



Northeast Florida Relocation *Guide*

YOUR GUIDE TO MAKING THE RIGHT MOVE



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BEST NEIGHBORHOODS BY *Base*

NAS JACKSONVILLE

Best for service members and families stationed at NAS Jax on the Westside, along the St. Johns River.

- Orange Park
- Fleming Island
- Oakleaf Plantation
- Ortega
- Riverside / Avondale
- Middleburg

Best For

- Short commutes to the main gate
- Well-regarded Clay County schools
- New construction & larger lots
- Riverfront & waterfront living
- VA-loan-friendly price points



BEST NEIGHBORHOODS BY *Base*

NAVAL STATION MAYPORT

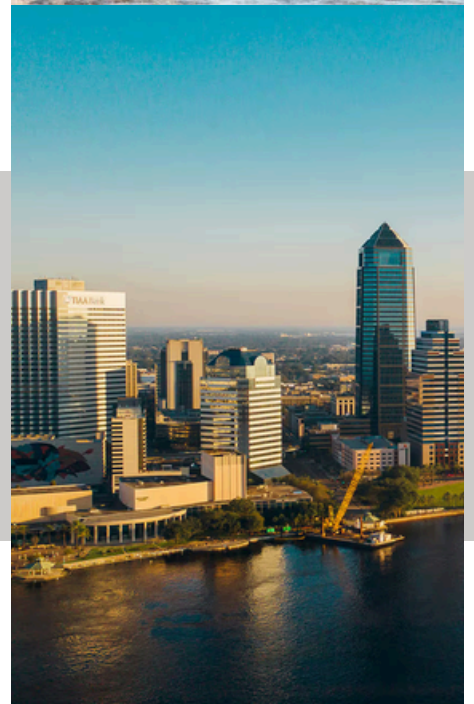
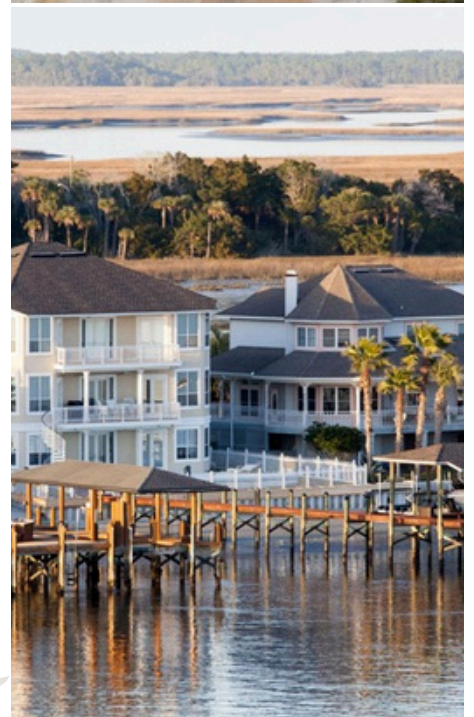
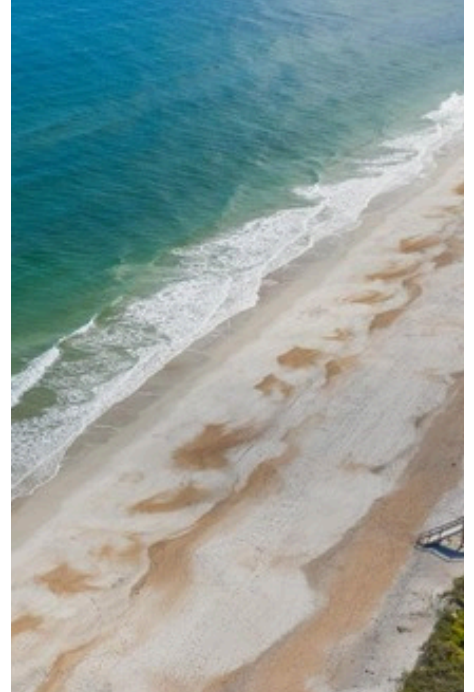
Best for sailors and families stationed at Mayport who want to live near the beaches.

