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THE PCS DECISION GUIDE · NORTHEAST FLORIDA · SEPTEMBER 2026

ON ORDERS TO NORTHEAST FLORIDA?

BUY, RENT, OR BASE HOUSING — THE HONEST MATH.

The decision guide for active-duty service members and their spouses with orders to NAS Jacksonville, Naval Station Mayport, Blount Island or NSB Kings Bay — from a Marine Corps veteran who is licensed for both the house and the VA loan, and who rented his entire time in the service. What your BAH actually buys here, the real monthly number nobody shows you, the "I'm only here three years" question answered both ways, and how to buy from another state without a horror story. Every number carries a source and a date.

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SECTION 01

THE DECISION NOBODY WALKS YOU THROUGH

Orders drop. You have a report date you can't move, a family to relocate, and somewhere in the middle of out-processing you have to answer a six-figure question: base housing, rent, or buy?

Straight answer — nobody explained that decision to me either. I'm Garrett Decker. United States Marine Corps, 8½ years, two overseas deployments. I rented my entire time in the service because it felt easier. Nobody explained the long-term financial impact or how much equity I could have been building instead. If I could go back and do it over again, I would have bought a home instead of renting.

> "IF I COULD GO BACK AND DO IT OVER AGAIN, I WOULD HAVE BOUGHT A HOME INSTEAD OF RENTING."

That's why this guide exists. Not to talk you into buying. To show you the actual math for this specific market so you can decide with real numbers instead of a rule of thumb somebody posted online.

Listen — base housing absolutely makes sense for some families depending on the situation. This is not about judging anyone's decision. It's about making sure you're making it on purpose.

What's different about this guide: I hold the National Association of REALTORS® Military Relocation Professional certification, I'm a licensed Florida Broker Associate and a licensed Mortgage Loan Originator, and my brokerage is called Navy To Navy Homes. That means I can talk about the house and the loan in the same breath. Most guides on this subject can only do one.

WHAT'S IN HERE

- the three options side by side, honestly
- what your BAH actually buys near the Jacksonville bases
- the real monthly number
- the short-orders question, both sides
- buying sight-unseen without the drama
- the two questions to settle before you call anyone
- what good looks like

One warning up front: everything here is current as of September 2026 and sourced. Insurance, taxes, BAH and inventory have all moved inside the last twelve months. Before you sign anything, check the current number — or call me and I'll pull it while you're on the phone.

SECTION 02

BASE HOUSING, RENT, OR BUY: ALL THREE, HONESTLY

I'm going to tell you everything, good and bad, about each door. Most guides only argue for one.

BASE HOUSING

The good: simplicity. One move, no market risk, no roof to replace, nothing to sell or rent out when the next orders come, and your BAH covers it by design. If you're on short orders, deploying, or your spouse is running the move solo, that simplicity is worth real money.

The honest downside: your BAH is fully spent every month with nothing left over and nothing to show for it when you leave. And confirm the current waitlist with the housing office before you count on it.

RENTING

The good: flexibility. You can pick the commute and the school zone before you commit to either, and if the assignment gets cut short you walk away at the end of a lease.

The honest downside: the rent check is somebody else's mortgage, and it goes up at renewal on the landlord's schedule, not yours. Renting for a year to learn the area and then buying is a completely legitimate plan — I've told families to do exactly that.

BUYING

The good: with full VA entitlement there is no down payment required and no loan limit, regardless of price (VA.gov). Your monthly payment starts building equity. Florida has no state income tax, and a primary residence qualifies for a homestead exemption.

The honest downside: transaction costs are real, a short hold in a flat market can cost you money, and if you keep it as a rental when you leave you become a landlord from another state. Buying is only the right answer when the numbers and the timeline both say so.

Here's the one either/or I want you to carry away: your BAH is going to get spent either way. The real question is whether it's building your future or somebody else's — and whether your timeline gives it enough runway to matter. Sections 3 and 4 give you the numbers to answer that.

YOUR BAH IS GOING TO GET SPENT EITHER WAY. THE REAL QUESTION IS WHETHER IT'S BUILDING YOUR FUTURE OR SOMEBODY ELSE'S.

