LOCATION GUIDE

Jacksonville, FL & Kings Bay, GA

Housing, BAH, schools, check-in and coastal know-how for NAS Jacksonville, Naval Station Mayport and Naval Submarine Base Kings Bay.

SERIES
CONUS
PCS

FROM	TO	GUIDE
Your current duty station	Jacksonville, FL	Area

BRANCH	BAH AREAS	INSTALLATIONS
Navy · Marines	Jacksonville + Kings Bay	5 covered

INSIDE THIS GUIDE

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WELCOME

Jacksonville and Kings Bay at a glance

Northeast Florida and coastal Georgia make up one of the Navy's biggest fleet concentrations, with beaches, rivers and no Florida income tax.

INSTALLATION	AREA	SERVICE	NOTES
NAS Jacksonville	Westside Jacksonville	Navy	Naval Hospital Jacksonville
Naval Station Mayport	Jacksonville beaches	Navy	Surface ships and 4th Fleet
NSB Kings Bay	St. Marys, GA	Navy	Ohio-class submarines; own BAH area
MCSF Blount Island	Jacksonville port	Marines	Prepositioning ships; no housing
Camp Blanding	Near Starke	Florida Guard	Training center

Getting here

OPTION	DETAIL
Jacksonville International (JAX)	North side; about 25 minutes to Kings Bay
By car	I-95 runs from Kings Bay through Jacksonville; I-295 loops the city
Time zone	Eastern time

Pick a side of the river

Crossing the St. Johns River at rush hour can double a commute. Live on the same side as your base.

COUNTDOWN

Before you arrive

Navy housing waits can run months, and lodges fill up every summer. Apply for housing the day orders arrive — your control date is your detach date.

As soon as you have orders 90+ DAYS OUT

- [ ] Apply for Navy housing with your DD 1746
- [ ] Request a sponsor from your gaining command
- [ ] Call the School Liaison about districts
- [ ] In EFMP? Contact your FFSC now
- [ ] Look up BAH for Jacksonville or Kings Bay
- [ ] Request child care on MilitaryChildCare.com
- [ ] Decide: Florida or Georgia side (Kings Bay)
- [ ] Join local military spouse groups

Book the move 60 DAYS OUT

- [ ] Schedule household goods or plan your PPM
- [ ] Reserve the Navy Lodge — pet rooms go fast
- [ ] Start the rental or home search
- [ ] Gather school, shot and IEP/504 records
- [ ] Get flood insurance quotes before you sign

Final prep 30 DAYS OUT

- [ ] Print orders and copies
- [ ] Confirm arrival date with your sponsor
- [ ] Book a DEERS/ID card appointment if needed
- [ ] Set up utilities and internet at the new address

Hurricane season: June 1 to November 30

Know your evacuation zone. Flood policies have a 30-day waiting period, so buy before June.

BASE NOTES

NAS Jax, Mayport and Kings Bay

NAS Jacksonville WESTSIDE, ON THE ST. JOHNS RIVER

- P-8A patrol squadrons, helicopters and Fleet Readiness Center Southeast
- Balfour Beatty housing: (904) 908-0821 · Housing Service Center (904) 542-2996
- Yorktown Gate is the only gate open 24/7; visitor center (904) 542-8512
- Naval Hospital Jacksonville; appointments (904) 542-4677

COMMAND QUARTERDECK SPONSOR

Naval Station Mayport AT THE BEACHES

- Surface ships, helicopter squadrons and U.S. 4th Fleet
- Mayport Homes: (904) 270-8870; waits can run 8–12 months
- Quarterdeck: Building 1, (904) 270-5401; two-day indoctrination required
- Main gate backs up 7–8 AM — leave early

SHIP OR COMMAND SPONSOR

Naval Submarine Base Kings Bay ST. MARYS, GEORGIA

- Atlantic homeport for Ohio-class submarines and the Trident Refit Facility
- Branch clinic only — the nearest ER is in Camden County
- Base quarterdeck: (912) 573-2020 · Family Housing: (912) 573-2056
- Check internet service at any address outside Kingsland and St. Marys

Blount Island and Camp Blanding PORT AREA · NEAR STARKE

- Blount Island Command maintains Marine prepositioning equipment; no housing
- Camp Blanding is the Florida Guard's main training center

WHERE TO LIVE

Housing by neighborhood

The St. Johns River splits Jacksonville. NAS Jax families tend to live west and south; Mayport families at the beaches or in St. Johns County; Kings Bay families in Camden County, Georgia.