- Atlantic Beach
- Neptune Beach
- Jacksonville Beach
- Intracoastal West
- Arlington



Best For

- Beach life minutes from base
- Strong Beaches-area schools
- Walkable town centers
- Rental & investment potential
- Short, predictable commutes



PCS Move Guide



VA Home Loans

\$0 Down, No PMI

Eligible service members and veterans can buy with no down payment and no private mortgage insurance. The VA funding fee is waived for veterans receiving VA disability compensation.

(Source: va.gov)

BAH & Your Budget

Your Basic Allowance for Housing is set by rank, dependents and duty location.

- Look up your Jacksonville-area rate at travel.dod.mil
- We'll match your home search to your BAH
- Budget for insurance, HOA and CDD fees
- Florida has no state income tax, so your pay goes further.

(Source: travel.dod.mil)

Renting First? Know Your Rights

Florida law lets active-duty service members end a lease early with 30 days' written notice and a copy of their orders when a PCS moves them 35 miles or more away. (Source: Fla. Stat. 83.682)



Commute *Notes* & Neighborhood *Guide*

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NAS Jacksonville

Neighborhood	Average Commute
Orange Park	10-15 min
Ortega	10-15 min
Westside / Argyle	15-20 min
Riverside / Avondale	15-20 min
Oakleaf Plantation	20-25 min
Fleming Island	20-30 min
Middleburg	30-40 min

Commute Notes

- Roosevelt Blvd (US-17) is the main route in from Clay County.
- The Buckman Bridge (I-295) links the base to Mandarin and backs up at rush hour.
- Clay County schools are a big draw for families stationed at NAS Jax.

Naval Station Mayport

Neighborhood	Average Commute
Atlantic Beach	5-10 min
Neptune Beach	10-15 min
Jacksonville Beach	15-20 min
Intracoastal West	15-20 min
Arlington	15-25 min
Ponte Vedra Beach	30-40 min
Nocatee	35-45 min

Commute Notes

- Mayport Rd and Wonderwood Dr are the main routes in; Atlantic Blvd feeds in from Arlington and the Beaches.
- Stationed at Kings Bay, GA? Yulee and Fernandina Beach are popular with those families.



Healthcare Commute Notes

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MAYO CLINIC

Neighborhood	Average Commute
Ponte Vedra Beach	10-20 min
Jacksonville Beach	15-20 min
Nocatee	20-30 min
East Arlington	15-20 min
Southside / Town Center	15-25 min
Glen Kernan	10-15 min
Beach Haven	10-15 min

Commute Notes

- Kernan Blvd and JTB are the main commuter corridors for Mayo employees.
- Living east of Kernan Blvd generally provides easier access during peak traffic hours.
- Nocatee and northern St. Johns County can reach 30-45 minutes during rush hour.

Baptist Health & Baptist MD

Neighborhood	Average Commute
San Marco	10-15 min
Southbank	5 min
Riverside	10-15 min
Avondale	10-15 min
St. Johns	20-35 min
Mandarin	20-30 min
Nocatee	30-40 min

Commute Notes

- Baptist Downtown is highly accessible from San Marco and Southbank via Hendricks Ave and local bridges.
- Baptist South is especially popular with St. Johns County residents.



Healthcare Commute Notes

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UF Health Jacksonville

Neighborhood	Average Commute
Riverside	10-15 min
Avondale	15-20 min
Springfield	5-10 min
San Marco	15-20 min
Murray Hill	15-20 min
Northside	10-20 min

Commute Notes

- UF Health is located near Downtown Jacksonville and serves as North Florida's Level I trauma center.
- Riverside and Springfield are consistently recommended for shorter commutes and lifestyle balance.

Ascension St. Vincent's

Neighborhood	Average Commute
Mandarin	10-20 min
Ortega	10-15 min
Fleming Island	20-30 min
St. Johns	20-35 min
Riverside	5-10 min
Julington Creek	20-30 min

Commute Notes

- St. Vincent's Riverside is highly accessible from Ortega, Riverside, and Mandarin.
- St. Vincent's Southside attracts many healthcare professionals from St. Johns County.
- Julington Creek and Durbin Crossing are commonly recommended for hospital staff needing under-30-minute access.