SECTION 03

WHAT YOUR BAH ACTUALLY BUYS HERE

Jacksonville Military Housing Area (FL058), effective January 1, 2026 — Defense Travel Management Office:

GRADE	WITH DEPENDENTS	WITHOUT
E-5	**$2,181/mo**	**$1,803/mo**
O-3	**$2,364/mo**	**$2,211/mo**

DEFENSE TRAVEL MANAGEMENT OFFICE · JACKSONVILLE MHA FL058 · EFFECTIVE JANUARY 1, 2026

Other grades: pull yours from DTMO before you set a budget.

The part nobody puts in a guide: 2026 Jacksonville BAH went DOWN 2.4% from 2025 (jacksonvillenavalhousing.com). Plan around it now rather than find out later. And 2027 rates are not published yet — don't assume next year's number.

Reporting to NSB Kings Bay, Georgia? Kings Bay is a different Military Housing Area. Never apply a Jacksonville BAH figure to a Kings Bay assignment — pull the Kings Bay rate for your grade. Getting this wrong is a several-hundred-dollar-a-month mistake.

Now the medians, so you can see the gap between the allowance and the market — from a named source with a date, not a range I made up:

AREA · SOURCE	MEDIAN	MARKET
Duval / Jacksonville NEFAR, July 2026	**$335,000**	28 days on market · 3.9 months of supply
St. Johns County NEFAR, July 2026	**$589,030**	33 days · 3.3 months — the tightest county in the region
Flagler County GoToby, July 2026	**$370,950**	Redfin shows $357,442 for June 2026, and the two disagree on direction, so use the range
Palm Coast Redfin, June 2026	**$349,810**	
Daytona Beach Houzeo, July 2026	**$273,900**	

MEDIAN SALE PRICES · SOURCES AND DATA PERIODS AS SHOWN

Here's where buyers accidentally create a problem for themselves. They take the BAH number, put it into an online mortgage calculator, and go house hunting with a price in their head that isn't real. BAH is one fixed number. Your actual housing cost is principal and interest, plus property taxes, plus homeowners insurance, plus flood insurance if the address is in a zone, plus HOA, plus CDD in some communities, plus the VA funding fee financed into the loan if you're not exempt.

The honest picture: at the current rate environment, principal and interest alone on a median-priced Duval home lands right around an E-5 with dependents' entire BAH — before a single dollar of taxes, insurance, HOA or CDD. That is the real conversation. It's exactly why the Palm Coast and Daytona entry points, seller concessions and builder incentives matter so much for a military buyer, and why the county you pick changes the answer as much as the house does.

I'm not going to print a rate or a payment in this guide. Rates move daily and any number here would be wrong by the time you read it. What I can do, because I hold NMLS 2567934 alongside my real estate licence, is run your actual numbers live, against a real address, with the BAH for your grade on the other side of the page. Most buyers need two calls for that. You need one.

SECTION 04

THE REAL MONTHLY NUMBER, LINE BY LINE

Before we ever look at a house, I want you to see the whole number. Not just the mortgage. Here's the stack, with what's known and what isn't.

Principal and interest. Depends on price, rate and whether the funding fee is financed. Live quote only.

VA funding fee (VA.gov, rates set April 7, 2023, still current):

SITUATION	FEE
First use with less than 5% down	2.15%
Subsequent use	3.3%
5% or more down	1.5%
10% or more down	1.25%

VA.GOV · RATES SET APRIL 7, 2023, STILL CURRENT

Usually financed into the loan, so it raises the payment. You may be exempt entirely if you receive compensation for a service-connected disability, are eligible for it but receiving retirement or active-duty pay instead, have a proposed or memorandum rating before closing, are a surviving spouse receiving DIC, or were awarded a Purple Heart on or before closing (VA.gov). I carry a service-connected rating myself — ask about this, it is one of the most overlooked pieces of the whole VA process.

Property taxes. Vary by county; Flagler and Volusia have tended to run lower than St. Johns. Florida has no state income tax. The 2026 homestead exemption on a primary residence is $51,411 in total — $25,000 against all millages including schools, plus $26,411 against non-school millages only (Pinellas County Property Appraiser, 2026). File with your county property appraiser by March 1.

