

FREE GUIDE | UPDATED OCTOBER 17, 2026

The Northeast Florida Relocation Guide

Moving to Jacksonville, the Beaches, Ponte Vedra and St. Johns County for a hospital job, a residency, a team, the tour or school. Plain answers with a source for every fact.



Taniya Refai

REALTOR® | RN, BSN

(850) 570-7300 | relocate@taniyarefai.com

taniyarefai.com



Florida Homes
Realty & Mortgage

What's inside

1 Moving to Northeast Florida, step by step

2 Residents and clinicians

3 Pro athletes and team staff

4 Golf professionals

5 UNF students and parents

How to use this guide

Start with chapter 1 for the basics every move needs: the counties, taxes, insurance and the settling in checklist. Then jump to the chapter that fits your move. Every fact links to the source it came from, listed at the end of each chapter, and the online version at taniyarefai.com/relocation-guide is kept current. Rules and programs change, so confirm anything time sensitive before you rely on it.

Organizations named in this guide are mentioned for information only. Taniya Refai and Florida Homes Realty & Mortgage are not affiliated with or endorsed by any of them. Nothing here is legal, tax, lending or insurance advice; confirm the details with the right licensed professional.



The Main Street Bridge (John T. Alsop Jr. Bridge) and the downtown riverfront

CHAPTER 1

The Northeast Florida relocation guide: moving to Jacksonville, step by step

What I'd tell a friend moving to Northeast Florida for work: how the counties fit together, what to know about housing, Florida taxes, insurance and flood, and the deadlines for getting settled.

TL;DR

- Jacksonville and Duval County have shared one consolidated government since 1968, while St. Johns, Clay and Nassau each have their own county government and school district.
- Florida has no state personal income tax, and a homestead exemption of up to \$51,411 requires owning and living in the home on January 1, then filing by March 1.
- Get a Florida driver license within 30 days of establishing residency, and title and register your vehicles within 10 days ([FLHSMV](#)).
- Hurricane season runs June 1 to November 30, so check the evacuation zone and the flood zone for any address before you sign a lease or a contract.



FROM TANIYA

I moved to Jacksonville in 2020, so I still remember how big and spread out it felt, and how many little errands a move creates. I also spent more than 17 years in student housing operations, so I've watched a lot of people move into a new place. That's what I want this guide to do for you. Take it one step at a time, and don't let anyone rush you into a house before you know the area. If a question comes up that isn't covered here, ask me.

Moving here for a new job means a hundred small decisions in a few short weeks. Where to live, whether to rent or buy, which office handles your driver license, what hurricane season actually asks of you. I moved to Jacksonville myself in 2020, and I spent more than 17 years in student housing operations, so I've watched a lot

of people move into a new place. This guide is the version I'd hand a friend.

One note before we start. I'm a REALTOR®, not an attorney, tax advisor, lender or insurance agent. I'll explain how things work and link the official source for every rule, but confirm the details for your own situation with the licensed professional who handles that piece.

Who this guide is for

This page covers what everyone moving to Northeast Florida needs. If your move is tied to a specific kind of work, there's a chapter for you too:

- [Medical residents, fellows, nurses and clinicians](#) moving for Mayo Clinic, UF Health, Baptist Health, Ascension St. Vincent's, HCA Florida or another hospital here.
- [Professional athletes](#) and the people who move with them.
- [Golf professionals](#) coming to the Ponte Vedra area.
- [UNF students and parents](#) sorting out housing near campus.

Each chapter stands on its own, so read the one that fits and come back here for the basics.

The lay of the land: four counties, one big city

Most people say "Jacksonville" when they mean the whole region. In practice you'll be choosing a county, and the county sets your property appraiser, your tax rates and your school district. In Florida, each county is its own school district ([Florida Statutes 1001.30](#)).

Duval County and the consolidated city

In 1968, the governments of Duval County and the City of Jacksonville consolidated. Four communities, Jacksonville Beach, Neptune Beach, Atlantic Beach and the City of Baldwin, kept their own governments ([City of Jacksonville Beach](#)). So if you live in [San Marco](#), [Riverside](#), [Mandarin](#) or [Deerwood](#), your city government and your county government are the same one. If you live in [Jacksonville Beach](#), [Atlantic Beach](#) or [Neptune Beach](#), you have a separate city government as well.

The [Jacksonville page](#) is the starting point for Duval, and it links out to neighborhoods like [Avondale](#), [Ortega](#), [Southside](#), [Bartram Park](#) and the [Northside](#).

St. Johns County

St. Johns has its own county government, its own property appraiser ([St. Johns County Property Appraiser](#)) and the St. Johns County School District. On this site that's [Ponte Vedra Beach](#), [Nocatee](#) and its villages like [Twenty Mile](#), [Coastal Oaks](#) and [Greenleaf](#), plus [St. Augustine](#) and the wider [St. Johns](#) area, including [SilverLeaf](#).

Clay County

Clay is a separate county too, served by Clay County District Schools. On this site, my Clay page is [Orange Park](#). Baptist Medical Center Clay is on Baptist Clay Drive in Fleming Island ([Baptist Health](#)).

Nassau County

Nassau County sits in Northeast Florida along the Georgia border. It includes Amelia Island and historic Fernandina Beach on the coast, with the towns of Callahan and Hilliard to the west ([Nassau County Economic Development Board](#)). I don't have community pages for Nassau yet, but the tax and settling in steps below apply there the same way.

The river and the beaches

The St. Johns River shapes everything here. It runs about 310 miles and flows north, meeting the Atlantic at Mayport ([St. Johns River Water Management District](#)). A lot of daily life comes down to which side of the river you're on and which bridge you'll cross. East of the Intracoastal you reach Atlantic Beach, Neptune Beach and Jacksonville Beach, and Ponte Vedra Beach sits just south in St. Johns County. Beaches Energy Services, the utility for much of that area, serves Jacksonville Beach, Ponte Vedra Beach, Palm Valley and Neptune Beach ([Beaches Energy Services](#)).

What housing costs, and whether to rent first

I don't put prices in this guide on purpose, because they'd be stale in a month. My [market report](#) is updated with current listing data for Duval, St. Johns and Clay, including prices and days on market. For a single home, the [monthly cost calculator](#) adds property tax, insurance and HOA or CDD fees to the mortgage payment, and the [closing cost calculator](#) estimates cash to close.

Should you rent first? Sometimes, yes. I'd lean toward a lease if:

- You haven't driven the area at the hours you'll actually be on the road.
- Your job could move you between offices or campuses in the first year.
- You're not sure how long you'll stay.
- You'd be shopping for a house and starting a job in the same month.

Buying right away can make sense when you already know the area, your work location is settled and your numbers work. Talk to a licensed loan officer early, because your offer letter, start date and savings all affect timing. If you're starting from scratch, my [home buying game plan](#) walks through it, and [buying a home in Florida](#) covers the parts that are different here.

Renting? Check the flood zone of any address before you sign, and ask about renters insurance. Renters buy their own policy, often called an HO-4, because the landlord's insurance doesn't cover your belongings ([Florida OIR](#)).

Florida taxes for new residents

No state personal income tax

Florida doesn't impose a personal income tax, so there's no state personal income tax return to file ([Florida Department of Revenue](#)). Federal income tax still applies, of course. Ask your tax advisor how your move year is handled for the state you're leaving.

Property taxes and the homestead exemption

Property taxes still apply, so look at them closely. If you buy a home and make it your permanent residence, you may qualify for a homestead exemption. As of October 2026, the first \$25,000 applies to all property taxes, and a second exemption, adjusted for inflation to \$26,411 for 2026, applies to non school taxes on assessed value above \$50,000. Together that's up to \$51,411 ([Florida Department of Revenue; Section 196.031, Florida Statutes](#)).

Two dates control it:

- **January 1.** You need to hold title and make the home your permanent residence on January 1 ([Section 196.031](#)). Close in June, and the January 1 that counts is the next one.
- **March 1.** You file with the county property appraiser on or before March 1 ([Section 196.011, Florida Statutes](#)). Duval homeowners can file online with the [Duval County Property Appraiser](#).

Save Our Homes, and why the seller's tax bill isn't yours

Once a home has homestead, its assessed value can't rise each year by more than 3 percent or the change in the Consumer Price Index, whichever is lower ([Section 193.155, Florida Statutes](#)). That cap is called Save Our Homes. After a sale, though, the property is assessed at just value as of January 1 of the following year ([Section 193.155](#)).

In plain terms, a seller who has owned for years may be paying far less than you will. Don't budget from the seller's tax bill. Use the [monthly cost calculator](#) or ask your lender to estimate taxes at the price you'd pay.

Amendment 3 on the November 3, 2026 ballot

Florida voters will decide a proposed constitutional amendment on November 3, 2026. It needs at least 60 percent approval, and if it passes it takes effect January 1, 2027. It would raise the non school homestead exemption for qualifying owners. People who become Florida residents on or after January 1, 2027 would start with a smaller exemption, \$50,000 adjusted for inflation beginning in 2028, and the larger amount would first apply beginning January 1 of their fifth year ([Volusia County Property Appraiser](#)). That's only a proposal until voters act. If your move date falls near the end of 2026, ask a tax advisor how it could apply to you.

Homeowners insurance, hurricanes and flood

Insurance can change your monthly payment as much as the price of the house, so get quotes early in any contract.

What a homeowners policy covers. A standard policy has parts for the dwelling, other structures like fences, personal property, loss of use, personal liability and medical payments to others, and mortgage lenders usually require it ([Florida OIR](#)). The Office of Insurance Regulation's [CHOICES tool](#) shows illustrative rates by company, though OIR says to get an actual quote from an agent or insurer.

The hurricane deductible. Florida policies carry a separate deductible for hurricane losses. Before issuing a policy, insurers generally have to offer hurricane deductible options of \$500, 2 percent, 5 percent and 10 percent of the dwelling limit, with exceptions for some policy sizes ([Section 627.701, Florida Statutes](#)). On a

home insured for a few hundred thousand dollars, a percentage deductible is real money, so ask what yours would be in dollars.

Flood is separate. Most homeowners insurance doesn't cover flood damage ([FloodSmart](#)). A new National Flood Insurance Program policy usually takes effect 30 days after purchase, with some exceptions, including when it's bought in connection with a mortgage ([FloodSmart](#)). If your homeowners policy will be with Citizens Property Insurance, state law makes flood coverage a condition of most personal residential policies, phased in by replacement cost and reaching all remaining policies on January 1, 2027. Condo unit owner policies and policies without wind coverage are exempt ([Section 627.351, Florida Statutes](#)). If the home is in a FEMA special flood hazard area, Citizens already requires flood coverage.

