers BEFORE you fall in love with a house.

Kernan area SOUTHSIDE / INTRACOASTAL WEST CORRIDOR

- ▶ Established neighborhoods and newer communities between the Intracoastal and the St. Johns Town Center — big-box shopping, groceries, and restaurants are genuinely close.
- ▶ **The honest trade-off:** Kernan and Atlantic Blvd traffic at peak hours is real — test-drive your commute at 7:30am before you commit.
- ▶ **A practical middle position:** reasonable run to Mayport, close to UNF and the Town Center job corridor, beach trips without beach prices.

Arlington ACROSS THE RIVER FROM DOWNTOWN

- ▶ One of Jacksonville's older, established areas, just across the river from downtown — larger lots, mature trees, and some of the more attainable prices inside the city.
- ▶ Positioned between downtown and Mayport, with the Mathews Bridge into the urban core.
- ▶ **The honest trade-off:** Arlington varies block by block more than most areas — this is one where a drive-through (or Mike's honest video walkthrough) beats listing photos every time.



Julington Creek / Mandarin

ALONG THE ST. JOHNS

\$352,000 **\$220** **~26**
MEDIAN PER SQ FT DAYS TO SELL

- ▶ Established, tree-lined Jacksonville suburb along the St. Johns — one of the two areas buyers ask Mike about most.
- ▶ Median around \$352,000, about \$220/sq ft, and homes have been moving in roughly 26 days (The Complete Mandarin Guide, Momentum Realty, as of August 30, 2026) — when something good lists here, you move fast.
- ▶ **Schools by name:** Mandarin Oaks Elementary, Mandarin Middle, and Mandarin High — all rated "A" by Duval County Public Schools' current ratings (same source).
- ▶ Convenient to NAS Jacksonville via the Buckman Bridge — with the honest caveat that the Buckman at rush hour is its own weather system.



Nocatee

ST. JOHNS COUNTY

\$678,500 **86–94**
MEDIAN DAYS TO SELL

\$300s–\$400s

TOWNHOMES FROM

- ▶ A master-planned community just south of Jacksonville — water parks, pools, greenway trails, golf-cart paths, and a town center, with everything from townhomes in the \$300s–\$400s up to luxury estates (Nocatee Market Report, August 2026 / Momentum Realty, as of May 2026). The overall median has recently been around \$678,500 — the premium end of this list.
- ▶ After years of rapid appreciation the market has cooled, with homes taking 86–94 days to sell — meaning more negotiating room than Nocatee buyers have had in years (same source).
- ▶ **Schools by name:** zoned largely to Allen D. Nease High, with Palm Valley Academy, Valley Ridge Academy, and Pine Island Academy below it, and a new K-8 academy opening for 2026–27 (same source). Includes age-restricted 55+ Del Webb villages — a housing-type fact worth knowing when you're scanning listings.
- ▶ **The honest trade-off:** you're paying for the amenities, and the commute to either base is one of the longer ones on this list.



Orange Park

CLAY COUNTY

\$335,000 **~40** **96.1%**
MEDIAN DAYS TO CONTRACT OF ASKING

- ▶ The classic NAS Jacksonville-side community — established neighborhoods, everyday shopping, and Clay County schools.
- ▶ Median around \$335,000, homes going under contract in about 40 days, with sellers getting 96.1% of asking (Orange Park Housing Market, Momentum Realty, as of August 31, 2026) — a healthy, competitive-but-sane market.
- ▶ **The honest trade-off:** Blanding Blvd traffic is the running local joke for a reason. Live on the right side of your commute.



Yulee

NASSAU COUNTY · MIKE'S UNDERRATED PICK

\$391,000 **4.7%/yr**
MEDIAN 5-YR APPRECIATION

27.9%
LISTINGS WITH CUTS

- ▶ Mike's underrated pick — a growing area north of the city, often overlooked next to Jacksonville proper, and the natural landing spot for Kings Bay families.
- ▶ Median around \$391,000, with steady long-term appreciation of about 4.7% per year over five years — and 27.9% of active listings carrying price cuts, meaning real negotiating room right now (Yulee Housing Scorecard, Momentum Realty, as of August 22, 2026).
- ▶ New construction is a big part of the market here — one of Mike's specialties.
- ▶ **The honest trade-off:** Yulee is still building its everyday infrastructure. You'll drive to Fernandina Beach or the north Jacksonville corridor for some of your shopping — for now.

Shortlist 2–3 of these areas around your work location before you look at a single house. Page 5 explains why.

What everyone gets wrong about Jacksonville

The two things that surprise almost everyone after they arrive — straight from what Mike hears from families a few months after move-in:

1

Nobody believes how big it is.

