

The Veteran Legacy PCS Operating Manual

The definitive guide to Permanent Change of Station — for every military family, every move, every stage. Built for Active Duty, Veterans, Reserve, National Guard, military spouses, and families navigating homeownership through relocation.





CHAPTER 1

Understanding PCS

What is a Permanent Change of Station, why does the military issue these orders, and what do military families need to know before orders drop?



What Is a Permanent Change of Station (PCS)?

A **Permanent Change of Station (PCS)** is an official military order requiring a service member to relocate to a new duty station — typically with their family. Unlike a temporary duty assignment (TDY), a PCS is a full relocation with government-funded moving entitlements, housing allowances, and legal protections.

Who Receives Orders?

Active Duty, Reserve, and National Guard members on federal activation

How Often?

On average, every 2–4 years throughout a military career

What's Included?

Moving entitlements, BAH adjustment, travel reimbursement, and housing support

Is It Mandatory?

Yes — failure to comply with PCS orders is a serious military offense

Why Does the Military Issue PCS Orders?



PCS orders serve critical military readiness and career development functions. Understanding the "why" helps families plan proactively rather than react to orders.

- **Fill critical billets:** Assignments are driven by mission requirements, not personal preference
- **Leadership development:** Diverse assignments build well-rounded officers and NCOs
- **Personnel rotation:** Prevents stagnation and ensures fresh perspectives at every installation
- **Career progression:** Certain assignments are required for promotion eligibility
- **Operational readiness:** Keeps the right people in the right place at the right time

Types of PCS Orders: Know What You're Working With

Your order type determines your entitlements, whether your family can accompany you, and what housing options are available. Read your orders carefully — every word matters.

Order Type	Description	Family Moves?	Key Consideration
CONUS	Continental U.S. relocation	Yes	Most common — full entitlements
OCONUS	Outside Continental U.S.	Varies	Passport, SOFA, pet import rules apply
Short Tour	12 months or less	Usually No	Unaccompanied — BAH at home station
Accompanied	Family authorized to move	Yes	Full weight allowance & travel pay
Unaccompanied	Family stays behind	No	BAH at home station rate
Retirement	Final PCS to home of record	Yes	One-time benefit — plan carefully
Separation	Leaving active duty	Yes	Limited entitlements — verify eligibility
Reserve/Guard Activation	Federal mobilization orders	Varies	Check specific order language

CONUS vs. OCONUS: What Changes?

Moving within the continental U.S. (CONUS) and moving overseas (OCONUS) involve fundamentally different rules, timelines, and entitlements. Families who understand these differences before orders drop avoid costly surprises.

CONUS Moves

- Standard weight allowances apply
- BAH adjusts to new duty station ZIP code
- Vehicle transport not typically government-funded
- Planning timeline: 3–6 months
- Standard TRICARE region transfer

OCONUS Moves

- One government-funded vehicle shipment included
- SOFA agreements govern your legal status abroad
- Pet import rules vary dramatically by country
- OHA (Overseas Housing Allowance) replaces BAH
- DoDEA schools available at most installations
- Planning timeline: 6–9 months minimum

Retirement & Separation Moves: Your Final PCS

Retiring and separating service members receive a one-time government-funded move to their home of record (HOR) or place of entry into service (PLEAD). This benefit expires one year after separation — use it or lose it.

Retirement Move

Full weight allowance to your home of record or any location within the U.S.

Separation Move

Move to HOR or PLEAD — more limited than retirement entitlement. Verify eligibility early.

One-Year Window

Must be used within 1 year of retirement or separation date — it expires if unused.

Pro Strategy

Coordinate your final PCS with your homebuying plan — buy at your retirement destination before you separate using your VA loan.