Check any address with my [address check tool](#), which shows the FEMA flood zone and ground elevation, then pull the official map on FEMA's [Flood Map Service Center](#). If you have questions about a policy or claim, the Department of Financial Services runs a free insurance consumer helpline at 1-877-693-5236 ([Florida DFS](#)). A licensed insurance agent should price the actual coverage.

Your getting settled checklist

Here's the order I'd tackle things in, with the deadline where the state sets one. FLHSMV says you may be considered a Florida resident once you start work here, enroll a student in a Florida public school, register to vote, file for homestead or live here more than six consecutive months ([FLHSMV](#)).

Task	Deadline or timing	Official source
Florida driver license	Within 30 days of establishing residency	FLHSMV
Florida auto insurance (PIP and PDL)	Before you register the vehicle	FLHSMV
Vehicle title and registration	Within 10 days of establishing residency	FLHSMV
Voter registration	Any time; books close 29 days before each election	Florida Division of Elections
Homestead exemption (if you buy)	Own and live there January 1, file by March 1	Section 196.011
Evacuation zone lookup	Before June 1, or the day you sign	Florida Division of Emergency Management

Driver license

You must get a Florida driver license within 30 days of establishing residency. You apply in person, take a vision test and may not need a written or road test. The initial Class E license fee is \$48, and most tax collector offices add a \$6.25 service fee ([FLHSMV](#)). In Duval, the Tax Collector handles licenses at its branch offices ([Duval County Tax Collector](#)).

Car insurance, title and registration

Before you register a vehicle with four or more wheels, you need Florida Personal Injury Protection and Property Damage Liability coverage, with at least \$10,000 of each ([FLHSMV](#)). The policy has to come from an insurer licensed in Florida, and new residents are expected to title and register within 10 days of establishing residency ([FLHSMV](#)).

Bring proof of identity, proof of Florida insurance and your out of state title. The vehicle identification number also has to be physically inspected by a law enforcement officer, a licensed Florida dealer, a tax collector employee or another listed official ([FLHSMV](#)). If a lender holds your title, contact them first. A \$225 initial registration fee applies to many vehicles getting their first Florida plate ([Section 320.072, Florida Statutes](#)).

Voter registration

You can register online at [RegisterToVoteFlorida.gov](#) or at any tax collector office that issues driver licenses. The deadline to register for an election is 29 days before that election ([Florida Division of Elections](#)).

Utilities

Who supplies your power depends on the address, so ask before you move in. JEA is Jacksonville's municipal utility for electric, water and sewer service ([JEA](#)). Beaches Energy Services provides electric and natural gas service in Jacksonville Beach, Ponte Vedra Beach, Palm Valley and Neptune Beach ([Beaches Energy Services](#)). Clay Electric Cooperative is a member owned electric cooperative with a district office in Orange Park ([Clay Electric](#)). Florida Public Utilities has a Fernandina service area, and the Florida Public Service Commission publishes a statewide map of electric service areas that it calls approximate ([Florida PSC](#)). The listing agent or landlord can usually tell you which providers serve a specific home.

School enrollment by address

School assignment follows the address, and each district runs its own tools:

- **St. Johns County School District** has an Attendance Zone Locator where you enter an address and see the zoned schools ([SJCSD](#)).
- **Clay County District Schools** bases assignments on home address and points parents to a "Find Your School Zone" tool under Register on its homepage ([Clay County District Schools](#)).
- **Duval County Public Schools** enrolls students in their neighborhood zoned school by default, and new students start with an online application ([Duval County Public Schools](#)). Ask the district to confirm the zoned school for the exact address.

Zones change, so check again before you close or sign a lease.

Hurricane season and your evacuation zone

The Atlantic hurricane season runs from June 1 to November 30, and the National Hurricane Center puts the statistical peak around September 10 ([NOAA National Hurricane Center](#)). Evacuation zones are separate from flood insurance zones. Florida's Know Your Zone map lets you look up whether an address is in a lettered

evacuation zone, and zone A is typically the first to evacuate ([Florida Division of Emergency Management](#)). In Duval, JaxReady has a find your zone by address tool and sign ups for AlertJax notifications ([JaxReady](#)). Look up the zone for any home before you commit, and save your county emergency management page.

Getting around

Flying. The Jacksonville Aviation Authority owns and manages the airport system, which includes Jacksonville International Airport (JAX), Cecil Airport, Herlong Recreational Airport and JAXEX at Craig Airport. JAX handled more than 7.6 million passengers in 2024 ([Jacksonville Aviation Authority](#)). My [Northside page](#) covers the area around the airport.

Transit. The Jacksonville Transportation Authority runs fixed route buses ([JTA](#)), the free automated Skyway downtown ([JTA](#)), the St. Johns River Ferry between Mayport Village and Fort George Island ([JTA](#)) and ReadIRide, a shuttle you book by phone in 14 Jacksonville neighborhoods ([JTA](#)).

Driving. I-95 runs through the city, and I-295 forms a beltway around it. The Florida Department of Transportation runs express lanes on two stretches of I-295: about 4.5 miles on the West Beltway between the Buckman Bridge and I-95, and about 5 miles on the East Beltway between SR 9B and J. Turner Butler Boulevard. During weekday peak hours they cost 50 cents and require a SunPass or another compatible transponder, since toll by plate isn't available there and drivers without one are fined \$25 plus the toll ([FDOT](#)). If you're bringing a car from another state, get the transponder sorted early.

I don't quote drive times, because they depend on the hour, the bridge and the day. Before you commit to a home, drive the route at the time you'll actually make it.

Where I come in

My part is the house: helping you pick an area, touring in person or by live video, writing the offer and getting you to closing. My [relocation services page](#) explains how that works when you're still in another state, and my [community pages](#) are a good place to start narrowing things down.

Questions people ask

Is Jacksonville the same as Duval County?

Almost. The governments of Duval County and the City of Jacksonville consolidated in 1968, but Jacksonville Beach, Neptune Beach, Atlantic Beach and Baldwin kept their own governments ([City of Jacksonville Beach](#)). St. Johns, Clay and Nassau are separate counties with their own governments.

How long do I have to get a Florida driver license after I move?

Florida says new residents must get a Florida driver license within 30 days of establishing residency. You may be considered a resident once you start a job here, enroll a student in a Florida public school, register to vote, file for homestead or live here more than six consecutive months ([FLHSMV](#)).

When do I have to register my car in Florida?

New residents are expected to title and register vehicles within 10 days of establishing residency, with Florida insurance in place first ([FLHSMV](#)). You need at least \$10,000 of Personal Injury Protection and \$10,000 of Property Damage Liability ([FLHSMV](#)), and many vehicles getting a first Florida plate pay a \$225 initial registration fee ([Section 320.072, Florida Statutes](#)).

Does Florida have a state income tax?

No. Florida doesn't impose a personal income tax, so there's no state personal income tax return to file ([Florida Department of Revenue](#)). Property taxes and federal income tax still apply. A tax advisor can explain how your move year works for the state you're leaving.

When do I apply for the homestead exemption after I buy?

You need to own the home and make it your permanent residence on January 1 ([Section 196.031, Florida Statutes](#)), then file with the county property appraiser on or before March 1 ([Section 196.011, Florida Statutes](#)). As of October 2026 the exemption can reach \$51,411 ([Florida Department of Revenue](#)).

Will my property taxes match what the seller paid?

Often they won't. Save Our Homes caps yearly increases in a homestead's assessed value at 3 percent or the CPI change, whichever is lower, but after a sale the property is assessed at just value as of the next January 1 ([Section 193.155, Florida Statutes](#)). Budget from your price, not the seller's bill.

How do I find my hurricane evacuation zone?

Use Florida's Know Your Zone map to see whether an address is in a lettered evacuation zone; zone A is typically the first to evacuate ([Florida Division of Emergency Management](#)). In Duval, JaxReady has a find your zone by address tool ([JaxReady](#)). Hurricane season runs June 1 to November 30 ([NOAA](#)).

How do I find which public school serves an address?

Use the district's own tool. St. Johns County School District has an Attendance Zone Locator ([SJCS](#)), and Clay County District Schools has a Find Your School Zone tool under Register ([Clay County District Schools](#)). Duval enrolls students in their neighborhood zoned school by default ([DCPS](#)), so ask the district to confirm the address.

SOURCES FOR THIS CHAPTER

1. <https://www.flsenate.gov/Laws/Statutes/2026/1001.30>
2. <https://www.jacksonvillebeach.org/358/Government>
3. <https://www.sjcpcpa.gov>
4. <https://www.baptistjax.com/locations>
5. <https://nassauflorida.com/living-here/community-overview/>
6. <https://www.sjrwmd.com/waterways/st-johns-river/>
7. <https://beachesenergy.com/about-us>
8. <https://floridarevenue.com/faq/Pages/FAQDetails.aspx?FAQID=1466>
9. https://floridarevenue.com/property/Documents/cpi_homestead_exemption.pdf
10. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0196/Sections/0196.031.html
11. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0196/Sections/0196.011.html
12. <https://www.jacksonville.gov/departments/property-appraiser>
13. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0193/Sections/0193.155.html
14. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0193/Sections/0193.155.html
15. <https://paproapp.vcgov.org/info/amendment3>

16. <https://flor.gov/consumers/choices-rate-comparison-search>
17. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699/0627/Sections/0627.701.html
18. <https://www.floodsmart.gov/>
19. <https://www.floodsmart.gov/get-insured/buy-a-policy>
20. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699/0627/Sections/0627.351.html
21. <https://msc.fema.gov/portal/home>
22. <https://www.myfloridacfo.com/Division/Consumers/Storm>
23. <https://www.flhsmv.gov/new-resident/>
24. <https://www.flhsmv.gov/insurance/>
25. <https://dos.fl.gov/elections/for-voters/voter-registration/register-to-vote-or-update-your-information/>
26. <https://www.floridadisaster.org/knowyourzone/>
27. <https://taxcollector.jacksonville.gov/additional-services/new-resident-information>
28. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0300-0399/0320/Sections/0320.072.html
29. <https://www.jea.com/about/>
30. <https://clayelectric.com/general-information>
31. <https://www.floridapsc.com/pscfiles/website-files/PDF/Utilities/Electricgas/electricmap.pdf>
32. <https://www.stjohns.k12.fl.us/zoning/>
33. <https://oneclay.net/article/2956317>
34. <https://www.duvalschools.org/article/2523118>
35. <https://www.nhc.noaa.gov/climo/>
36. <https://www.jaxready.com/>
37. <https://www.flyjacksonville.com/jaa/>
38. <https://jtafla.com/transit-services/fixed-route-bus-service/>
39. <https://www.jtafla.com/transit-services/skyway/>
40. <https://jtafla.com/transit-services/st-johns-river-ferry/>
41. <https://www.jtafla.com/>
42. <https://nflroads.com/northfloridaexpress>

Read this chapter online, with live links: taniyarefai.com/relocation-guide/



A building entrance on Mayo Clinic's campus in Jacksonville, July 2019.

