A JACKSONVILLE RELOCATION GUIDE

MOVING TO JACKSONVILLE

You'll want to Start Here!

The honest, no-fluff guide to where to live, what it really costs, and what nobody tells you before you move.

JORDAN GROUP
JG
Est. 2014
NAVY TO NAVY HOMES

BAILEY JORDAN · BROKER ASSOCIATE, REALTOR® · JACKSONVILLE & ST. JOHNS COUNTY, FL

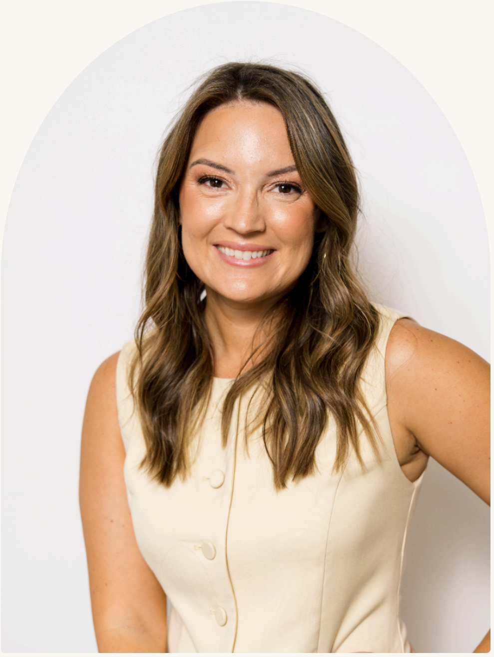
WELCOME

HI, I'M BAILEY

and this guide is my honest answer to the question I get most.

I've been licensed for twelve years, and in that time I've helped more than 350 families buy or sell here in Jacksonville and St. Johns County. I'm also an investor myself — I personally manage 150+ rental properties — so when we talk about what a house actually costs to own, I'm not reading you a script.

I was a military brat growing up; my dad was a HELO pilot. That's a big part of why about 40% of the families I work with are relocating on orders, often deciding on a home from another state or another country. I'd rather tell you the inconvenient version of an answer than the easy one.



BAILEY JORDAN
GRI · MRP · FMS · CRS · AHWD

12 YEARS · 350+ FAMILIES · $100M+ SOLD · 150+ RENTALS MANAGED · TOP 500 OF 9,000+ AGENTS

> *"I don't sell – I explain."*

WHO THIS GUIDE IS FOR

Anyone relocating to Jacksonville, Florida, whether you're PCSing in on military orders or chasing Florida's no-income-tax life from up north.

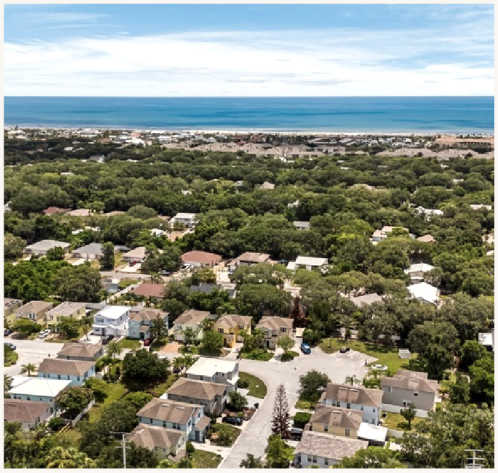
ONE

WHY "WHAT PART OF JAX?" IS THE FIRST QUESTION I GET

Moving somewhere you've never lived is one of the biggest decisions you'll make, and Jacksonville throws people a curveball right away: it's geographically enormous — over 874 square miles once you count the St. Johns River and the waterways running through it. That's a big part of why almost everyone I talk to who's moving here asks some version of the same question.

It's a fair question. This isn't a city where "downtown" and "the suburbs" cover it. You've got historic in-town neighborhoods, beach towns, and massive master-planned communities 30-plus minutes apart that feel like entirely different places.

This guide is my honest answer to that question — and everything else you need to know before you commit to a spot.