Navy housing BALFOUR BEATTY AT ALL THREE

- Your waitlist control date is your detach date
- NAS Jax and Mayport waits can run many months
- Check in with the Housing Service Center before signing any lease
- Kings Bay Family Housing: (912) 573-2056

Off base PICK BY COMMUTE

AREA	BEST FOR	NOTES
Orange Park	NAS Jax	Most popular; Clay schools; 3BR $1,700–$2,400
Fleming Island	NAS Jax	Top schools; pricier
Argyle / Oakleaf / Westside	NAS Jax	Newer and affordable; 3BR $1,600–$2,200
Mandarin	NAS Jax	Quiet, near the river; 3BR $1,800–$2,500
Atlantic / Neptune Beach	Mayport	Walkable beach towns; expensive
St. Johns / Nocatee	Mayport	Highly rated schools; newer suburbs
Yulee / Fernandina Beach	Kings Bay	Florida side; 40–50 min
St. Marys / Kingsland, GA	Kings Bay	5–20 min; Kingsland most affordable

THE NUMBERS

2026 BAH and rent vs. buy

Jacksonville-area bases use the Jacksonville, FL housing area. Kings Bay uses Kings Bay/Brunswick, GA. Monthly rates below.

GRADE	JAX WITH	JAX W/O	KINGS BAY WITH	KINGS BAY W/O
E-1 to E-4	$2,046	$1,623	$2,016	$1,656
E-5	$2,181	$1,803	$2,133	$1,806
E-6	$2,241	$1,920	$2,157	$1,905
E-7	$2,283	$2,049	$2,250	$2,019
E-8	$2,331	$2,199	$2,352	$2,145
E-9	$2,424	$2,205	$2,499	$2,151
W-1	$2,256	$2,010	$2,172	$1,989
W-2	$2,301	$2,196	$2,292	$2,142
W-3	$2,367	$2,208	$2,421	$2,154
O-1	$2,196	$1,908	$2,145	$1,896
O-2	$2,238	$2,139	$2,154	$2,097
O-3	$2,364	$2,211	$2,418	$2,157
O-4	$2,580	$2,277	$2,706	$2,247
O-5	$2,736	$2,301	$2,916	$2,304
O-6	$2,757	$2,343	$2,937	$2,400

Source: DoD 2026 BAH rates via FedRateCalc

Double-check your rate before you budget — BAH changes every January: travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/

Some high-cost areas also pay CONUS COLA: travel.dod.mil/Allowances/CONUS-Cost-of-Living-Allowance/

Rent or buy?

- Many families buy — Florida has no income tax and homes rent easily
- Flood and wind insurance can add hundreds a month — get quotes first

KIDS

Schools and child care

There are no DoDEA schools in the area. County lines decide your schools, and the river and the state line split families' choices.

DISTRICT OR SCHOOL	SERVES
Duval County	Jacksonville; quality varies by zone; military kids may get magnet priority
Clay County	Orange Park and Fleming Island; a big reason families live there
St. Johns County	Often rated among Florida's best
Nassau County	Yulee and Fernandina Beach
Camden County, GA	The only district for Kings Bay families in Georgia

School Liaisons

Mayport (904) 270-6289 · Kings Bay (912) 573-8986 · NAS Jax through the base operator.

Military Interstate Compact

Florida and Georgia are members.

Colleges nearby

UNF, Jacksonville University and Florida State College.