CHAPTER 2

Moving to Jacksonville for residency or a hospital job: a relocation guide for clinicians

For residents, fellows, nurses and physicians moving for Mayo Clinic, UF Health, Baptist Health, Ascension St. Vincent's, HCA Florida or a cancer program: the timeline, the campuses, licensing and housing, from a REALTOR® who's also a registered nurse.

TL;DR

- For the 2027 Match, Match Day is March 19, 2027, and the NRMP lists training as starting around July 1, which leaves roughly 15 weeks to find housing.
- Mayo Clinic in Florida, UF Health Jacksonville, Baptist Health, Ascension St. Vincent's and HCA Florida Memorial sit in different parts of the city, so choose the campus before the neighborhood.
- Florida has issued multistate nursing licenses since January 19, 2018, and nurses moving from another compact state get a license from their new home state ([Florida Board of Nursing](#)).
- MD residents without a full Florida license register with the state, and that registration expires after 2 years unless the board approves renewal.



FROM TANIYA

I'm a registered nurse, and I worked in critical care and emergency nursing here in Northeast Florida. I understand how much it takes to learn a new hospital and a new unit, and how much a quiet bedroom matters after a long shift. When you're moving for training or a new position, your energy belongs to the job. I'd love to take the house part off your plate, plan around your rotations and tell you honestly what I see on every tour.

I'm a registered nurse, and I worked critical care and emergency nursing here in Northeast Florida, so I know what a hospital move asks of you: a new badge, a new EHR login, new unit politics, and somewhere to sleep after your first string of nights. This chapter is for residents, fellows, nurses, physicians and other clinicians moving here for a hospital or cancer center job. For taxes, insurance, your driver license and the rest of the basics, see the main [relocation guide](#).

I'm not a lender, attorney or licensing expert, and nothing here is medical advice. I'll point you to the official source for each rule so you can confirm it.

Moving to Jacksonville for residency: from Match Day to July 1

If you're in the Match, the calendar is tight. For the 2027 Main Residency Match, the rank order list certification deadline is March 3, 2027, Match Week starts Monday, March 15, and Match Day is Friday, March 19, 2027 ([NRMP](#)). The NRMP's applicant overview lists training as beginning on or about July 1 ([NRMP](#)). Your program sets your actual orientation date, and it may be earlier.

That leaves roughly 15 weeks between learning where you're going and showing up. Here's how I'd use them:

When	What to get done
Match Day week	Confirm your main campus and any rotation sites with the program. Decide if you're leaning toward renting or buying.
Late March to April	Talk to a licensed loan officer if you might buy. Start video tours. Ask your program about call rules and any housing resources.
May	Sign a lease or get under contract. Book movers. Start your Florida license or registration paperwork if you haven't.
June	Close or pick up keys, set up utilities and do a test drive of your route at shift change.

If you're buying with a conventional loan, ask your lender how they treat a signed contract for a job you haven't started. Fannie Mae's Selling Guide lets a lender use a signed offer for a job that starts no later than 90 days after closing, and depending on the option the lender uses, it may also have to document extra reserves ([Fannie Mae](#)). Physician loan programs set their own rules. Your lender also has to give you the Closing Disclosure at least three business days before closing ([CFPB](#)), so don't plan a closing for the day before you leave your old city.

Hospital campuses and cancer centers in Jacksonville

Start with where you'll report, then pick the area. These are the main campuses and cancer programs I confirmed on each organization's own site, with the nearest community pages on mine. My guide to [moving to Jacksonville for a hospital job](#) has the full list of 13 campuses with sourced road miles.

Campus or program	Address	Nearest community pages
Mayo Clinic in Florida, including the Mayo Clinic Comprehensive Cancer Center (Mayo Clinic)	4500 San Pablo Road, Jacksonville, FL 32224	Jacksonville Beach , Ponte Vedra Beach , Southside
UF Health Jacksonville (UF Health)	655 West 8th Street, Jacksonville, FL 32209	Riverside , San Marco , Jacksonville

Campus or program	Address	Nearest community pages
UF Health Proton Therapy Institute (UF Health)	2015 North Jefferson St., Jacksonville, FL 32206	Jacksonville , Riverside
UF Health North (UF Health)	15255 Max Leggett Parkway, Jacksonville	Northside
Baptist Medical Center Jacksonville (Baptist Health)	800 Prudential Drive, Jacksonville, FL 32207	San Marco , Riverside
Baptist MD Anderson Cancer Center (Baptist MD Anderson)	1301 Palm Avenue, Jacksonville, FL 32207	San Marco , Riverside
Baptist Medical Center South (Baptist Health)	14550 Old St. Augustine Road, Jacksonville, FL 32258	Bartram Park , Deerwood , Nocatee
Ascension St. Vincent's Riverside (Ascension)	1 Shircliff Way, Jacksonville	Riverside , Avondale , Ortega
Ascension St. Vincent's Southside (Ascension)	4201 Belfort Road, Jacksonville, FL 32216	Deerwood , Southside , Mandarin
HCA Florida Memorial Hospital (HCA Florida Healthcare)	3625 University Blvd S, Jacksonville, FL 32216	San Marco , Southside , Mandarin

A few details that help with the search:

- **Mayo Clinic Jacksonville residency.** Mayo's Internal Medicine Residency in Jacksonville began in 1994 and offers 24 categorical positions each year ([Mayo Clinic College of Medicine and Science](#)). If you're looking for Mayo Clinic Jacksonville residency housing, the closest community pages on my site are Jacksonville Beach, Ponte Vedra Beach and Southside.
- **UF College of Medicine, Jacksonville.** The college lists 39 accredited residency and fellowship programs and 453 residents and fellows on its fact sheet, last updated April 2025 ([UF College of Medicine, Jacksonville](#)).
- **Baptist MD Anderson** is a partnership between Baptist Health and MD Anderson Cancer Center ([Baptist MD Anderson](#)). It also lists sites at Baptist South and Baptist Clay ([Baptist MD Anderson](#)).
- **UF Health Proton Therapy Institute** treated its first patient in 2006 and is part of the UF Health Cancer Institute ([UF Health Proton Therapy Institute](#)).
- **Baptist Medical Center Nassau** is at 1250 South 18th Street in Fernandina Beach, and Baptist Medical Center Clay is in Fleming Island ([Baptist Health](#)), if your job is outside Duval.

Florida licensing basics for clinicians

Licensing isn't my field, but it drives your timeline, so here are the official starting points.

Physicians (MD). Residents, interns and fellows without a full Florida license register with the state, and that registration expires automatically after 2 years unless the board approves renewal ([Section 458.345, Florida Statutes](#)). For a full license, graduates of U.S. allopathic schools need at least one year of approved residency, initial applicants submit fingerprints through a Livescan provider, and the board says it could take up to 10 business days to issue a license once the application is complete ([Florida Board of Medicine](#)).

Physicians (DO). Osteopathic licensing runs through the [Florida Board of Osteopathic Medicine](#). DO residents, interns and fellows register under a separate statute, renew that registration every year and can't be registered for more than 5 years total unless the board approves more ([Section 459.021, Florida Statutes](#)).

Nurses. Florida is part of the Nurse Licensure Compact under state law ([Section 464.0095, Florida Statutes](#)), and the Florida Board of Nursing has issued multistate licenses since January 19, 2018 ([Florida Board of Nursing](#)). The board's compact FAQ makes a few points worth knowing before you move:

- If you move from one compact state to another, you get a license from your new home state, and the old one is no longer valid.
- If you move from a non compact state to Florida, you apply for a Florida license, and your old license isn't affected.
- Your primary state of residence can be shown with documents like a driver license or voter registration card with your home address.
- The compact covers RN and LPN licenses only, not advanced practice nurse licenses.

That driver license point ties into the main guide, since Florida expects new residents to get a Florida license within 30 days of establishing residency ([FLHSMV](#)). Confirm your own situation with the [Florida Board of Nursing](#) and your employer.

Renting or buying during training

There isn't one right answer for a three year residency or a two year fellowship. I own rental property, so I can talk honestly about both paths. The questions I'd ask first:

- Do you expect to stay in Northeast Florida after training?
- Will you rotate between campuses that sit far apart?
- If you sell in three years, what would it cost? My [closing cost calculator](#) gives a rough idea.
- If you kept the home and rented it out, would you want to be a landlord?
- What's the full monthly cost with taxes, insurance and HOA or CDD fees? Try the [monthly cost calculator](#).

One Florida detail for buyers. To get the homestead exemption, you need to own the home and make it your permanent residence on January 1, then file by March 1 ([Section 196.011, Florida Statutes](#)). With a June or July closing, the January 1 that counts is the next one. I go deeper on physician loans, student loans and license timing in [buying a home as a resident or new physician](#).

What to check in a home when you work shifts

A house can look great and still fight you when you need to sleep at 10 a.m. after a night shift. When I tour with someone who works shifts, here's what I look at:

- **Bedroom placement.** A bedroom over the garage, on the street side or next to the laundry is louder in daytime.
- **Light control.** West facing bedroom windows get the afternoon sun. Ask whether blackout shades or shutters will fit.

- **Daytime activity.** School pickup lines, lawn crews and trash day all happen while night shift sleeps. I'd visit at your sleeping hours.
- **Parking.** A garage or covered spot matters when you get home at 7:30 a.m. in a summer downpour.
- **The route at shift change.** Drive it at 6:15 a.m. or 6:45 p.m., not on a Sunday. Note which bridge you'd cross and whether there's a backup.
- **Call distance.** If your department has a rule about how far you can live while on call, get it in writing before you shop.

How I help clinicians who are still out of state

You don't need to be here to start. I do live video tours and tell you what I notice in person, including the street noise a listing photo won't show. Before I tour a home with you, in person or virtually, REALTORS® ask you to sign a written buyer agreement, and the compensation in it is negotiable ([NAR](#)). My [buyer representation page](#) explains ours in plain language. Nursing taught me to listen first, so tell me your campus, your start date and your schedule, and we'll plan the search around them.

Questions people ask

When is Match Day 2027, and when does residency start?

Match Day for the 2027 Main Residency Match is Friday, March 19, 2027, and the rank order list deadline is March 3, 2027 ([NRMP](#)). The NRMP lists training as beginning on or about July 1 ([NRMP](#)). Your program sets the exact orientation date, so ask for it early.

Where do people look for housing near Mayo Clinic in Jacksonville?