Thirty minutes in any direction and it's a different city.

874

SQUARE MILES
OF JACKSONVILLE

U.S. Census data, via Jacksonville Today, 2023

> "
> *What part of Jacksonville should we even be looking at?*
>
> THE QUESTION I GET MORE THAN ANY OTHER

TWO

COMING FROM A PCS ORDER OR A HIGH-TAX STATE?

About 40% of the families I work with are relocating on military orders — PCS orders that come with a hard deadline and, a lot of the time, no chance to see the house in person before you have to decide. The rest are usually coming from higher-tax states like New York or New Jersey, chasing Florida's biggest financial perk: no state income tax.

IF YOU'RE MOVING ON ORDERS

Jacksonville is home to NAS Jacksonville and NAS Mayport, so there's a well-worn path for military relocations here — lenders and title companies in this market are used to VA loans and remote closings. I've personally run full transactions for military clients over FaceTime and phone calls, touring homes on their behalf and sending video walkthroughs so they could decide from another state or another country.

IF YOU'RE COMING FROM NEW YORK OR NEW JERSEY

The tax math is real. New York's state income tax tops out at 10.90%, and New Jersey's tops out at 10.75% — Florida charges you 0%. On the ground, that gap holds up too. You're not just avoiding income tax — you're very likely buying more house for meaningfully less money.

TOP STATE INCOME TAX	10.90% NY 10.75% NJ	0% FLORIDA
TYPICAL HOME VALUE	$584,072 NJ $527,312 NY	~$315,000 Jacksonville metro

Tax Foundation, 2026 · Zillow, Jul 2026 (both NJ and NY up 3–5% over the past year) · Momentum Realty, Q1 2026

> *One honest caveat before you get too excited about that gap:* *see Page 4 first.*

THREE

WHERE TO LIVE — MY TOP 4 PICKS

Four very different answers to the same question.

NOCATEE

$300s–$2M+ · median ~$678,500

St. Johns County's flagship master-planned community: Allen D. Nease and Ponte Vedra High Schools, splash parks, pools, greenway trails, and a real town center. Most of my $600K–$1 million buyers land here, especially families who want new construction and amenities.

THE TRADE-OFF

It's 30-plus minutes from downtown, and being fully master-planned, it can feel less "lived-in" than the older parts of the city.

Momentum Realty, May 2026

SAN MARCO, RIVERSIDE & AVONDALE

HISTORIC AREA

average ~$300,000–$600,000+

Historic, walkable, full of character. Single-family homes here regularly sell past $500,000 — and it's posted some of the strongest price growth of any neighborhood I track, up over 11% in a year.

THE TRADE-OFF

Limited inventory and a higher price per square foot for that charm — homes here don't sit long.

Redfin / DJ & Lindsey Real Estate, 2026

ST. AUGUSTINE

median sold ~$554,500 · -5% / 6 mo

The oldest city in the country, and it feels like it: cobblestone streets, coastal, plenty of tourist energy. Prices have actually softened here recently — if you love the area, this may be a better window to buy than it's been in a while. Its also a growing area for some master planned communities.

THE TRADE-OFF

Heavy seasonal tourist traffic, and it's the farthest south of these four, so factor in the drive.

Krista Fracke Market Report, Aug 2026

SPRINGFIELD

median $280,000–$400,000 · 45 DOM

My pick for anyone who wants historic character without the San Marco price tag — Victorian and Craftsman homes, walkable grid streets, downtown a few minutes away, and real momentum right now with the Emerald Trail project connecting the neighborhood's green spaces.

THE TRADE-OFF

It's a neighborhood still mid-revitalization, so condition varies more block to block than in the other three.

Pursuit Real Estate, Jun 2026

FOUR

WHAT EVERYONE GETS WRONG ABOUT LIVING HERE

WHAT YOU HEAR

No state income tax means it's cheap to own here.