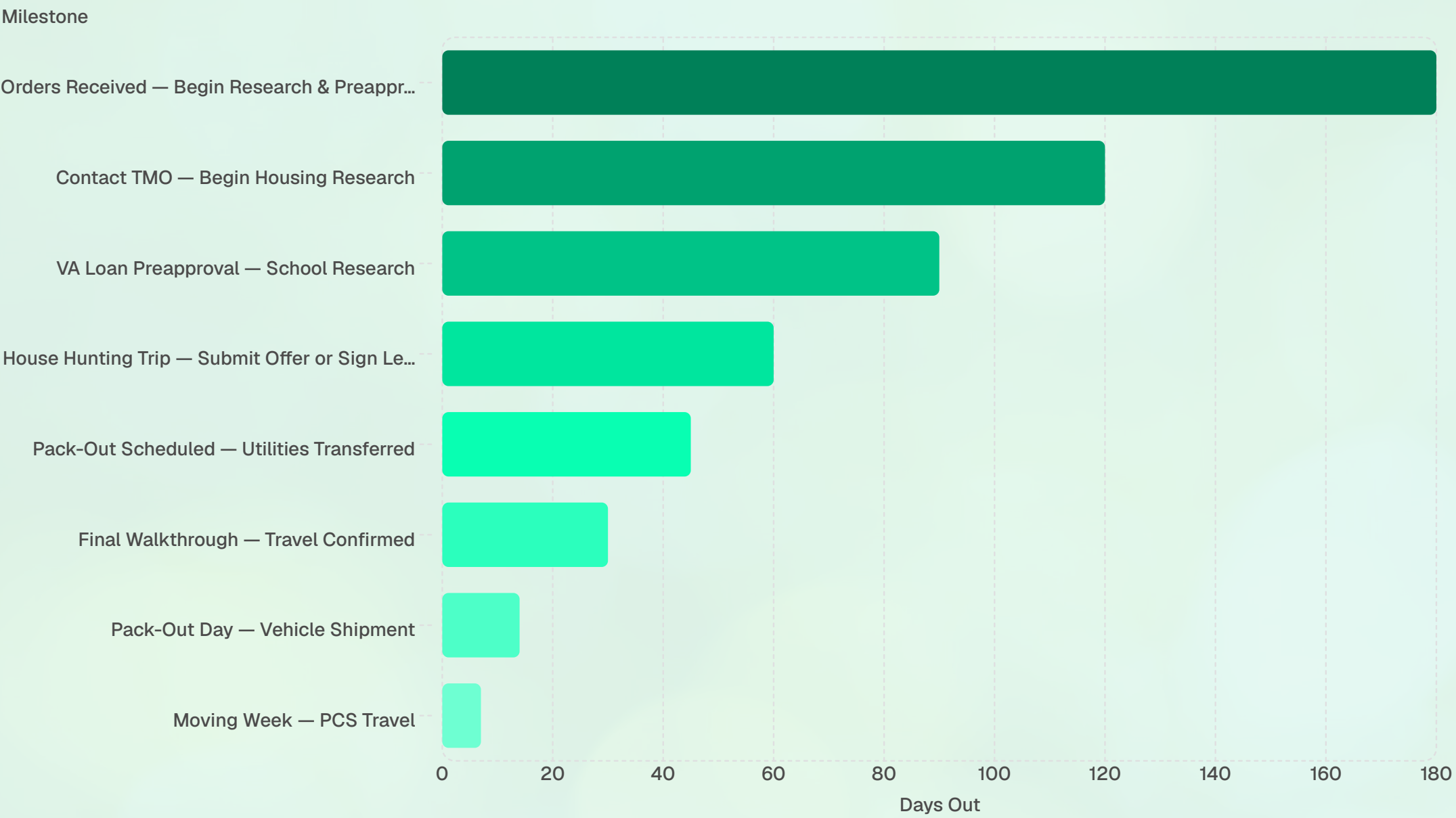
CHAPTER 2

Your PCS Timeline

A successful PCS begins the moment orders drop — not the week before the trucks arrive. The families who start earliest have the most options, the least stress, and the best outcomes.

The PCS Countdown: 180 Days to Arrival

A successful PCS starts the moment orders drop — not the week before the move. Families who begin planning at 180 days have more housing options, better loan rates, and significantly less stress than those who wait.



Early action is the single greatest predictor of a smooth PCS. Every week of delay at 180 days costs you options at 60 days.

180 Days Out: The Research Phase

The moment orders are confirmed, the clock starts. Families who act at 180 days secure the best housing, the best rates, and the most options.

- Confirm report date and order type (accompanied vs. unaccompanied)
- Research your new duty station: neighborhoods, schools, cost of living, housing market
- Begin VA loan preapproval — pull credit, gather documents, contact a military-experienced lender
- Research BAH rate at new duty station using the DoD BAH calculator
- Notify current landlord or begin preparing your home for sale or rental
- Research EFMP requirements if applicable to your family



120 Days Out: Contact TMO & Begin Housing

At 120 days, shift from research to action. Contact your Transportation Management Office (TMO) to schedule your household goods shipment — slots fill fast, especially during peak PCS season (May–August).