Mayo Clinic in Florida is at 4500 San Pablo Road, Jacksonville, FL 32224 ([Mayo Clinic](#)). The closest community pages on my site are Jacksonville Beach, Ponte Vedra Beach and Southside. My hospital job guide lists road miles from the campus, measured with OpenStreetMap routing. Drive the route at your shift change before you choose.

Is Florida part of the Nurse Licensure Compact?

Yes. The compact is enacted in Florida law ([Section 464.0095, Florida Statutes](#)), and the Florida Board of Nursing has issued multistate licenses since January 19, 2018. The compact covers RN and LPN licenses, not advanced practice nurse licenses ([Florida Board of Nursing](#)).

I have a multistate nursing license from another compact state. What happens when I move to Florida?

The Florida Board of Nursing says that when you move between two compact states, you get a license from your new home state, and the license from your former home state is no longer valid ([Florida Board of Nursing](#)). Proof of primary residence can include a driver license with your home address. Confirm timing with the board and your employer.

Do residents and fellows in Florida need a medical license?

MD residents, interns and fellows without a full Florida license register with the state, and that registration expires after 2 years unless the board approves renewal ([Section 458.345, Florida Statutes](#)). DO trainees register under a separate law, renew yearly and can be registered up to 5 years total unless the board approves more ([Section 459.021, Florida Statutes](#)).

Where is Baptist MD Anderson Cancer Center in Jacksonville?

The main campus is at 1301 Palm Avenue, Jacksonville, FL 32207, and it also lists sites at Baptist South and Baptist Clay ([Baptist MD Anderson](#)). It's a partnership between Baptist Health and MD Anderson Cancer Center ([Baptist MD Anderson](#)). San Marco and Riverside are the nearest community pages on my site.

Can I close on a house before my residency starts?

Sometimes. For conventional loans, Fannie Mae has an option for a signed future employment contract where the start date can't be more than 90 days after the note date, and the lender documents extra reserves ([Fannie Mae](#)). Physician loan programs set their own rules, so get your lender's answer in writing.

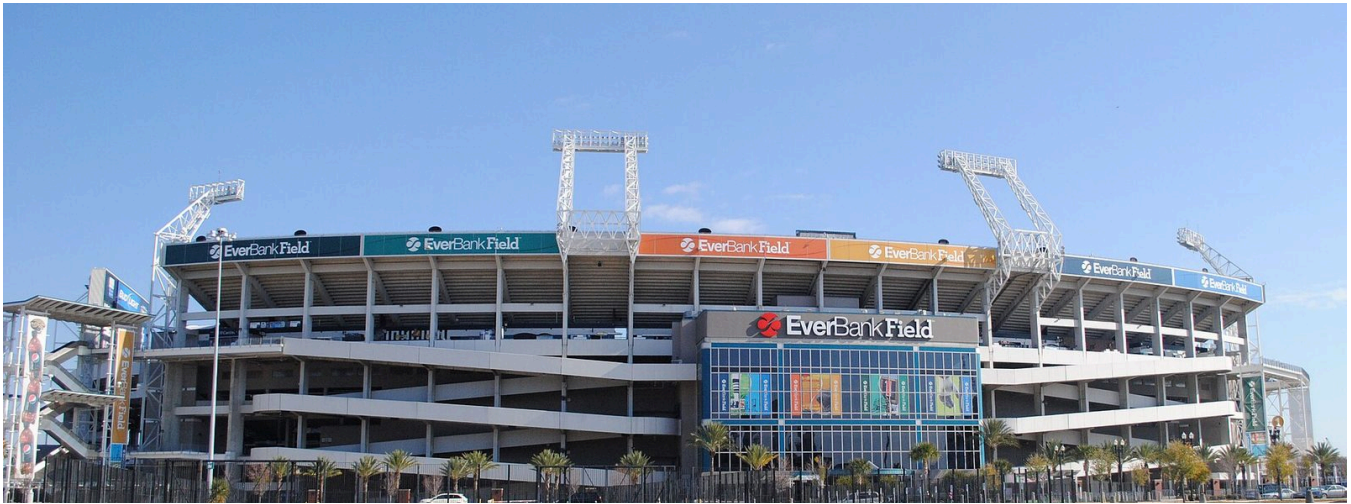
If I buy in June, when do I get the homestead exemption?

Not right away. You need to own the home and make it your permanent residence on January 1 ([Section 196.031, Florida Statutes](#)), then file with the county property appraiser by March 1 ([Section 196.011, Florida Statutes](#)). With a June or July closing, the January 1 that counts is the next one.

SOURCES FOR THIS CHAPTER

1. <https://www.nrmp.org/wp-content/uploads/2026/03/2027-Main-Residency-Match-Calendar-FINAL.pdf>
2. <https://www.nrmp.org/wp-content/uploads/2026/08/2027-MRM-Intro-for-Applicants.pdf>
3. <https://selling-guide.fanniemae.com/sel/b3-3.3-03/employment-offers-or-contracts>
4. <https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/>
5. <https://www.mayoclinic.org/cancercenter>
6. <https://ufhealthjax.org/locations/uf-health-traumaone-trauma-center/directions-and-hours>
7. <https://www.floridaproton.org/>
8. <https://ufhealthjax.org/locations/uf-health-north>
9. <https://www.baptistjax.com/locations>
10. <https://www.baptistmdanderson.com/about-us/locations>
11. <https://healthcare.ascension.org/locations/florida/fljac/jacksonville-ascension-st-vincent-southside>
12. <https://healthcare.ascension.org/locations/florida/fljac/jacksonville-ascension-st-vincent-southside>
13. <https://www.hcafloridahealthcare.com/locations/memorial-hospital/about-us/contact-us>
14. <https://college.mayo.edu/academics/residencies-and-fellowships/internal-medicine-residency-florida/>
15. <https://med.jax.ufl.edu/about/about-the-college/fact-sheet/>
16. <https://www.baptistmdanderson.com/about-us>
17. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0458/Sections/0458.345.html
18. <https://flboardofmedicine.gov/medical-doctor/>
19. <https://floridasosteopathicmedicine.gov/>
20. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0459/Sections/0459.021.html
21. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0464/Sections/0464.0095.html
22. https://floridasnursing.gov/frequently-asked-questions/?term_id=57
23. <https://www.flhsmv.gov/new-resident/>
24. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0196/Sections/0196.011.html
25. <https://www.nar.realtor/the-facts/consumer-guide-to-written-buyer-agreements>
26. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0196/Sections/0196.031.html

Read this chapter online, with live links: taniyarefai.com/relocation-guide/medical-residents-and-clinicians/



The Jaguars' stadium in January 2011, when it was signed as EverBank Field, years before the current renovation began.

CHAPTER 3

Moving to Jacksonville as a pro athlete, coach or team staffer

If you're joining the Jaguars or another pro team in Jacksonville, here's where the team works, how the NFL calendar shapes move timing, and what to check before you lease or buy.

TL;DR

- The Jaguars train at the Miller Electric Center, and the EverBank Stadium renovation is scheduled to finish in August 2028 ([Jacksonville Jaguars](#)).
- Home games move to Camping World Stadium in Orlando for the 2027 season, so ask the club about the weekly routine before choosing a lease length.
- Florida doesn't impose a personal income tax, but states where you play can tax pay earned there, so talk with a tax advisor first.
- Florida property records are public, and taking title through an LLC or trust is a question for a Florida real estate attorney.



FROM TANIYA

I spent more than 17 years in student housing operations, so I know what it's like when people need a place to live on a deadline nobody chose. I'd guess a pro sports move feels a lot like that, just with higher stakes and less notice. I moved to Jacksonville myself in 2020, so I remember learning the basics from scratch. My advice is simple. Rent first if the contract is short, read every lease clause about leaving early, and get your tax questions answered by a pro before you sign anything big.

Pro sports moves come with little warning. A trade, a waiver claim or a new contract can give you weeks to find a place, and the season keeps going while you look. I'm a REALTOR®, not a tax advisor or attorney, so use this as background and confirm the details with your own professionals.

Where the Jaguars train and play

The Jaguars' football home base is the Miller Electric Center at 1 Performance Place, Jacksonville, FL 32202. The team describes it as a 125,000 square foot sports performance center completed in 2023, owned by the City of Jacksonville and maintained by the Jaguars, with locker rooms, training and recovery areas, medical facilities, a weight room, player dining and offices ([Jacksonville Jaguars](#)). It's a two story building with one indoor and two outdoor practice fields ([Jacksonville Jaguars](#)), and it's where the team held 2026 training camp ([NFL.com](#)).

Game days are in flux. EverBank Stadium is being rebuilt as what the team calls the Stadium of the Future. Construction began in February 2025 and is scheduled to finish in August 2028 ([Jacksonville Jaguars](#)). Here's the timeline as of October 2026:

Season	Where home games are played	Source
2025	EverBank Stadium, 60,000+ capacity	Jaguars
2026	EverBank Stadium at a reduced 42,507 capacity, eight games including two preseason, plus two designated home games in London	Jaguars
2027	Camping World Stadium in Orlando, under a one year temporary lease	Jaguars
August 2028	The renovated stadium opens, with 63,000+ seats that can expand to 70,000	Jaguars

The 2026 capacity figure includes 1,260 standing room tickets, and the London games are at Tottenham Hotspur Stadium and Wembley Stadium ([Jacksonville Jaguars](#)). Camping World Stadium is about 143 road miles from EverBank Stadium, measured with OpenStreetMap routing ([OSRM](#)). The team's March 31, 2026 announcement about Orlando talks about home games and doesn't address where the team will practice that year ([Jacksonville Jaguars](#)). If you're signing for 2027, ask the club about the weekly routine before you choose a home or a lease length.

Other pro teams in Jacksonville

- **Jacksonville Jumbo Shrimp.** The Triple A affiliate of the Miami Marlins, in the International League, plays at VyStar Ballpark. The 2026 regular season opened at home on March 27 and ended on the road September 20, with 75 of 150 games at home ([MiLB](#)).
- **Jacksonville Icemen.** The Icemen play in the ECHL at VyStar Veterans Memorial Arena, which seats 15,000, and have a multiyear affiliation with the NHL's Minnesota Wild starting with the 2026 to 2027 season ([NHL.com](#)).

Those seasons fall at different times of year than football, but the lease and tax questions below are the same.