THE HONEST VERSION

The no-income-tax math doesn't tell the whole story. Property taxes, homeowners insurance, and, in a lot of the newer communities, CDD fees can eat into those savings. Nobody mentions this until you're already under contract. Budget for it up front and the numbers will usually still work in your favor coming from a high-tax state — just don't assume "no income tax" means "cheap to own."

> CDD FEES
>
> A special assessment that funds the roads, amenities, and infrastructure in master-planned neighborhoods like Nocatee, Rivertown, and Shearwater.

WHAT YOU HEAR

A city this spread out must mean nightmare traffic.

THE HONEST VERSION

The size thing works in your favor more than people expect. Because Jacksonville is so spread out, people brace for nightmare traffic. In reality, most commutes across the areas I work run around 30 minutes, which is genuinely average for a city this size, not the horror story you'd think. The real skill isn't avoiding the distance — it's picking the right part of town for your daily life. Get that right, and 30 minutes stops feeling long at all.

Beacon Lake, St. Johns County — the amenities a CDD fee pays for.

FIVE

THE MISTAKES RELOCATING BUYERS MAKE

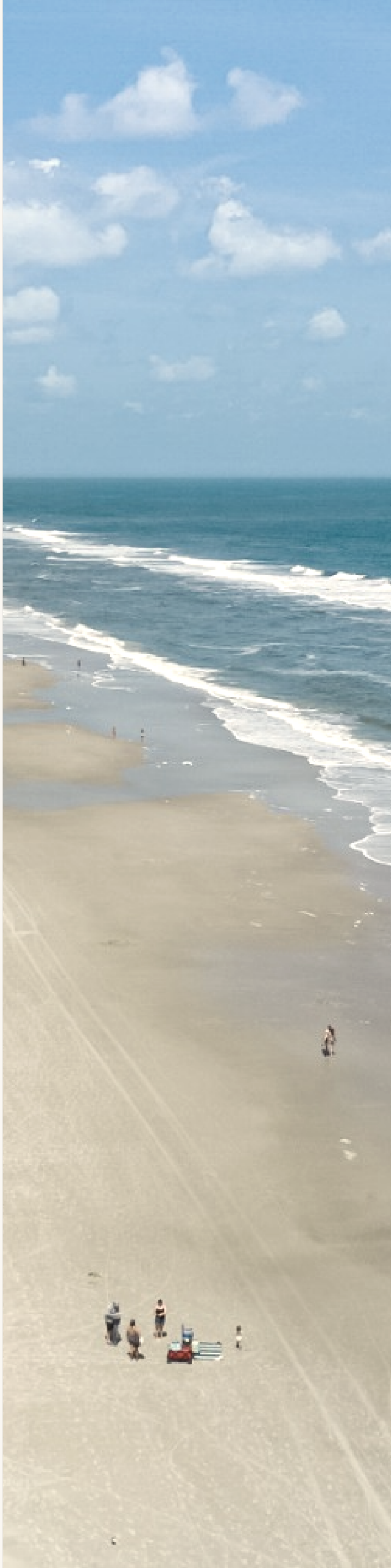
01 Picking a community off a listing photo alone, without understanding how it actually sits relative to where you'll spend your time — work, base, schools, the airport.

02 Skipping a local lender conversation early. Rates, VA loan specifics, and what you actually qualify for should shape your search from day one, not after you've already fallen for a house.

03 Underestimating total cost of ownership — treating the sale price as the whole picture instead of taxes, insurance, and CDD fees together.

04 Assuming a virtual tour tells you everything. Video shows you the house; it doesn't tell you what the street sounds like at 7am or how far the walk to the nearest grocery store really is. That's where a second set of eyes on the ground does the job a screen can't.

05 Waiting until the last minute to start, especially on a PCS timeline. The good inventory in the communities above moves in 45–90 days, not overnight.



SIX

WHAT TO DO, AND WHEN

A timeline that works whether you have a year or a month.

6–12 MONTHS OUT

Narrow your shortlist to 2–3 of the communities on Page 3. Talk to a lender licensed in Florida about financing across state lines, or your VA loan specifics (if applicable), so you know your real number. If you can manage even a quick trip down, take it.