Jacksonville is one of the largest cities by land area in the country. The Beaches and Orange Park are both "Jacksonville" — and they can be 45 minutes apart on a good day, with a river and a bridge in between. Each area is effectively its own town, with its own schools, shopping, and rhythm. The single most common relocation regret Mike sees is choosing a house before choosing an area — and then discovering the commute.

Choose the area first. Always.

2

Homeowners insurance is a real line item.

Florida living is genuinely more affordable in many ways — no state income tax, reasonable home prices. But homeowners insurance here costs more than most newcomers expect, and it's one of the reasons some families eventually leave. What that means practically:

- ▶ Get an insurance quote on a specific house BEFORE you make an offer, not after.
- ▶ Roof age matters enormously to insurers — an older roof can change your quote or your options.
- ▶ Flood coverage is a separate policy, and flood zones don't follow your intuition. Check the zone on every house.

None of this should scare you off — it's a known cost you plan for, like any other. But the families who budget for it up front are the ones who never get an ugly surprise at closing.

METRO MEDIAN SINGLE-FAMILY PRICE

<\$300,000 → \$400,000+

Early 2020 → mid-2025 · Federal Reserve Bank of Atlanta, March 2026

One more, while we're being honest: "Florida is cheap"

needs an asterisk. Jacksonville's affordability is real compared to where you may be coming from, but the metro's median single-family price climbed from under \$300,000 in early 2020 to over \$400,000 by mid-2025 (Federal Reserve Bank of Atlanta, March 2026). It's still one of the better values on the East Coast — it's just no longer a secret.

The mistakes relocating buyers make

Mike has walked a lot of families through this move. These are the mistakes that actually happen — and how to not make them.

1 Trusting listing photos over a real set of eyes.
Photos are marketing. What they don't show: the power lines, the road noise, the neighbor's boat collection, the backyard slope. If you can't visit, someone you trust has to stand in that house and tell you the truth — the cons, not just the pros.

2 Choosing the house before the area.
The prettiest kitchen in the wrong area is still the wrong house. Shortlist 2–3 areas from Page 3 first; only then start touring homes.

3 Underestimating the commute.
Map apps at 2pm lie. Jacksonville commutes are about which bridge you cross and when. Ask someone who drives it daily.

4 Waiting for rates to drop.
Forecasters expect rates to hover near their current band rather than fall sharply (see Page 2). Families who wait for a perfect rate often just pay more for the house. Buy when your life says buy — refinance if the math ever improves.

5 Skipping the insurance quote.
See Page 4. It takes a day and it can save a deal — or kill the right deal at the wrong house before you overcommit.

6 Using a lender who rarely touches VA loans.
If you're using your VA benefit, work with a lender who closes VA loans every week. The loan is a superpower in the right hands and a headache in the wrong ones. Mike's vendor network includes lenders who live and breathe this.

7 Going silent for six weeks.
Markets move. The families who stay in a weekly rhythm with their agent see the right homes the day they list — the ones who check in monthly see them after they're pending.

If you can't stand in the house, someone you trust has to — and tell you the cons, not just the pros.



Your relocation timeline: what to do, when

Two tracks — because a PCS on orders and a planned relocation don't run on the same clock.

IF YOU HAVE TIME · 6-12 MONTHS OUT

- ▶ Shortlist 2-3 areas from Page 3 around your work location.
- ▶ Talk to a VA-savvy local lender early — get honest numbers on what your budget really buys here.
- ▶ If you can visit once, do it — spend the day driving your shortlisted areas, not touring houses.
- ▶ Line up the sale or rental of your current home so the two transactions can run in parallel.

3-6 MONTHS OUT

- ▶ Get fully pre-approved (not just pre-qualified) — sellers here take pre-approved offers seriously.
- ▶ **Set the real budget:** mortgage plus insurance plus any HOA/CDD fees — Page 4's line items included.
- ▶ Start watching listings in your 2-3 areas so you learn what good value looks like before you have to act on it.

1-3 MONTHS OUT (OR: YOU JUST GOT ORDERS)

- ▶ This is the window where most PCS families actually operate — and it's enough time when the process is tight.
- ▶ Tour in person if you can; if you can't, this is where honest video walkthroughs and a trusted set of eyes carry the whole move (Page 7 shows what that looks like).
- ▶ Make the offer with a closing timeline that matches your report date. Inspection, insurance quote, appraisal — all standard, all doable remotely.

MOVING MONTH

- ▶ Utilities, internet, and insurance effective on possession day.
- ▶ Do the final walkthrough — in person or on video — within days of closing.
- ▶ **First-week list:** driver's license, vehicle registration, school enrollment paperwork for your new zone.

None of these steps require you to be in Florida. Every one of them has been done, many times, by families standing in a kitchen in Washington State or a ship in the middle of the ocean.