01	02	03
Contact TMO	Pre-Move Survey	Housing Research
Schedule your pack-out date immediately. Peak season (May–August) books out fast — don't wait.	Request a pre-move survey to estimate weight and identify high-value items before packing begins.	Begin serious housing research — rental inventory near installations moves quickly. Connect with a military-experienced real estate agent.
04	05	
Current Housing	Declutter Now	
Notify your current landlord in writing. SCRA protections apply — PCS orders allow lease termination with 30 days' notice.	Begin decluttering — every pound over your weight limit costs you money out of pocket.	

90 Days Out: Preapproval & School Research



At 90 days, your VA loan preapproval should be complete and in hand. This is your green light to make competitive offers. Simultaneously, research schools, childcare, and EFMP needs at your new installation.

- Complete VA loan preapproval — have your letter ready before your House Hunting Trip
- Research school districts, ratings, and enrollment requirements
- Identify EFMP-compatible services if your family has special needs
- Begin virtual home tours — many military families buy remotely
- Research neighborhoods: commute times, flood zones, HOA rules, crime statistics
- Confirm childcare availability — CDC waitlists can be 6–12 months long

60 Days Out: House Hunting Trip (HHT)

Your **House Hunting Trip (HHT)** is authorized government travel — typically up to 10 days — specifically to find housing at your new duty station. Use every hour strategically. Families who submit an offer during their HHT avoid the stress of buying remotely.

→ Tour 8–10 Homes Minimum

Have your preapproval letter ready to submit offers immediately when you find the right home.

→ Drive Commute Routes

Test at 0600 and 1700 — gate traffic at large installations can add 30–60 minutes each way.

→ Visit Key Infrastructure

Schools, grocery stores, medical facilities, and the installation gate — proximity matters for daily quality of life.

→ Act Before You Leave

Sign your lease or submit your offer before returning home. Good rentals and competitive listings move fast near bases.

30 Days Out: Final Preparations

The final 30 days are about execution, not decisions. All major housing and financial decisions should already be made. Now you confirm, coordinate, and prepare for the physical move.

- Confirm pack-out dates with TMO and moving company
- Transfer utilities at current home — schedule connections at new home
- Update your address: USPS, bank, DFAS, TRICARE, VA, subscriptions
- Finalize travel arrangements: route, lodging, per diem calculations
- If closing on a home, coordinate remote signing or execute Power of Attorney
- Prepare an "essentials box" — items you'll need the first 72 hours after arrival



Moving Week: Execution Day

Moving week is the most stressful phase of any PCS — but preparation eliminates most surprises. Be present for pack-out, document everything, and protect your most important items by keeping them with you.

Be Present

Someone must supervise movers at all times — do not leave the home during pack-out.

Document Everything

Photograph and video every room and every item before movers touch it — this is your damage claim protection.

Keep High-Value Items

Jewelry, electronics, important documents, medications — keep with you. Never in the truck.

Review the Inventory

Read and note any discrepancies on the inventory sheet before signing. Signing clears the record.

Pack an Emergency Kit

Pack a bag for 3–5 days — assume your household goods will be delayed. Plan accordingly.

Arrival & First 30 Days: Getting Settled

The first 30 days at a new duty station are a sprint. Report to your unit, complete in-processing, and systematically work through your settlement checklist.





CHAPTER 3

PCS Moving Options

Government move or personally procured move — understanding the difference and the financial implications of each can mean the difference between a stressful move and a profitable one.

Government Move vs. PPM: Which Is Right for You?

The military offers two primary moving options. Understanding the difference — and the financial implications of each — can mean the difference between a stressful move and a profitable one.

Factor	Government Move	PPM / DITY Move
Who arranges it?	Military TMO	You
Who pays movers?	Government directly	You — then reimbursed
Profit potential?	None	Yes — keep ~95% of savings
Control over timeline?	Limited	High
Damage liability?	Government responsible	You are responsible
Packing responsibility?	Movers pack everything	You pack (or hire)
Best for?	Large households, OCONUS	Small moves, extra income potential
Partial PPM option?	Yes — hybrid approach	Yes — ship some, move some

What Is a PPM (Personally Procured Move)?

A **Personally Procured Move (PPM)** — formerly called a DITY move — allows you to arrange your own move and receive reimbursement based on the government's estimated cost. Many military families profit \$2,000–\$10,000+ on a well-planned PPM.