2026 HOMESTEAD EXEMPTION	AMOUNT
Against all millages including schools	$25,000
Against non-school millages only	$26,411
Total	$51,411

PINELLAS COUNTY PROPERTY APPRAISER · 2026 · FILE BY MARCH 1

The ballot measure that affects new arrivals. Florida votes on Amendment 3 (CS/HJR 1F) on November 3, 2026; it needs 60% to pass. If it passes, from January 1, 2027, existing Florida homesteads get a much larger non-school exemption — $150,000 in 2027 rising to $250,000 in 2028 — while a homestead established January 1, 2027 or later starts at $50,000 and becomes eligible for the larger amounts only after four years (Pinellas County Property Appraiser, Amendment 3 FAQ, 2026). It is proposed, not law. I'm not telling you to rush a purchase over a ballot measure. I'm telling you it exists, because it treats a family arriving in 2027 differently from the neighbour who closed in 2026, and most relocation guides haven't caught up to it. Talk to a tax professional about your own situation — I'm a Realtor and a loan originator, not a tax adviser.

Homeowners insurance. The number that scared people off Florida for three years, and it moved: rates decreased in 51 of Florida's 67 counties in 2026 (Florida Office of Insurance Regulation, reported July 2026, via Momentum Realty, August 23, 2026). Citizens took a roughly 2.6% statewide average cut, its first decrease since 2015, effective June 2026 (Insurance Journal, December 11, 2025).

COUNTY	CITIZENS AVERAGE PREMIUM
Duval	$1,315
St. Johns	$1,378
Flagler	$1,626
Volusia	$1,807

CITIZENS AVERAGE PREMIUMS BY COUNTY · APRIL 2026

Caveat I'll say out loud: those are Citizens' own book figures, not the whole private market, and your quote depends on the roof, the age of the home and the distance to water. Get a real quote on the specific address before you're under contract.

Flood. Separate from homeowners insurance and a real cost on this coast. Check the FEMA flood zone for the specific address before you make an offer. Two streets apart can be two different zones.

HOA and CDD. This is where two homes at the same price stop costing the same. Nocatee CDD fees vary by village and published sources contradict each other — never accept a Nocatee CDD number without checking that village. Silverleaf has no CDD fees (corroborated by O.N.E. Florida Group, August 2026, and Krista Fracke, NEFAR MLS, September 2026) and carries a master HOA of roughly $1,200/year for most single-family homes instead. Ask for the CDD and HOA on every address, in writing, before you fall for the kitchen.

Utilities and the commute. Water, sewer, electric, and the fuel for a drive to the gate at the hour you'll actually drive it. I put these on the sheet because I don't want anyone falling in love with a house they can't afford. Your payment's fifteen hundred, your electric is two hundred, your water is two hundred — now you're at nineteen hundred, and you could only afford sixteen. We run that before we look, not after.

WE RUN THAT BEFORE WE LOOK, NOT AFTER.

SECTION 05

"I'M ONLY HERE THREE YEARS" — BOTH SIDES

You've heard the rule: if you'll be there under three years, rent. I'm not going to hand you a number like that, because it depends on four things, and here they are.

1. **What the market does while you own it.** Nobody knows, and I won't forecast it as fact. What I can tell you is where it stands now. Northeast Florida's own association titled its July 2026 release "Buyers Gain More Opportunities," with the six-county region at 3.9 months of supply and a $405,000 median (NEFAR, July 2026) — trending toward balance, not a frenzy. Florida statewide single-family was $425,000, up 3.7% year over year, at 4.5 months of supply (Florida Realtors, July 2026). Two national forecasters disagree on where rates go from here by about half a point and both say roughly flat (Fannie Mae, May 2026; MBA, August 2026), and MBA's national forecast has existing-home prices easing through 2027 (MBA, August 2026) while Northeast Florida's June numbers went the other way. Translation: don't buy here on a short tour expecting fast appreciation to bail you out. Buy because the monthly math works and you have a plan for the exit.

2. **What it costs to get out.** Selling means a commission and closing costs on the way out; Florida sellers also pay documentary stamp tax on the deed. On a short hold in a flat market those costs can eat the equity you built. That's the real reason the three-year rule exists — it's not magic, it's transaction cost versus time.

3. **Whether you'd keep it.** Plenty of service members buy here, get orders, and keep the house as a rental. It can work — but be honest about what it is: you'd be a landlord from another state, with a roof, an AC and a tenant to manage in a hurricane state. And part of your VA entitlement stays tied up in that house until it's sold or the loan is paid off. You can often use the VA loan again for the next home — how much depends on your remaining entitlement and the county limit where you're going — so we check your Certificate of Eligibility on day one, not at the next duty station.