Public and Private Schools Nearby

AREA / COMMUNITY	PUBLIC SCHOOL OPTIONS	PRIVATE SCHOOL OPTIONS
Ponte Vedra Beach	Ponte Vedra High, Landrum Middle	Bolles, Jacksonville Country Day
Nocatee	Nease High, Pine Island Academy	Bolles, Palmer Catholic Academy
St. Johns	Bartram Trail High, Creekside High	Providence School
Jacksonville Beach	Fletcher High School	Jacksonville Country Day
Atlantic Beach	Fletcher schools	Providence, Bolles
San Marco	Hendricks Avenue Elementary, Stanton Prep	Bolles, Episcopal, Bishop Kenny
Riverside / Avondale	Paxon School for Advanced Studies, Riverside High	Episcopal, Bishop Kenny
Mandarin	Mandarin High School	Bolles, Providence, Episcopal
Bartram Park	Bartram Springs schools	Providence School
Fleming Island	Fleming Island High	St. Johns Country Day School
SilverLeaf	St. Johns County schools	Providence School, Bolles, Palmer
Rivertown	Bartram Trail area schools	Providence School



TOP 5

Luxury Neighborhoods in Northeast Florida

1 Ponte Vedra Beach

Close to - The Beaches, Mayo Clinic

Oceanfront estates, golf clubs, beach resorts, luxury gated communities

Best for - Coastal luxury & top-rated schools



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TOP 5

Luxury Neighborhoods in Northeast Florida

2 Marsh Landing

Close to - Ponte Vedra Beach, Mayo Clinic

Private golf community, waterfront estates, gated luxury living

Best for - Buyers seeking privacy and prestige




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TOP 5

Luxury Neighborhoods in Northeast Florida

3 San Marco

Close to - Downtown, Baptist Health

Historic riverfront homes, walkable dining, upscale urban lifestyle

Best for - Upscale living close to downtown




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TOP 5

Luxury Neighborhoods in Northeast Florida

4 Glen Kernan Golf & Country Club

Close to - Southside, Mayo Clinic

Custom estate homes, golf lifestyle, private club amenities

Best for - Luxury golf community living with central access



Image: Glen Kernan Cou

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TOP 5

Luxury Neighborhoods in Northeast Florida

5 Ortega

Close to - Downtown, NAS Jacksonville

Historic mansions, yacht lifestyle, riverfront estates

Best for - Established luxury with boating access



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Florida Tax Advantages

No State Income Tax

Florida does not have a state income tax, which can be a significant financial advantage for high-income earners relocating from states like California, New York, Illinois, or Massachusetts.

(Source: floridarevenue.com)

Florida Homestead Exemption

Homeowners who make Florida their primary residence may qualify for Homestead Exemption benefits.

- Up to \$50,000 in property tax exemptions
- Protection under Florida's "Save Our Homes" cap
- Limits annual assessed value increases to 3% or CPI, whichever is lower
- Potential portability of accumulated tax savings when moving between Florida homesteads.

(Source: floridarevenue.com)

Property Tax Reset Reminder

Florida property taxes are often reassessed after a home purchase based on the new market value. New homeowners should not rely solely on the previous owner's tax amount when estimating future payments.

Estimated Cost of Living in Northeast Florida


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EXPENSE CATEGORY	NE FLORIDA OVERVIEW
State Income Tax	None
Property Taxes	Moderate compared to many large U.S. metro areas
Housing Costs	Vary significantly by neighborhood and waterfront proximity
Utilities	Typically moderate year-round
Homeowners Insurance	Higher for coastal and waterfront properties
Flood Insurance	May be required in certain flood zones
Private School Tuition	Varies by institution and grade level
Luxury Housing	Often lower cost per square foot than South Florida or Northeast coastal cities

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Next Steps

Let's find the right move for you.

Thinking about buying?

We can help you find the perfect home that fits your budget, lifestyle, and long-term goals.

Prefer renting for now?

We can help you find the ideal rental that meets your needs while you prepare for homeownership.

Not sure yet?

We can help you break down your situation and compare costs, benefits, and timelines so you can make the best choice.



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