- **How it works:** Government calculates what it would cost them to move your goods — you receive ~95% of that amount
- **Weight tickets required:** Get empty and loaded weight tickets at a certified scale
- **Partial PPM:** Ship some items via government move, move the rest yourself — maximize reimbursement
- **Tax implications:** Reimbursement above actual costs may be taxable — consult a military tax professional
- **Best candidates:** Junior enlisted with fewer household goods, families with a truck or trailer



PCS Weight Allowances: Know Your Limits

Your weight allowance is determined by pay grade and dependency status. Exceeding your limit means paying the difference out of pocket — sometimes thousands of dollars. Weigh your shipment before and after loading.

Pay Grade	Without Dependents (lbs)	With Dependents (lbs)
E-1 to E-3	5,000	8,000
E-4	7,000	8,000
E-5	7,000	9,000
E-6	8,000	11,000
E-7	11,000	13,000
E-8	12,000	14,000
E-9	13,000	15,000
O-1 to O-3	10,000	14,500
O-4 to O-6	14,000	17,500
O-7 and above	18,000	18,000

 Exceeding your allowance means paying the overage out of pocket. Declutter before you pack-out — every pound matters.

Vehicle Shipment, Storage & Damage Claims

Understanding your vehicle shipment entitlement, storage options, and damage claim process protects you from significant out-of-pocket losses during a PCS move.



- **Vehicle shipment:** OCONUS moves typically include one government-funded vehicle shipment — CONUS moves generally do not
- **Storage-in-Transit (SIT):** Available when your housing isn't ready — typically up to 90 days at government expense
- **High-value items:** Declare separately on a High-Value Inventory form — standard liability is \$6/lb without declaration
- **Damage claims:** File within 75 days of delivery for full coverage — document everything with photos before pack-out
- **Moving insurance:** Government coverage has limits — consider supplemental insurance for irreplaceable items



CHAPTER 4

Housing Decisions

Rent or buy? On-base or off? New construction or resale? The right housing decision depends on your tour length, financial readiness, and long-term goals — not guesswork.

Should You Rent or Buy During a PCS?

This is the most common question military families ask — and the answer depends on your specific situation. There is no universal right answer, but there is a right answer for your tour length, financial readiness, and long-term goals.

Factor	Lean Toward Renting	Lean Toward Buying
Tour length	Under 2 years	3+ years
Market conditions	Flat or declining market	Appreciating market
Financial readiness	Building credit or savings	Strong credit, stable income
Flexibility needed	High — possible early departure	Low — committed to the area
Long-term wealth goal	Short-term focus	Build equity & rental portfolio
VA loan available?	Not yet eligible	Eligible — \$0 down advantage
Deployment likely?	Within 12 months	Not expected
Area familiarity?	First time in this region	Know the area well

Base Housing: Pros, Cons & Waitlists



On-base housing offers unmatched convenience and community — but it comes with tradeoffs. Understanding the BAH offset and waitlist reality helps you make an informed decision before you arrive.

- **Pros:** Built-in community, proximity to installation, no utility bills (typically), maintenance included
- **Cons:** Waitlists can be 3–12+ months, quality varies widely by installation and privatized housing company
- **BAH offset:** Your entire BAH is paid directly to the housing company — you receive no cash
- **Privatized housing:** Most base housing is managed by private companies — research tenant reviews before accepting
- **Waitlist strategy:** Get on the waitlist immediately upon receiving orders — even if you plan to live off-base initially

Off-Base Housing: Finding the Right Neighborhood

Off-base housing typically offers more space, more options, and better value than on-base alternatives — but requires more research. The right neighborhood can make or break your entire tour.



Commute Reality

Gate traffic at large installations can add 20–45 minutes each way. Test at 0600 and 1700 before committing.



School Districts

Research ratings on GreatSchools.org and Niche.com before committing to any neighborhood.



Flood Zones

Check FEMA flood maps — flood insurance adds \$1,000–\$3,000/year and is required in high-risk zones.



HOA Rules

Review CC&Rs before signing — some HOAs restrict rentals, which matters if you plan to keep the home after PCS.



Resale Potential

Buy in neighborhoods with strong military demand — they sell faster when your next PCS arrives.

New Construction, Resale & Custom Builds During PCS

Each housing type has distinct advantages and risks during a PCS. Your timeline, budget, and risk tolerance determine which option fits your situation.

New Construction

Modern features, builder warranties, energy efficiency. **Risk:** Timelines can conflict with PCS orders — always negotiate a military clause in the contract.

Resale Homes

Faster closings (30–45 days), established neighborhoods, more negotiating room. **Best for:** Tight PCS timelines and families who need certainty.

Custom Builds

Maximum personalization, but 6–18 month timelines. **Only viable:** With a long lead time or when buying at your retirement destination.