The NFL calendar and when to plan a move to Jacksonville

The league publishes its key dates each year. These come from the NFL's 2026 to 2027 calendar ([NFL.com](https://www.nfl.com)), except where noted:

Date	What happens
September 9 to 10 and 13 to 14, 2026	Kickoff weekend
January 9 to 10, 2027	Week 18, the final regular season weekend
February 14, 2027	Super Bowl LVI
March 1 to 8, 2027	Scouting Combine in Indianapolis
March 11, 2027, 4 p.m. ET	2027 league year and free agency signing period begin
April 5, 2027	Clubs with a new head coach may start offseason workout programs
April 19, 2027	Clubs with returning head coaches may start offseason workout programs
April 29 to May 1, 2027	NFL Draft in Washington, D.C. (NFL.com)
May 17, 2027	Rookie Football Development Programs begin
July 25 and July 28, 2026	Jaguars rookie and veteran training camp report dates for 2026 (NFL.com)

The league's rules tie the veteran report date to the opener: for a club whose first regular season game is on a Thursday or Sunday, veterans other than quarterbacks and injured players report 47 days before it, and clubs may open camp for rookies seven days before the veteran date ([NFL.com](https://www.nfl.com)). OTAs and minicamp fall inside the spring offseason program, and each club sets its own dates, so ask your team for the schedule.

So there are three natural windows: free agents signing in March have the spring, draft picks have early May until camp, and anyone traded or claimed in season needs a furnished rental fast and can shop longer term after the season.

Short lease or buy on a one or two season contract

On a one year deal, I'd lean toward renting. For two seasons or more, buying can make sense, but only if the numbers work after closing costs on both ends. Run them with my [closing cost tool](#) and [monthly cost tool](#), and look at [what sellers pay](#) when you leave.

A few Florida rules that matter for renters:

- **Six months is a tax line.** Florida taxes rentals of living quarters at 6 percent, but a bona fide written agreement for continuous residence longer than 6 months isn't a taxable privilege under that section ([Florida Statutes s. 212.03](#)). Counties can also levy a tourist development tax on stays of 6 months or less ([s. 125.0104](#)).
- **Ask for an early termination clause.** Florida leases can include an early termination fee of no more than 2 months' rent with no more than 60 days' notice, if both sides agree to it when the lease is signed ([s. 83.595](#)). Rosters change, so I'd want this in writing.
- **Know the deposit rules.** If a landlord isn't making a claim on your deposit, it's due back within 15 days after the lease ends; if they are, they have 30 days to send written notice of the claim ([s. 83.49](#)).

If you buy and make the home your permanent residence, Florida's homestead exemption takes \$25,000 off the assessed value for all taxes for a person who holds title on January 1 ([s. 196.031](#)), and the application is due by March 1 ([s. 196.011](#)). A property tax amendment is on the November 3, 2026 ballot that would change homestead rules ([Duval County Property Appraiser](#)), so check current terms when you close. If you'll keep the house after you leave, read my page for [investors](#) too.

No state income tax in Florida, and what that doesn't cover

The Florida Department of Revenue says plainly that Florida does not impose a personal income tax, so there's no state return to file ([Florida Department of Revenue](#)). That's real, but it isn't the whole picture for athletes.

States you play in can tax the pay you earn there. Michigan's Treasury, for example, taxes nonresident professional athletes on a duty days basis: the share of pay taxed there is based on days worked in Michigan compared with total duty days, which run from the start of official preseason training through the last game, including playoffs ([Michigan Department of Treasury](#)). Other states set their own rules. Residency gets complicated if you keep a home somewhere else, so talk to a tax advisor who works with athletes before you count on any savings.

Public records, LLCs and trusts

Florida's public records policy is broad: state, county and municipal records are open for inspection by any person ([Florida Statutes s. 119.01](#)). In practice, the Duval County Property Appraiser's search lets anyone look up property by owner name or address ([Duval County Property Appraiser](#)), and St. Johns County has its own [property records search](#). Plan on your name and a home you own being searchable.

Some buyers ask about taking title through an LLC or a trust. That choice has legal, tax, lending and insurance consequences, and it can affect the homestead exemption, which the statute ties to a person holding legal or beneficial title who makes the home a permanent residence ([s. 196.031](#)). That's a conversation for a Florida real estate attorney and your tax advisor, not me.

Two federal updates as of October 2026:

- **Beneficial ownership reporting.** FinCEN issued a final rule on August 11, 2026, effective August 14, 2026, under which U.S. companies are exempt from Corporate Transparency Act beneficial ownership reporting; only certain foreign companies registered to do business here must report ([FinCEN](#)).
- **Residential real estate reporting.** On March 19, 2026, a federal court vacated FinCEN's Residential Real Estate Rule. FinCEN has appealed, and while the order stands, reporting persons aren't required to file those reports ([FinCEN](#)). Ask your attorney and title company what applies at your closing.

What to look for in a home when you train and travel

The Miller Electric Center sits on 18 acres northwest of the stadium ([Jax Daily Record](#)), so these are approximate road miles from EverBank Stadium, measured with OpenStreetMap routing ([OSRM](#)). These are miles, not drive times.

From EverBank Stadium to	Approximate road miles	Community page
San Marco Square	3.4	San Marco
Five Points	3.5	Riverside
Avondale shops	6.9	Avondale
St. Johns Town Center	10.4	Southside
Atlantic Beach City Hall	15.7	Atlantic Beach
Jacksonville Beach City Hall	16.9	Jacksonville Beach
JAX airport terminal	20.2	Jacksonville
Ponte Vedra Beach library	21.6	Ponte Vedra Beach
Nocatee Town Center	25.6	Nocatee

Then the house itself:

- **Space to train and recover.** Garage ceiling height and floor space for equipment, a room that can hold a cold plunge, and electrical capacity for it. A pool is a big commitment here, so read my pool guide first.
- **A home that handles long absences.** Football season runs into hurricane season, which NOAA puts at June 1 to November 30 ([NOAA](#)). Line up someone to check the house while you travel, and read my flood insurance guide.
- **Gates, if you want them.** Some communities have gated entrances, such as [Deerwood](#) on the Southside, [Coastal Oaks](#) in Nocatee and several golf communities in [Ponte Vedra Beach](#). A gate comes with HOA rules and costs, so read the rules on guests, contractors and leasing.

You can browse current [homes for sale](#) or start with my [relocation services](#) page.

I'm not affiliated with the Jaguars or the NFL, and this guide uses public information.

Questions people ask

Where do the Jacksonville Jaguars practice?

At the Miller Electric Center, 1 Performance Place in Jacksonville. The team describes it as a 125,000 square foot sports performance center completed in 2023 ([Jacksonville Jaguars](#)), and it hosted the team's 2026 training camp ([NFL.com](#)).

Where will the Jaguars play home games in 2027?

At Camping World Stadium in Orlando, under a one year temporary lease while EverBank Stadium is renovated ([Jacksonville Jaguars](#)). The renovated stadium is scheduled to open in August 2028 ([Jacksonville Jaguars](#)).

What is EverBank Stadium's capacity during the 2026 season?

42,507, including 1,260 standing room tickets. The Jaguars play eight games there in 2026, including two preseason games, plus two designated home games in London ([Jacksonville Jaguars](#)).

When do Jaguars players report to training camp?

For 2026, the NFL listed July 25 for rookies and July 28 for veterans at the Miller Electric Center ([NFL.com](https://www.nfl.com)). League rules set the earliest veteran report date at 47 days before a Thursday or Sunday opener ([NFL.com](https://www.nfl.com)).

Do pro athletes pay state income tax in Florida?

Florida doesn't impose a personal income tax ([Florida Department of Revenue](https://www.floridarevenue.com)). Other states can tax pay earned there. Michigan, for example, uses a duty days formula for nonresident athletes ([Michigan Department of Treasury](https://www.michigan.gov/treasury)). A tax advisor should look at your situation.

Should I rent or buy in Jacksonville on a one year contract?

On a one season contract, I'd lean toward renting. A written lease for continuous residence longer than 6 months isn't taxed as a transient rental under Florida law ([s. 212.03](https://www.floridalegislature.gov/Laws/Statutes/2026/212.03)), and Florida leases can include an early termination fee of up to 2 months' rent if agreed up front ([s. 83.595](https://www.floridalegislature.gov/Laws/Statutes/2026/83.595)).

Are home purchases in Florida public record?

Florida's policy is that state, county and municipal records are open to any person ([s. 119.01](https://www.floridalegislature.gov/Laws/Statutes/2026/119.01)), and the Duval County Property Appraiser's search works by owner name or address ([Duval County Property Appraiser](https://www.duvalcountyfla.gov/property)). Ask a Florida real estate attorney before choosing an LLC or trust.

Does an LLC that buys a home have to file a beneficial ownership report?

Under FinCEN's final rule issued August 11, 2026 and effective August 14, 2026, U.S. companies are exempt from beneficial ownership reporting, and only certain foreign companies must report ([FinCEN](https://www.fincen.gov)). Confirm with your attorney at the time you buy.

SOURCES FOR THIS CHAPTER

1. <https://www.jaguars.com/millerelectriccenter/>
2. <https://www.jaguars.com/news/miller-electric-center-prepares-to-open-its-doors-for-jaguars-training-camp>
3. <https://www.nfl.com/news/2026-nfl-training-camps-report-dates-locations-announced-for-all-32-teams>
4. <https://www.jaguars.com/stadiumofthefuture/>
5. <https://www.jaguars.com/news/jaguars-provide-2026-stadium-and-ticketing-updates>
6. <https://www.jaguars.com/news/official-camping-world-stadium-to-be-jaguars-temporary-home-for-2027>
7. <https://www.jaguars.com/news/k000589-stadium-ticket-updates-for-2026-and-beyond-coming-to-life>
8. <https://project-osrm.org/>
9. <https://www.milb.com/jacksonville/news/jumbo-shrimp-unveil-2026-schedule>
10. <https://www.nhl.com/wild/news/minnesota-wild-announces-multi-year-affiliation-agreement-with-jacksonville-icemen-051826>
11. <https://www.nfl.com/news/2026-27-national-football-league-important-dates>
12. <https://www.nfl.com/news/nfl-announces-dates-for-2027-draft-in-washington-d-c>
13. <https://www.flsenate.gov/Laws/Statutes/2026/212.03>
14. <https://www.flsenate.gov/Laws/Statutes/2026/125.0104>
15. <https://www.flsenate.gov/Laws/Statutes/2026/83.595>
16. <https://www.flsenate.gov/Laws/Statutes/2026/83.49>
17. <https://www.flsenate.gov/Laws/Statutes/2026/196.031>
18. <https://www.flsenate.gov/Laws/Statutes/2026/196.011>
19. <https://www.jacksonville.gov/departments/property-appraiser>
20. <https://floridarevenue.com/faq/Pages/FAQDetails.aspx?FAQID=1466>
21. https://www.michigan.gov/documents/treasury/RAB_2018-27_641187_7.pdf
22. <https://www.flsenate.gov/Laws/Statutes/2026/119.01>
23. <https://paopropertysearch.coj.net/Basic/Search.aspx>
24. <https://www.sjcpa.gov/search-property-records/>
25. <https://www.fincen.gov/boi>
26. <https://www.fincen.gov/rre>

27. <https://jaxdailyrecord.com/news/2023/jul/18/jaguars-city-officials-open-miller-electric-center>
28. <https://www.noaa.gov/news-release/noaa-predicts-below-normal-2026-atlantic-hurricane-season>

Read this chapter online, with live links: taniyarefai.com/relocation-guide/professional-athletes/



A lake and fairway at TPC Sawgrass in Ponte Vedra Beach, with the clubhouse in the distance, April 2009.