3–6 MONTHS OUT

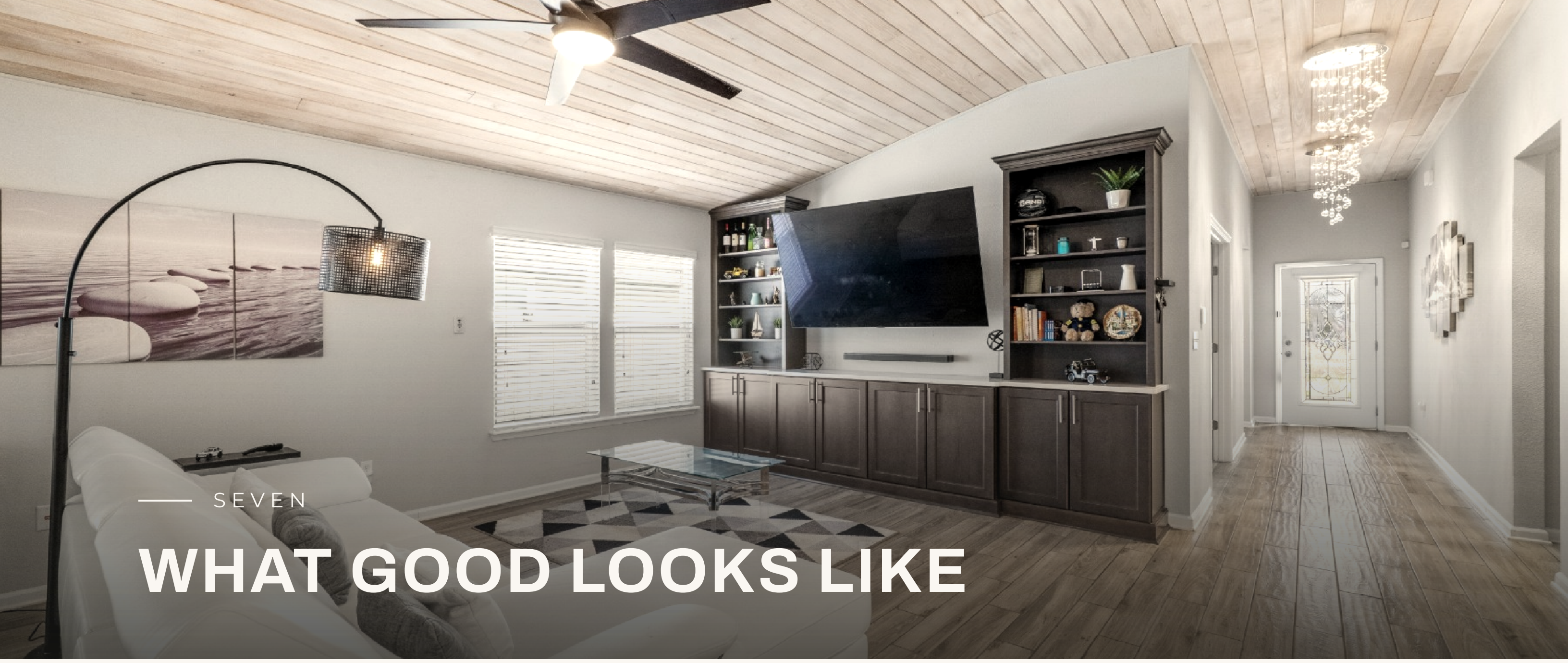
Get fully pre-approved and lock in your real budget — taxes, insurance, and CDD fees included, not just principal and interest. Start lining up the sale or lease-end on your current home.

1–3 MONTHS OUT

Virtual or in-person tours happen, offers go in, inspections get scheduled. If you can't be here in person, this is exactly where I step in as your eyes and ears.

MOVING MONTH

Possession, utilities, and your first-week logistics — where to get your Florida driver's license, register vehicles, and the practical stuff nobody tells you about until you need it.