- ❏ All three types are eligible for VA financing. New construction requires a VA-approved builder. Always negotiate a military clause — it protects you if orders change.

Temporary Housing During PCS: Your Options

When your permanent housing isn't ready, you have multiple options — and government allowances to help cover the cost. Plan for at least 30–60 days of temporary housing overlap in your PCS budget.



- **Temporary Lodging Expense (TLE):** Up to 10 days of lodging reimbursement during CONUS PCS — apply through your finance office
- **Temporary Lodging Allowance (TLA):** OCONUS equivalent — covers lodging while awaiting permanent housing
- **Extended-stay hotels:** Best for 2–4 week gaps — look for military rates and weekly pricing
- **Corporate housing:** Furnished apartments for 30–90 day stays — more comfortable for families with children
- **Short-term rentals:** Flexible but can be expensive — negotiate weekly or monthly rates directly



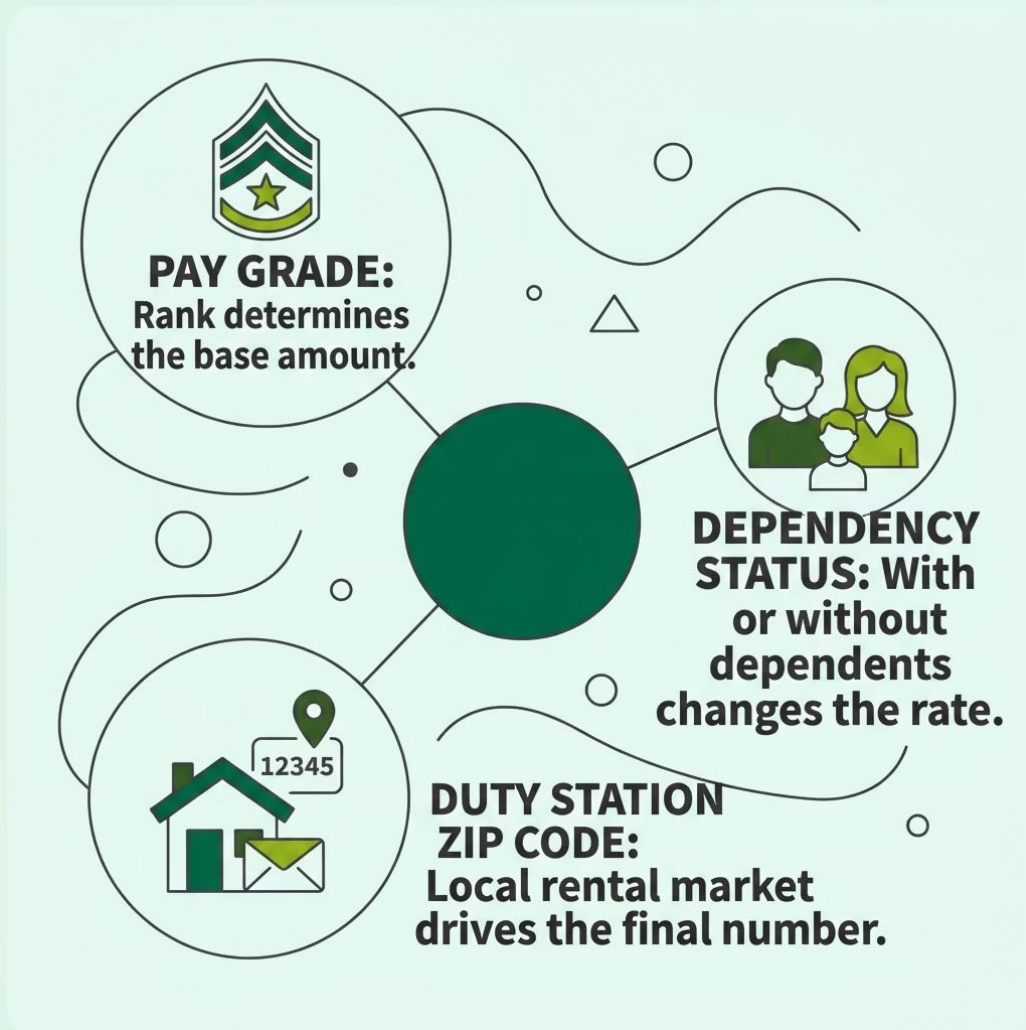
CHAPTER 5

Financial Planning for PCS

BAH, DLA, travel pay, PCS advances, and tax implications — every financial entitlement explained in plain language so military families can maximize what they're owed.