CHAPTER 4

Moving to Ponte Vedra Beach for a career in golf

For tour players, caddies, club professionals and PGA TOUR staff moving to Ponte Vedra Beach, here's the calendar, the communities, and the tax and insurance facts I'd check first.

TL;DR

- PGA TOUR headquarters is at 1 PGA Tour Blvd. in Ponte Vedra Beach, about 2.2 road miles from TPC Sawgrass (PGA TOUR).
- The PGA TOUR lists the 2027 PLAYERS Championship for March 11 to 14 at TPC Sawgrass, so plan move dates and lease terms around that week.
- St. Johns County tax bills stack several taxing authorities, and many newer neighborhoods add CDD assessments collected along with county taxes.
- Near the coast, get flood and wind quotes early, because a new NFIP policy usually takes 30 days to start unless it's tied to a mortgage.



FROM TANIYA

Golf careers run on a calendar most people never think about, and I respect that. I worked critical care and emergency nursing, so I understand why timing matters so much when work has its own calendar. I also spent more than 17 years in student housing operations, where move dates were fixed and everything else had to fit around them. If you're moving here for golf, start with the tournament calendar, pick your closing window, and get insurance quotes before you fall for a house.

The PGA TOUR's headquarters is in Ponte Vedra Beach, so a lot of people who work in golf look at homes around here. This chapter covers the facts I'd want before moving, from the tournament calendar to St. Johns County taxes and coastal insurance. I'm a REALTOR®, not an insurance agent, attorney or tax advisor, so confirm the details with those professionals.

PGA TOUR headquarters and TPC Sawgrass

The PGA TOUR lists its headquarters at 1 PGA Tour Blvd., Ponte Vedra Beach, FL 32082 ([PGA TOUR](#)). TPC Sawgrass is about 2.2 road miles away, measured with OpenStreetMap routing ([OSRM](#)).

TPC Sawgrass is part of the TOUR's TPC network and has two courses designed by Pete Dye, THE PLAYERS Stadium Course and Dye's Valley Course, both open to the public ([TPC Sawgrass](#)). The Stadium Course is the home of THE PLAYERS Championship and its island green 17th hole ([TPC Sawgrass](#)).

My [Ponte Vedra Beach](#) page goes deeper on the neighborhoods around both, from oceanfront streets to gated golf communities.

THE PLAYERS Championship 2027 dates and the tour calendar

The PGA TOUR lists the 2027 PLAYERS Championship for March 11 to 14, 2027, at TPC Sawgrass ([PGA TOUR](#)). THE PLAYERS' own site gives the full tournament week as March 9 to 14, 2027 ([THE PLAYERS](#)), and the TOUR's schedule release shows the week as March 8 to 14 ([PGA TOUR](#)). Build and setup start earlier than that, and the volunteer page notes some committees need people before tournament week ([THE PLAYERS](#)).

Here's the 2027 schedule the TOUR announced on August 26, 2026 ([PGA TOUR](#)):

2027 date	Event
January 18 to 24	The American Express, the season opener in California
March 8 to 14	THE PLAYERS at TPC Sawgrass, the 9th of 36 events
August 2 to 8	GO by Raymond James, the last regular season event
August 9 to 22	FedEx St. Jude Championship and BMW Championship, the first two Playoffs events
August 23 to 29	TOUR Championship at East Lake Golf Club in Atlanta

The FedExCup Fall schedule hadn't been announced in that release ([PGA TOUR](#)).

Timing a move around a tour schedule

If you travel for work most weeks, the move has to fit the off weeks. A few things I'd plan around:

- **Homestead timing.** Homestead for a tax year goes to someone who owns the home and lives in it as a permanent residence on January 1 of that year, so a December closing lines you up for the next year's exemption ([Florida Statutes](#)). The application is due by March 1 ([s. 196.011](#)). For TOUR staff, that's about a week before THE PLAYERS.
- **Mind hurricane season.** NOAA puts the Atlantic season at June 1 to November 30 ([NOAA](#)). If you're closing then, line up insurance early in the contract.
- **Use remote signing where you can.** Inspections, appraisal and most paperwork can move ahead while you're on the road if you have someone local you trust to walk the house.

Ponte Vedra Beach and Nocatee for golf professionals

Here's how the communities on this site line up by distance. These are approximate road miles from PGA TOUR headquarters, measured with OpenStreetMap routing ([OSRM](#)):

From PGA TOUR headquarters to	Approximate road miles	Community page
TPC Sawgrass	2.2	Ponte Vedra Beach
Ponte Vedra Beach library	2.7	Ponte Vedra Beach
Jacksonville Beach City Hall	7.0	Jacksonville Beach
Nocatee Town Center	8.2	Nocatee
Atlantic Beach City Hall	10.2	Atlantic Beach
St. Johns Town Center	14.8	Southside
SilverLeaf	21.6	SilverLeaf
Downtown St. Augustine	24.3	St. Augustine
JAX airport terminal	39.2	Jacksonville

Those miles don't measure traffic, which changes a lot by hour and season.

Ponte Vedra Beach has older oceanfront streets, marsh and Intracoastal homes, and gated golf communities such as Sawgrass Country Club, Marsh Landing and The Plantation; the details and sources are on my [Ponte Vedra Beach](#) page. Buying a home in a club community doesn't make you a club member, so ask the club about membership separately.

Nocatee is a planned community in northern St. Johns County. The Nocatee Preserve covers 2,400 acres along 3.5 miles of the Tolomato River ([Nocatee](#)), and it has neighborhoods like [Twenty Mile](#), [Coastal Oaks](#) and [Greenleaf](#). There's more on my [Nocatee](#) page.

St. Johns County property taxes and CDDs

Your tax bill is a stack of rates from different taxing authorities. St. Johns County's 2025 list of authorities holding millage hearings included the county, the school district, the water management district and the Municipal Service District of Ponte Vedra Beach, among others ([St. Johns County](#)). Which ones apply depends on the address, so pull the actual bill from the [property appraiser's search](#) before you make an offer.

For tax year 2026, the homestead exemption can reduce a primary home's taxable value by up to \$51,411: \$25,000 against all taxes plus a second exemption of up to \$26,411 against non school taxes ([Florida Department of Revenue](#)). A property tax amendment on the November 3, 2026 ballot would change homestead rules ([Duval County Property Appraiser](#)), so confirm the numbers when you close.

Many newer St. Johns County neighborhoods sit inside a community development district. A CDD can levy assessments to repay its bonds and run its facilities, and those are often collected the same way and at the same time as county taxes ([Florida Statutes s. 190.021](#)). My guide to new construction in Nocatee vs. St. Johns County walks through how those lines show up on a bill.

Flood and wind insurance near the coast

Near the ocean, insurance can move your monthly cost more than the price of the house. Get quotes during your inspection period.

- **Flood zones.** FEMA's V and VE zones are high risk coastal areas with an added hazard from storm waves, and A and AE zones are high risk areas near water ([FloodSmart](#)). Check any address with my [address check tool](#).
- **The 30 day wait.** NFIP coverage usually starts 30 days after purchase, with no wait when you buy it while making, increasing, extending or renewing a mortgage. Building coverage tops out at \$250,000 and contents at \$100,000 ([FloodSmart](#)).
- **Citizens and flood.** If your homeowners policy is with Citizens, state law requires flood coverage for policies effective on or after January 1, 2026 on dwellings with a replacement cost of \$400,000 or more, and for all other personal residential policies on or after January 1, 2027, with some exceptions ([Florida Statutes s. 627.351](#)).
- **Wind mitigation.** Florida insurers must offer discounts or credits for features that reduce windstorm loss, such as roof to wall strength and opening protection ([s. 627.0629](#)). My wind mitigation guide explains the inspection.
- **Oceanfront rules.** Construction seaward of the state's Coastal Construction Control Line generally needs a permit from the Florida Department of Environmental Protection ([Florida DEP](#)), which matters if you plan to renovate or rebuild.

My flood insurance guide has more on elevation certificates.

Renting during tournament season

If you're coming in for a season or a short assignment, renting first is reasonable. If you need a place in March, I'd book early and read the start and end dates in the lease carefully so they cover tournament week and any setup work before it.

Florida taxes rentals of living quarters at 6 percent, but a bona fide written agreement for continuous residence longer than 6 months isn't a taxable privilege under that section ([Florida Statutes s. 212.03](#)). Counties can add a tourist development tax on stays of 6 months or less ([s. 125.0104](#)). Because schedules change, ask about an early termination clause: Florida allows a fee of no more than 2 months' rent with no more than 60 days' notice when both sides agree to it up front ([s. 83.595](#)).

On taxes more broadly, Florida doesn't impose a personal income tax ([Florida Department of Revenue](#)), but states where you compete or work can have their own rules for income earned there. A tax advisor who works with touring professionals is worth the call. When you're ready, you can browse [luxury homes](#), [waterfront homes](#) or start with my [relocation services](#).

I'm not affiliated with the PGA TOUR, THE PLAYERS or TPC Sawgrass, and this guide uses public information.

Questions people ask

Where is PGA TOUR headquarters?

The PGA TOUR lists its headquarters at 1 PGA Tour Blvd., Ponte Vedra Beach, FL 32082 ([PGA TOUR](#)). That's about 2.2 road miles from TPC Sawgrass by OpenStreetMap routing ([OSRM](#)).

When is THE PLAYERS Championship in 2027?

The PGA TOUR lists March 11 to 14, 2027, at TPC Sawgrass ([PGA TOUR](#)). THE PLAYERS' site gives the full tournament week as March 9 to 14 ([THE PLAYERS](#)), and setup starts before that.

Is TPC Sawgrass open to the public?

Yes. TPC Sawgrass says its two courses, THE PLAYERS Stadium Course and Dye's Valley Course, are open for the public ([TPC Sawgrass](#)). Check the club for tee times and rates.

How far is Nocatee from PGA TOUR headquarters?

Nocatee Town Center is about 8.2 road miles from PGA TOUR headquarters, measured with OpenStreetMap routing ([OSRM](#)). That's distance, not drive time, and traffic changes a lot by hour.

What is a CDD in St. Johns County?

A community development district is a local special district that can levy assessments to repay bonds and run facilities, often collected the same way and at the same time as county taxes ([Florida Statutes s. 190.021](#)). My Nocatee vs. St. Johns County guide covers it in detail.