4. **Your own tolerance.** Some families want the simplicity of handing back keys. That is a legitimate answer and I'll tell you when I think it's yours.

THE THREE-YEAR RULE IS NOT MAGIC. IT'S TRANSACTION COST VERSUS TIME.

WHERE BUYING ON SHORT ORDERS TENDS TO MAKE SENSE

A monthly number that works with room in it, a realistic exit (sell or rent) you'd be comfortable with, and a location that will still be in demand when you leave — near the gate, in a school zone people search for, at a price band that moves.

WHERE IT TENDS NOT TO

A payment stretched to the top of your BAH, a hold under two years with no plan B, or a purchase made to "not waste BAH" without running the whole stack in Section 4.

Not judging either decision — just naming the pattern I see.

SECTION 06

BUYING FROM ANOTHER STATE WITHOUT THE HORROR STORY

Most agents in this niche tell a midnight-save hero story. I don't have one, and that's on purpose. PCS deals run smooth when you build the slack in. Here's how mine are built.

Someone walks it live. One family member tours by video call — I'll walk the house on camera and show you the things a listing photo is angled to hide. The VA appraisal is not an inspection and never has been; you get your own inspector. Two I trust and use: Vince Cardone (Residential Home Inspection) first, South Country Home Inspections second.

The contract is written wide. PCS contracts get extra inspection days, extra financing days for loan approval, and the VA appraisal contingency. You don't want to get to the new station and not have a plan for closing, or pull into town the same day you're set to close and the documents haven't arrived.

Closing is set against your arrival, with room. Two shapes that work: you land, spend a night or two in a hotel, and close — or you close remotely before you arrive and pull straight to the house with the keys already yours. If you can't be there, a power of attorney is common on VA closings, but it has to be the right kind, and VA, the lender and the title company each have requirements. Set it up weeks ahead, not days. Closing is coordinated with TitleTown of America.

The VA offer is written to win. Full pre-approval, not pre-qualification, with documents ready: current orders, W-2s, pay stubs, your award letter if you have one. Seller concessions asked for correctly: the 4% VA cap applies to concessions beyond ordinary closing costs — a seller paying your customary loan-related closing costs is not limited by it, so the ask is structured to get you more help, not less (VA seller concession rule, as published by Veterans United, 2026). And no personal letter to the seller — it's a fair housing exposure for everyone at the table and it doesn't win houses. Preparation does.

PCS DEALS RUN SMOOTH WHEN YOU BUILD THE SLACK IN.

The neighbourhood question, answered the only way I'm allowed to. You'll want to know what an area is like. I can be the source of the source, not the source of the information. Drive it during the day and at night, on a weekday and on a weekend — or have me drive it on video at those hours. Call the sheriff's office or the police department for that area and ask what's actually happening there, and ask them whether they'd live there. Then you have a real answer instead of somebody's adjective.

The commute, tested not trusted. Northeast Florida runs on I-95 and US-1; a thirty-mile drive can be 25 minutes or 55 depending on the hour and the season, and gate queues aren't in the map app. If you get a scouting trip, drive your commute at the time you'd drive it — including the gate.

Answer underwriting the same day. Conditions answered the day they're asked is the single biggest thing you control, and it's where most delays actually come from. I won't promise you a closing in 30 days. Well-prepared VA files often close faster than people expect, and I'll tell you on day one whether your timeline is realistic.

SECTION 07

BEFORE YOU CALL ANYONE: TWO QUESTIONS AND WEEK ONE

Settle these two before you talk to any agent or lender, including me. They decide everything else.

QUESTION ONE

How long, really, and what happens to the house when the next orders come? Sell it, keep it as a rental, or you're not sure. "Not sure" is a fine answer; it just means the monthly number needs more room in it.

QUESTION TWO

What monthly number are you genuinely willing to carry, all in, whether or not it matches your BAH? Not the max you'd be approved for. The number you'd still be comfortable with if the AC dies in August.

Then, the week orders drop:

1. Pull your Certificate of Eligibility and confirm your entitlement, including whether any is tied up in a home you still own.
2. Pull the BAH rate for your NEW Military Housing Area — the right one for that installation, not your last base.
3. Get fully pre-approved, not pre-qualified, with documents in hand.
4. Narrow to two or three areas on commute, budget and school zone, not thirty.
5. Have the honest buy-versus-rent conversation with the numbers in front of you.