SEVEN

WHAT GOOD LOOKS LIKE

CASE ONE

Closing on a home she had never set foot in.

One of my military clients was relocating from overseas and closing on a home she had never physically set foot in. During a post-repair walkthrough I did on her behalf, I caught something the seller had tried to hide — a second, concealed leak that hadn't been disclosed. I pushed to get it properly repaired and the unit professionally cleaned before she landed in a brand new country, so the home she walked into was actually the one she'd been promised.

CASE TWO

The whole transaction, start to finish, over FaceTime.

Another client bought an entire home without ever seeing it in person. I toured the properties on her behalf, sent video walkthroughs with my honest read on each one, and we ran the full transaction over FaceTime and phone calls, start to finish. That's not a special add-on I charge extra for — it's just how I work with anyone who can't be here in person.

WHY IT MATTERS

A video shows you the house. Someone standing in it tells you the truth.

KEEP THIS PAGE

YOUR RELOCATION CHECKLIST

Print it, tick it, ignore the rest until it's time.

6–12 MONTHS OUT

- [ ] Narrow your shortlist to two or three communities from Page 3.
- [ ] Talk to a lender licensed in Florida about financing across state lines.
- [ ] Ask about your VA loan specifics, if they apply to you.
- [ ] Book a scouting trip down here if you can manage one.

3–6 MONTHS OUT

- [ ] Get fully pre-approved and lock in your real budget.
- [ ] Budget property taxes, insurance, and CDD fees — not just principal and interest.
- [ ] Line up the sale or the lease-end on your current home.
- [ ] Map each community against work, base, schools, and the airport.

1–3 MONTHS OUT & MOVING MONTH

- [ ] Tour in person, or by video walkthrough with eyes on the ground for you.
- [ ] Make your offer and get inspections scheduled.
- [ ] Arrange possession and utilities for your first week.
- [ ] Get your Florida driver's license and register your vehicles.

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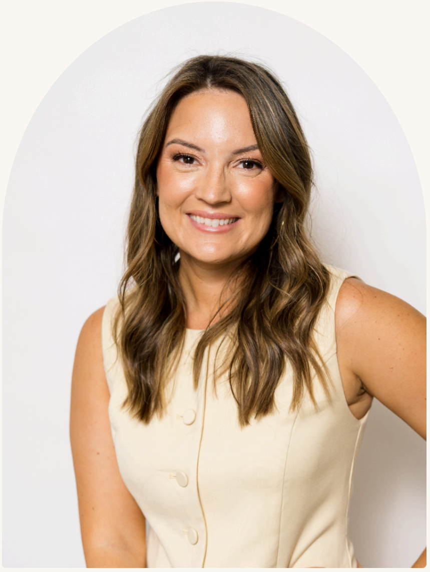
THE NEXT STEP

HOW BAILEY HELPS NEXT

Wherever you are right now in this move — still narrowing down a neighborhood, or ready to start touring — the next step is easy. Every buyer I work with starts with a straightforward consult where I walk you through exactly how buying from a distance works, no pressure, no obligation.

Once you decide to work together, I go to work immediately pulling and researching homes that fit what you need, and if you're relocating and can't see things in person, I become your eyes, ears, and advocate on the ground — including catching things a video walkthrough alone never would.

I'm also an investor myself, personally managing 150+ rental properties, so if part of this move includes buying with future rental potential in mind, that's a conversation I can actually have with you in real numbers.



"I don't sell – I explain."

12 YEARS LICENSED
350+ FAMILIES HELPED
$100M+ SOLD
150+ RENTALS MANAGED

HOMES FOR HEROES

If you or your spouse are active military or a veteran, my brokerage's Homes for Heroes program gives you back 25% of our commission at closing — real dollars back in your pocket, not a marketing line.

Our hero community runs wider than that: military, medical, first responders, and teachers all get 25% back, as a thank you for their service.

WHERE TO FIND ME

thejordangroupjax.com

Or just message me. DM me, or reach out for more info, and I'll get back to you.

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BROKERAGE

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