What a good move looks like

This is not theory. A handful of real moves Mike has walked families through (details kept private, as always):

Three to four families, sight-unseen.

Multiple PCS families have now bought their Jacksonville-area homes without setting foot in them first. The process each time: Mike tours the homes personally, films honest video walkthroughs — including the flaws — and the family decides from wherever the Navy has them. Weekly updates, instant alerts when new matches list, straight answers throughout.

Bought from a combat deployment.

One sailor needed to buy a house while deployed on a ship in the Middle East — unable to attend a single showing, inspection, or signing in person. Mike handled the search, the walkthroughs, and the full buying process remotely on his behalf, keeping him informed and confident from thousands of miles away. He bought his home without ever standing in it during the process. Mike calls it his favorite deal to date.

Zero Florida knowledge, two transactions at once.

A Navy family got orders from North Carolina to Jacksonville knowing nothing about Florida. Mike toured homes for them here while helping coordinate the closing on their home back in North Carolina — two high-stakes transactions, run in parallel, from a distance. Their words afterward: "the breath of fresh air we needed in a stressful time."

That's what good looks like: not a perfect market or a lucky break — just a process built for families who can't be here yet, run by someone who picks up the phone.

Your relocation checklist

Every item comes from Pages 2–6. Tick them off from wherever you are.

BEFORE YOU SHORTLIST

- ☐ Pick your work location first — Mayport, NAS Jax, or Kings Bay — and let it drive the shortlist.
- ☐ Shortlist 2–3 areas from Page 3 before touring a single house.
- ☐ Talk to a VA-savvy local lender early and get honest numbers on what your budget buys here.
- ☐ Line up the sale or rental of your current home so both transactions can run in parallel.

BEFORE YOU OFFER

- ☐ Get an insurance quote on the specific house BEFORE you make an offer.
- ☐ Check the flood zone and the roof age on every house.
- ☐ If you can't visit, get honest video walkthroughs — the cons included.
- ☐ Make the offer with a closing timeline that matches your report date.

3–6 MONTHS OUT

- ☐ Get fully pre-approved — not just pre-qualified.
- ☐ Set the real budget: mortgage + insurance + any HOA/CDD fees.
- ☐ Start watching listings in your 2–3 areas so you learn what good value looks like.
- ☐ Test-drive the commute at 7:30am — or ask someone who drives it daily.

MOVING MONTH

- ☐ Utilities, internet, and insurance effective on possession day.
- ☐ Do the final walkthrough — in person or on video — within days of closing.
- ☐ First week: driver's license, vehicle registration, school enrollment for your new zone.
- ☐ Stay in a weekly rhythm with your agent — markets move.

HOW MIKE HELPS NEXT

If you've read this far, you're not just browsing — you're planning.

Here's where Mike fits in, and it's simpler than you'd think.

Mike Miller is a Realtor® with Navy to Navy Homes in Jacksonville. He spent 9 years in the military and 18 in the oilfield before real estate, so he knows exactly what a PCS timeline feels like from the inside — and what hard work looks like. His mission is simple: serve others the way he's been called to serve. No pressure, ever.



WORKING WITH MIKE, HERE'S WHAT YOU ACTUALLY GET

- ▶ Weekly check-ins, every week — plus Homes.com analytics so you can see real market activity yourself, not just take anyone's word for it.
- ▶ **Sight-unseen support built for PCS families:** Mike tours homes on your behalf and films honest video walkthroughs — the cons included — so you can decide confidently from anywhere.
- ▶ Instant alerts the moment a home matching your criteria lists.
- ▶ **A trusted vendor network:** VA-savvy lenders, inspectors, and the services you'll need through closing.



HOMES FOR HEROES

Mike is a Homes for Heroes affiliate. When you buy or sell with him, you receive a Hero Rewards check after closing — on a typical home purchase that's hundreds to a few thousand dollars back, with no forms and no catch. It's open to active duty, veterans, reservists, law enforcement, firefighters, EMS, healthcare workers, and teachers. Ask Mike what your move would earn.

In his first full year, Mike helped 10 families with over \$3.6 million in real estate — but as he'd tell you himself, it's not about numbers. It's about people, trust, and relationships built on service, not pressure.

**When you're ready — or even if you just have one question
about one area — reach out anytime.**

Facebook: facebook.com/mike.miller.58152 · Instagram: @mikemrealtor ·
YouTube: @navytonavymikem

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Navy to Navy Homes is a full-service real estate brokerage and property management company specializing in military relocation, and dedicated to helping all clients navigate their real estate journey with military precision and professionalism.

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Mike Miller, REALTOR® · License #SL 3588192 · Navy to Navy Homes · Market figures are cited to their sources and dates inside this guide; conditions change — confirm current numbers before deciding.