On schools, one caution: every county I work — St. Johns, Duval, Flagler, Volusia, Clay and Nassau — earned an A district grade in the 2026 Florida Department of Education grades released July 1, 2026 (via Jacksonville Today, July 2, 2026; Florida Phoenix, July 1, 2026). A district grade is an average; your child attends one school. Look up the specific school for the specific address at FloridaSchoolGrades.fldoe.org, and confirm the zone hasn't been redrawn — St. Johns opened a new K-8 in Silverleaf in August 2026 and another opens at Nocatee for 2026-27.

Programs worth checking on the first call. My brokerage, Navy To Navy Homes, is an approved vendor for both Florida Hometown Heroes and Homes for Heroes. Hometown Heroes is a state program for first-time, income-qualified buyers, and a servicemember of the US military or reserves, the Coast Guard or the Florida National Guard is an eligible category; it provides up to 5% of the first mortgage amount, minimum $10,000 and maximum $35,000, toward down payment and closing costs, structured as a 0%, non-amortizing, 30-year deferred second mortgage that comes due in full when you sell, refinance, transfer the deed or stop living there — Florida Housing's own words are that it is "not forgivable" (Florida Housing Finance Corporation, read September 2, 2026). It has income and loan limits that vary by county and depends on available funding. Homes for Heroes is a national program for military, veterans, first responders, healthcare workers and teachers who buy or sell through an affiliated agent. Whether you qualify for either is the program's decision, not mine — I'll check both against your situation and tell you either way. There is no cost to apply to Hometown Heroes; anyone charging an upfront fee to "apply" is a scam.

What good looks like. A family I worked with was under contract and closing while still living in another state; what they named afterwards was the follow-through — in their words, "especially since we're not in the State just yet." No midnight save. Video walkthroughs, a contract with room in it, a closing set against their arrival, and a family that pulled up to a house that was already theirs. That is what the process is supposed to feel like, and it's what I build every PCS deal to be.

"ESPECIALLY SINCE WE'RE NOT IN THE STATE JUST YET."

THE NEXT STEP

HOW GARRETT HELPS NEXT

You've now got the three doors side by side, the real monthly stack, and the honest version of the three-year question. Where you are right now is probably somewhere between "we should at least look" and "I still don't know." That's the right place to be, and it's exactly the conversation I'm built for.

Here's what working with me looks like — and it works the same whether you're in Norfolk, San Diego or already at the gate:

- A straight answer up front — including "don't buy right now" when that's the truth for your orders and your numbers.
- The real monthly number before the search starts — mortgage, taxes, insurance, HOA, CDD, utilities, the commute — so nobody falls in love with a house they can't afford.
- One timeline for the house and the VA loan if you choose FLO Mortgage — always optional, never a condition, always disclosed. One person accountable for the file, the loan starting the same day the search does, no relay between two offices.
- A full remote process for PCS and out-of-state buyers — video walkthroughs, contracts written with room, closing set against your report date.
- Builder contracts read from the builder's side if you go new construction; incentives negotiated from experience of what's actually available.
- Every financing route on the table — VA, FHA, conventional, and the two hero programs through an approved-vendor brokerage.

FIVE THINGS YOU CAN HOLD ME TO

1. You get the truth first — even when it costs me the deal.
2. I answer — calls, texts, emails, after hours and weekends.
3. You'll know what's happening before it happens — not at closing.
4. If a mistake is mine, I fix it at my cost.
5. The mortgage side is always your choice — never a condition.

Why you can take that at face value: 96 verified reviews at 4.9 stars on RateMyAgent, and the thing clients name most is that I pick up — "responded immediately, and I called him often, after hours, weekends." I hold NAR's Military Relocation Professional certification, I serve as Senior Vice Commandant of the Marine Corps League, Flagler County Detachment, and our brokerage, Navy To Navy Homes, was named Homes for Heroes 2026 Real Estate Specialist Team — #1 in Florida and #2 nationwide. The Decker Group is part of that program.

If you're getting orders to Northeast Florida, call or text me the day you get them. The earlier we start, the more options you have — and if the honest answer is rent this tour and buy the next one, I'll tell you that too.

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THE DECKER GROUP ON INSTAGRAM, FACEBOOK, YOUTUBE AND TIKTOK.

I'll give you a straight answer — no pressure, no pitch.