Do I need flood insurance in Ponte Vedra Beach?

It depends on the zone and the loan. VE zones are high risk coastal areas with storm wave hazard ([FloodSmart](#)), and Citizens requires flood coverage for all remaining personal residential policies effective on or after January 1, 2027 ([s. 627.351](#)). Ask a licensed agent.

When should I close to get the homestead exemption?

Florida's homestead exemption goes to a person who holds title on January 1 and makes the home a permanent residence ([s. 196.031](#)). The application is due by March 1 ([s. 196.011](#)).

Is a short rental during THE PLAYERS taxed differently?

Yes. Florida taxes rentals of living quarters at 6 percent unless there's a written agreement for continuous residence longer than 6 months ([s. 212.03](#)), and counties can add a tourist development tax on stays of 6 months or less ([s. 125.0104](#)).

SOURCES FOR THIS CHAPTER

1. <https://pgatour.com/es/company/contact>
2. <https://project-osrm.org/>
3. <https://tpc.com/sawgrass/about/>
4. <https://www.pgatour.com/tournaments/2027/the-players-championship/R2027011>
5. <https://www.theplayers.com/volunteer/registration>
6. <https://www.pgatour.com/article/news/latest/2026/08/26/pga-tour-announces-2027-schedule-through-tour-championship>
7. <https://www.flsenate.gov/Laws/Statutes/2026/196.031>
8. <https://www.flsenate.gov/Laws/Statutes/2026/196.011>
9. <https://www.noaa.gov/news-release/noaa-predicts-below-normal-2026-atlantic-hurricane-season>
10. <https://www.nocatee.com/lifestyle/nocatee-preserve/>

11. <https://www.sjcfl.us/sjc-reminds-public-of-millage-rates-set-by-different-taxing-authorities/>
12. <https://www.sjcpa.gov/search-property-records/>
13. https://floridarevenue.com/property/Documents/cpi_homestead_exemption.pdf
14. <https://www.jacksonville.gov/departments/property-appraiser>
15. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0190/Sections/0190.021.html
16. <https://www.floodsmart.gov/flood-zones-and-maps/what-is-my-flood-zone>
17. <https://www.floodsmart.gov/get-insured/buy-a-policy>
18. https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699/0627/Sections/0627.351.html
19. <https://www.flsenate.gov/Laws/Statutes/2026/627.0629>
20. <https://floridadep.gov/rcp/coastal-construction-control-line/content/apply-coastal-construction-control-line-cccl>
21. <https://www.flsenate.gov/Laws/Statutes/2026/212.03>
22. <https://www.flsenate.gov/Laws/Statutes/2026/125.0104>
23. <https://www.flsenate.gov/Laws/Statutes/2026/83.595>
24. <https://floridarevenue.com/faq/Pages/FAQDetails.aspx?FAQID=1466>

Read this chapter online, with live links: taniyarefai.com/relocation-guide/golf-professionals/



The Thomas G. Carpenter Library across a lake on the University of North Florida campus, 2008.

CHAPTER 5

Moving to Jacksonville for UNF: a housing guide for students and parents

For students starting at UNF, transferring in or heading to grad school, and their parents: how campus housing, in state tuition, renting and buying near campus work.

TL;DR

- UNF encourages but doesn't require freshmen to live on campus, and first year students who do live there must buy a meal membership (UNF).
- In state tuition generally takes 12 consecutive months of Florida legal residence before a student's first day of class, backed by at least two documents.
- A Florida landlord with no claim must return a security deposit within 15 days after the lease ends, or send written notice of a claim within 30 days.
- Homestead covers a permanent residence, so a parent's second home usually won't qualify, though the law also covers a home that's the permanent residence of someone dependent on the owner, and only the property appraiser decides.



FROM TANIYA

UNF is close to my heart. I earned my nursing degree there. I also spent more than 17 years in student housing operations, so I've seen move in day from the other side of the desk. I've also owned rental property since 2016. What I'd tell a friend is simple: don't rush the lease or the purchase because the semester is coming. Read the deposit terms, ask about residency early, and call the property appraiser before you assume a tax break. A little patience in August saves a lot of money by May.

Moving to Jacksonville for UNF, or sending a student here, brings up the same handful of questions every year: do first year students have to live on campus, how does in state tuition work, what are a renter's rights, and does buying a condo near campus make sense. I earned my nursing degree at UNF, but this guide isn't connected to the university. I'm a REALTOR®, not an attorney, tax advisor or residency officer, so use this as background and confirm the details with UNF and the right licensed professional.

Where UNF is and how students get around

The University of North Florida sits at 1 UNF Drive, Jacksonville, FL 32224 ([UNF](#)), on Jacksonville's [Southside](#). UNF Housing describes the campus as 1,300 acres of woods ([UNF Housing](#)). Fall 2025 enrollment was 17,662 students: 14,992 undergraduates and 2,670 graduate students ([UNF Fast Facts](#)).

Getting around without a car is possible:

- **Osprey Connector:** UNF's free shuttle runs routes around campus and one to St. Johns Town Center ([UNF International Center](#)).
- **JTA Route 8:** JTA's January 2026 schedule for Route 8, Beach / Town Center, runs between the JRTC at LaVilla downtown and UNF, with timepoints on Beach Boulevard, and some trips stop at Tinseltown and St. Johns Town Center ([JTA](#)).
- **College fares:** As of October 2026, JTA runs a reduced fare pilot for college students: \$1.00 for a single ride and \$35.00 for a 31 day pass, with a college email and a smartphone required and enrollment checked each year ([JTA](#)).

UNF housing: what's required and what isn't

This is the question I'd want answered first. UNF's 2026 to 2027 catalog says the university encourages, but does not require, freshmen to live on campus ([UNF Catalog](#)). A few rules do apply once a student signs a housing contract:

- First year students living on campus must buy a meal membership ([UNF Housing FAQ](#)). The FAQ says the smallest one is 10 meals a week, and the catalog says a student who doesn't choose one will have the 14 meal plan assessed about three weeks before the term ([UNF Catalog](#)).
- A student's first housing contract carries a \$100 one time, nonrefundable processing fee ([UNF Housing](#)).
- First year students can't stay in their rooms over Winter Break ([UNF Housing FAQ](#)).
- The Spring Only 2027 contract opened September 14, 2026. Contracts are first come, first served, and UNF may use a standby list if demand exceeds beds ([UNF Housing](#)).

Read the cancellation policy before you sign. UNF posts it next to each contract's terms ([UNF Housing](#)).

Florida residency for tuition: the 12 month rule

In state tuition at UNF follows section 1009.21, Florida Statutes ([UNF Residency](#)). To qualify, the student, or the parent of a dependent student, must have established and kept legal residence in Florida for at least 12 consecutive months immediately before the student's first day of class ([Florida Statutes](#)). That residence has

to be a real domicile, not a temporary home kept because of enrollment ([Florida Statutes](#)).

The school needs two or more documents, and at least one must come from this list ([Florida Statutes](#)):

- Florida voter registration card
- Florida driver license or state ID card
- Florida vehicle registration
- Proof of a permanent Florida home occupied as a primary residence
- Proof of a Florida homestead exemption (counts alone as conclusive evidence)
- Multiple years of Florida high school transcripts, if the diploma was earned in the last 12 months
- Proof of permanent full time Florida employment, at least 30 hours a week, for 12 months

UNF adds that living in or attending school in Florida doesn't, by itself, establish legal residence, and that students who depend on out of state parents are presumed to be residents of their parents' state ([UNF Residency](#)). UNF also says a resident for tuition purposes must be a U.S. citizen, a permanent resident alien, or a legal alien granted indefinite stay, which is worth knowing for international students ([UNF Residency](#)).

If you're relocating here for work with a college student, the statute has paths for you. When a parent moves to Florida after the student finishes high school, the student may be reclassified after the parent has kept legal residence here for 12 consecutive months ([Florida Statutes](#)). If a resident student's parent later moves away, the student keeps the in state rate for a 12 month grace period ([Florida Statutes](#)). UNF's residency office makes the call.

Renting off campus in Florida

UNF says finding off campus housing is the student's responsibility, warns about rental scams, and advises never paying money before seeing the place ([UNF International Center](#)). My community pages for [Southside](#), [Deerwood](#), [Jacksonville Beach](#), [Atlantic Beach](#) and [Neptune Beach](#) cover what's nearby. Choose by budget, lease terms and how you'll get to class.

Florida's deposit rules sit in section 83.49 ([Florida Statutes](#)):

- The landlord has to keep the deposit in a separate Florida bank account, interest bearing or not, or post a surety bond.
- A landlord with five or more units must tell the tenant in writing, in the lease or within 30 days, how the deposit is held.
- After the lease ends, a landlord with no claim must return the deposit within 15 days.
- A landlord making a claim must send written notice by certified mail or email within 30 days. The tenant then has 15 days to object in writing.

Take dated photos at move in and move out. If a lease confuses you, a Florida attorney can review it.

Buying a condo or house for a student

Some parents would rather pay a mortgage than rent. Before you run numbers, understand homestead. Florida's homestead exemption goes to a person who holds title on January 1 and, in good faith, makes the property his or her permanent residence, or the permanent residence of someone legally or naturally

dependent on them ([Florida Statutes](#)). It can cut taxable value by up to \$51,411 for 2026, counting the \$25,000 base exemption and the inflation adjusted second exemption ([Florida Department of Revenue](#)).

A parent's second home usually won't qualify. The statute does cover a home that's the permanent residence of someone legally or naturally dependent on the owner ([Florida Statutes](#)), and Florida allows only one homestead per person or family unit, so I'd ask the property appraiser before counting on it. The dependent language doesn't make a dorm alternative automatic either. Only the property appraiser can decide whether a property qualifies, and a place a student lives just during school terms may not count as a permanent home ([Florida Department of Revenue](#)). The statute also bars a Florida homestead for anyone claiming a residency based property tax break in another state, with an exception tied to dependents ([Florida Statutes](#)).

A student who owns the home is a different case. If the student holds title, makes it their permanent residence by January 1 and files by March 1, they may qualify ([Florida Department of Revenue](#)). The appraiser may ask for a Florida driver license, vehicle plate, voter registration and proof the student gave up another state's license ([Florida Department of Revenue](#)). Call the county property appraiser before you close, and talk with a tax advisor about how the title should read.

Without homestead, assessed value for non school taxes can rise up to 10% a year, and it resets to market value after a sale ([Florida Statutes](#)). Run the full cost through the [monthly cost tool](#), and ask your loan officer how a second home or investment loan would be priced.