Child care

- Request care on MilitaryChildCare.com as soon as you have orders
- Youth programs run before and after school
- Family Child Care homes on base fill gaps
- Fee assistance can help with off-base care

FAMILY LIFE

Spouse, family and Florida & Georgia rules

Spouse support

- Fleet & Family Support Centers help with jobs and resumes
- Florida and Georgia offer licensing help for military spouses
- Jacksonville has jobs in health care, logistics, finance and the port
- MyCAA can fund certificates for eligible spouses

Family programs

- NAS Jax FFSC: (904) 542-5745
- Mayport FFSC: (904) 270-6600
- Kings Bay FFSC: (912) 573-4513
- Free counseling through Military OneSource

Florida & Georgia rules for military families

TOPIC	WHAT TO KNOW
Florida	No state income tax; apply for homestead by March 1 if you buy
Georgia income tax	Nonresident military pay isn't taxed by Georgia; GA residents pay a flat rate
Georgia car tax	Nonresident military can skip the title ad valorem tax with Form PT-472NS
Driver's license	Service members and dependents with a valid home-state license can keep it
Hazards	Hurricanes, tidal flooding, lightning and rip currents

Florida or Georgia?

Near Kings Bay, living in Georgia or Florida changes your taxes, car rules, insurance and schools. Compare both before you sign.

OFF DUTY

Living here

You'll need a car. I-95 and I-295 loop Jacksonville, and bridges over the St. Johns River are the daily bottleneck.

Climate

Hot, humid summers with daily storms and mild winters.

Beaches

Atlantic, Neptune and Jacksonville beaches are minutes from Mayport.

On base

Navy Exchanges, marinas, golf and MWR beach facilities.

Day trips

DESTINATION	DRIVE	WHY GO
St. Augustine	~45 min	America's oldest city
Amelia Island / Fort Clinch	~40 min	Beaches and a Civil War fort
Cumberland Island	Ferry from St. Marys	Wild horses and empty beaches
Jekyll and St. Simons Islands	~1.25 hr	Driftwood Beach and the lighthouse
Okefenokee Swamp	~1.25 hr	Boat tours and gators
Ichetucknee Springs	~1.5 hr	Tubing in crystal-clear springs
Savannah	~2 hr	Historic squares
Orlando parks	~2.25 hr	Theme park weekends

KEEP THIS HANDY

Key contacts

Phone numbers change — call ahead to confirm hours before you drive over.

OFFICE	PHONE
NAS Jax base operator	(904) 542-2338
NAS Jax Housing Service Center	(904) 542-2996
Mayport Housing Service Center	(904) 270-5730
Kings Bay quarterdeck	(912) 573-2020
Naval Hospital Jax appointments	(904) 542-4677

OFFICE	PHONE
NAS Jax Navy Lodge	(904) 772-6000
Mayport Navy Lodge	(904) 247-3964
Kings Bay Navy Lodge	(912) 319-5919
Mayport clinic appointments	(904) 270-4444
TRICARE East	(800) 444-5445

Add your own

MY COMMAND

SPONSOR

KINGS BAY CLINIC

VET CLINIC

Links

Navy housing (CNIC) · Naval Hospital Jacksonville · Georgia TAVT for servicemembers · BAH Rate Lookup · Plan My Move

Sources: CNIC housing and Kings Bay directory; Military OneSource installation pages; Naval Hospital Jacksonville; FLDOE school liaison list; Georgia DOR; PCS Pay It Forward; DoD 2026 BAH rates via FedRateCalc.

READY FOR THE FULL PLAYBOOK?

Go step by step with the kits.

Worksheets, trackers and a complete binder setup for every stage of your move.

pcslikeapro.org

hello@pcslikeapro.org

WORKSHEET

Plan your landing

My housing budget

ITEM	AMOUNT
My monthly BAH	$
Rent or mortgage	$
Utilities (estimate)	$
Renter's or homeowner's insurance	$
Left over (BAH minus costs)	$

Neighborhood comparison

AREA / ADDRESS	RENT OR PRICE	COMMUTE TO BASE	SCHOOL DISTRICT	NOTES

First-week checklist

- [ ] Check in with your command
- [ ] Update DEERS; get dependent IDs
- [ ] Turn in travel and moving paperwork
- [ ] Register with Child and Youth Programs
- [ ] Attend indoctrination
- [ ] Enroll in TRICARE
- [ ] Enroll kids in school
- [ ] Build your hurricane kit