Condo rules to check near campus

If you're looking at condos near campus, learn the rules Florida has passed since 2022. A condo building three or more habitable stories tall needs a milestone inspection by December 31 of the year it turns 30, then every 10 years, and a local building official can set 25 years instead ([Florida Statutes](#)). Associations with buildings that tall need a structural integrity reserve study at least every 10 years, and for budgets adopted on or after December 31, 2024, owners generally can't vote to skip or cut those structural reserves, though the law now allows a temporary pause to pay for milestone inspection repairs, so ask the association where its reserves stand ([Florida Statutes](#)). On a resale, the buyer can cancel within 7 days, excluding weekends and legal holidays, after getting the association documents ([Florida Statutes](#)).

Read the declaration's leasing rules too, in case the student moves on and you want to rent the unit. Check flood risk with the [address check tool](#), and read [buying a home in Florida](#) if the process is new to you.

How I'd approach it

Start with UNF Housing's dates, because spring contracts are first come, first served. Sort out residency paperwork early. If you rent, put the deposit rules in your notes. If you buy, call the property appraiser and a tax advisor before you sign anything, then compare the full monthly cost with rent nearby. That order saves money and stress.

Questions people ask

Do UNF freshmen have to live on campus?

No. UNF's 2026 to 2027 catalog says the university encourages, but does not require, freshmen to live on campus ([UNF Catalog](#)). First year students who do live on campus must buy a meal membership ([UNF Housing FAQ](#)).

How long do you have to live in Florida to get in state tuition at UNF?

Generally 12 consecutive months of legal residence immediately before the first day of class, for the student or, for a dependent student, the parent ([Florida Statutes](#)). Living in Florida only to attend school doesn't count ([UNF Residency](#)). UNF's residency office makes the decision.

We are moving to Jacksonville for my job. When can my college student get in state tuition?

If the parent moves to Florida after the student graduates high school, the student may be reclassified after the parent has kept legal residence here for 12 consecutive months ([Florida Statutes](#)). Keep records like your Florida driver license, voter registration and lease or deed, and ask UNF's residency office what they need.

How fast does a Jacksonville landlord have to return a security deposit?

Within 15 days after the lease ends if the landlord isn't making a claim. A landlord making a claim must send written notice by certified mail or email within 30 days, and the tenant has 15 days to object ([Florida Statutes](#)).

Can parents get a homestead exemption on a condo they buy for a UNF student?

Usually not on a second home, since homestead requires the property to be a permanent residence of the owner or someone dependent on the owner ([Florida Statutes](#)). Only the property appraiser can decide whether a property qualifies ([Florida Department of Revenue](#)), so call before you buy.

Is there a bus from UNF to downtown Jacksonville?

Yes. JTA's January 2026 Route 8 schedule runs between UNF and the JRTC at LaVilla downtown ([JTA](#)). As of October 2026, JTA's college pilot charges \$1.00 a ride or \$35.00 for 31 days ([JTA](#)).

What should I check before buying a condo near UNF?

Ask for the milestone inspection status, which applies to buildings three or more habitable stories tall ([Florida Statutes](#)), and the structural integrity reserve study ([Florida Statutes](#)). On a resale you have 7 days, excluding weekends and legal holidays, to cancel after receiving the association documents ([Florida Statutes](#)).

SOURCES FOR THIS CHAPTER

1. <https://www.unf.edu/about/index.html>
2. <https://www.unf.edu/housing/>
3. <https://www.unf.edu/fast-facts/index.html>
4. <https://www.unf.edu/intlctr/international-students/f1/getting-settled.html>
5. <https://jtafla.com/media/u5dladov/bus-25104-route-8-january-2026.pdf>
6. <https://jtafla.com/rider-guide/fares-passes>
7. <https://www.unf.edu/catalog/admissions/undergrad/Freshman-Housing.html>
8. <https://www.unf.edu/housing/FAQs/index.html>
9. <https://www.unf.edu/housing/contract.html>
10. <https://www.unf.edu/housing/contract-information/contract-notification.html>
11. <https://www.unf.edu/onestop/residency/>
12. <https://www.flsenate.gov/Laws/Statutes/2026/1009.21>
13. <https://www.flsenate.gov/Laws/Statutes/2026/83.49>

14. <https://www.flsenate.gov/Laws/Statutes/2026/196.031>
15. https://floridarevenue.com/property/Documents/cpi_homestead_exemption.pdf
16. <https://floridarevenue.com/property/Documents/PT113.pdf>
17. <https://www.flsenate.gov/Laws/Statutes/2026/193.1555>
18. <https://www.flsenate.gov/Laws/Statutes/2026/553.899>
19. <https://www.flsenate.gov/Laws/Statutes/2026/718.112>
20. <https://www.flsenate.gov/Laws/Statutes/2026/718.503>

Read this chapter online, with live links: taniyarefai.com/relocation-guide/unf-students-and-parents/

About Taniya

I'm a REALTOR® with Florida Homes Realty & Mortgage in Jacksonville and a registered nurse who worked in critical care and emergency nursing here in Northeast Florida. I moved to Jacksonville in 2020. If you're planning a move, call or text me at (850) 570-7300 or email relocate@taniyarefai.com.

Taniya Refai, FL Sales Associate Lic. SL3439859. Florida Homes Realty & Mortgage, Brokerage Lic. CQ1032918, 9191 R G Skinner Pkwy, Suite 102, Jacksonville, FL 32256, 904-996-9115.



Equal Housing Opportunity. Information is believed accurate as of the review date but isn't guaranteed; verify it independently. Photos show public places for illustration and are not listings.

Photo credits

1. The Main Street Bridge (John T. Alsop Jr. Bridge) and the downtown riverfront John T. Alsop Jr. Bridge, Jacksonville FL, Southwest view 20160706 1.jpg by DXR, CC BY-SA 4.0 (<https://creativecommons.org/licenses/by-sa/4.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:John_T._Alsop_Jr._Bridge,_Jacksonville_FL,_Southwest_view_20160706_1.jpg. Resized and cropped; shared under the same CC BY-SA 4.0 license.
2. Aerial view of downtown Jacksonville and the St. Johns River. Jacksonville and St. Johns River Aerial.jpg by formulandone, CC BY-SA 2.0 (<https://creativecommons.org/licenses/by-sa/2.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:Jacksonville_and_St._Johns_River_Aerial.jpg. Resized and cropped; shared under the same CC BY-SA 2.0 license.
3. Hurricane Matthew along the Florida and Georgia coast on October 7, 2016, seen by NASA's MODIS satellite instrument (cropped). Matthew 2016-10-07 1915Z.jpg by NASA, MODIS / LANCE Rapid Response, Public domain (NASA) (https://commons.wikimedia.org/wiki/File:Matthew_2016-10-07_1915Z.jpg). Resized and cropped; shared under the same Public domain (NASA) license.
4. A building entrance on Mayo Clinic's campus in Jacksonville, July 2019. Mayo Clinic, Jacksonville Beach.jpg by Jud McCranie, CC BY-SA 4.0 (<https://creativecommons.org/licenses/by-sa/4.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:Mayo_Clinic,_Jacksonville_Beach.jpg. Resized and cropped; shared under the same CC BY-SA 4.0 license.
5. Baptist Medical Center Jacksonville, May 2009. Baptist Medical Center - Tower - panoramio.jpg by MikesMegapixels, CC BY 3.0 (<https://creativecommons.org/licenses/by/3.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:Baptist_Medical_Center_-_Tower_-_panoramio.jpg. Resized and cropped.
6. Five Points in Riverside at night FivePointsJAX16.JPG by Excel23, CC BY-SA 4.0 (<https://creativecommons.org/licenses/by-sa/4.0/>), via Wikimedia Commons, <https://commons.wikimedia.org/wiki/File:FivePointsJAX16.JPG>. Resized and cropped; shared under the same CC BY-SA 4.0 license.
7. The Jaguars' stadium in January 2011, when it was signed as EverBank Field, years before the current renovation began. EverBank1.jpg by AndrewAvitus, CC BY 3.0 (<https://creativecommons.org/licenses/by/3.0/>), via Wikimedia Commons, <https://commons.wikimedia.org/wiki/File:EverBank1.jpg>. Resized and cropped.
8. Downtown Jacksonville and the Main Street Bridge over the St. Johns River Jacksonville skyline.jpg by Quintin Soloviev, CC BY 4.0 (<https://creativecommons.org/licenses/by/4.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:Jacksonville_skyline.jpg. Resized and cropped.
9. A lake and fairway at TPC Sawgrass in Ponte Vedra Beach, with the clubhouse in the distance, April 2009. TPC at Sawgrass (3423941155).jpg by Philip Larson, CC BY-SA 2.0 (<https://creativecommons.org/licenses/by-sa/2.0/>), via Wikimedia Commons, [https://commons.wikimedia.org/wiki/File:TPC_at_Sawgrass_\(3423941155\).jpg](https://commons.wikimedia.org/wiki/File:TPC_at_Sawgrass_(3423941155).jpg). Resized and cropped; shared under the same CC BY-SA 2.0 license.
10. The island green 17th hole at TPC Sawgrass, Ponte Vedra Beach TPC Sawgrass 17.jpg by Craig ONeal, CC BY-SA 2.0 (<https://creativecommons.org/licenses/by-sa/2.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:TPC_Sawgrass_17.jpg. Resized and cropped; shared under the same CC BY-SA 2.0 license.
11. A beach walkover in Ponte Vedra Beach Ponte Vedra Beach.jpg by Hoplophile, CC BY-SA 4.0 (<https://creativecommons.org/licenses/by-sa/4.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:Ponte_Vedra_Beach.jpg. Resized and cropped; shared under the same CC BY-SA 4.0 license.

12. The Thomas G. Carpenter Library across a lake on the University of North Florida campus, 2008. Thomas G. Carpenter Library.jpg by Nichos, Public domain (released by the author) (<https://commons.wikimedia.org/wiki/Template:PD-user-en>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:Thomas_G._Carpenter_Library.jpg. Resized and cropped.
13. The elevated walkway through the woods near the Osprey Fountains residence hall at UNF, 2010. UNF Fountains walkway.JPG by The222, CC BY-SA 3.0 (<https://creativecommons.org/licenses/by-sa/3.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:UNF_Fountains_walkway.JPG. Resized and cropped; shared under the same CC BY-SA 3.0 license.
14. The Coggin College of Business building across a lake at the University of North Florida, 2010. Coggin College and lake UNF.JPG by The222, CC BY-SA 3.0 (<https://creativecommons.org/licenses/by-sa/3.0/>), via Wikimedia Commons, https://commons.wikimedia.org/wiki/File:Coggin_College_and_lake_UNF.JPG. Resized and cropped; shared under the same CC BY-SA 3.0 license.
15. Portraits of Taniya Refai used with permission.