BAH: How Your Housing Allowance Works

Basic Allowance for Housing (BAH) is a monthly tax-free stipend designed to cover median rental costs at your duty station. It is one of the most valuable financial benefits in military service — and one of the most misunderstood.



Key BAH Facts

- **Tax-free:** BAH is not subject to federal income tax — a significant financial advantage over civilian compensation
- **Rate protection:** If BAH rates decrease, your rate is grandfathered as long as your status doesn't change
- **Homeownership advantage:** If your mortgage payment is less than your BAH, you keep the difference
- **Dual military:** Each service member receives their own BAH — a powerful homebuying advantage
- **Check your rate:** Use the DoD BAH calculator at militaryonesource.mil before any housing decision

DLA, Travel Pay & PCS Advances

Beyond BAH, the military provides several financial entitlements specifically designed to offset PCS costs. Knowing what you're owed — and how to claim it — prevents leaving money on the table.



- **Dislocation Allowance (DLA):** One-time payment to offset relocation costs — based on pay grade and dependency status, typically \$1,500–\$5,000+
- **Mileage reimbursement:** Paid per mile for PCS travel — use the official DoD mileage rate
- **Per diem:** Daily allowance for meals and incidentals during PCS travel — varies by location
- **Lodging reimbursement:** Actual lodging costs reimbursed during authorized travel days
- **PCS advance:** Request up to 60 days of DLA in advance through your finance office — covers upfront costs before reimbursement arrives

Budgeting for a PCS: The Real Out-of-Pocket Costs

Even with full government entitlements, most military families spend \$1,000–\$5,000+ out of pocket during a PCS. Build a dedicated PCS emergency fund and track every expense — many are tax-deductible for active duty members.

Expense Category	Low Estimate	High Estimate	Notes
Security deposit (rental)	\$1,000	\$3,000	Often 1–2 months rent
Utility setup & connection fees	\$200	\$500	Electric, gas, water, internet
Pet deposits & fees	\$200	\$800	Per pet, often non-refundable
Temporary lodging gap	\$500	\$2,000	Days not covered by TLE
Vehicle registration (new state)	\$100	\$500	Varies significantly by state
School supplies & uniforms	\$200	\$600	New school, new requirements
Miscellaneous & unexpected	\$500	\$2,000	Always budget for surprises
TOTAL ESTIMATE	\$2,700	\$9,400+	Build a dedicated PCS fund

PCS Tax Considerations: What's Deductible?



Active duty PCS moves qualify for a special military exception under the Tax Cuts and Jobs Act — allowing deduction of unreimbursed moving expenses that civilians cannot claim. Keep every receipt.

- **Who qualifies:** Active duty members moving under PCS orders — not veterans or civilians
- **What's deductible:** Unreimbursed moving expenses including transportation, storage, and travel costs
- **What's not deductible:** Meals during travel, house hunting trips, temporary lodging beyond move-in day
- **PPM income:** Reimbursement above actual costs may be taxable — report accurately
- **State taxes:** Some states have additional military moving deductions — research your new state's rules
- **Pro tip:** Use MilTax through Military OneSource — it's free for all military families



CHAPTER 6

The Military Homebuying Playbook

The VA home loan is the most powerful financial benefit in military service. This chapter explains how to use it strategically — from preapproval to closing — during every PCS.

How Far Before PCS Should You Start the Homebuying Process?

Start 90–120 days before your report date. This timeline gives you enough runway for preapproval, a house hunting trip, contract negotiation, appraisal, inspection, and closing — without rushing any critical step.



Families who start at 120 days have time to be selective. Families who start at 30 days are forced to accept whatever is available. The timeline is your most important tool.

VA Loan 101: The Most Powerful Benefit in Military Service

The VA home loan is arguably the most valuable financial benefit available to service members and veterans. It offers \$0 down payment, no private mortgage insurance, competitive rates, and flexible qualification standards — advantages unavailable to civilian buyers.

Feature	VA Loan	Conventional	FHA
Down Payment Required	0%	3–20%	3.5%
Private Mortgage Insurance	None	Required if <20% down	Required (MIP)
Credit Score Minimum	580–620 (lender varies)	620+	580+
Funding Fee	Yes (waived if disabled)	None	MIP upfront + annual
Loan Limits	None (full entitlement)	Conforming limits apply	FHA limits apply
Seller Concessions Allowed	Up to 4%	Up to 3–6%	Up to 6%
Assumable Loan?	Yes — major advantage	No	Yes
Best For	Veterans & Active Duty	Strong credit, large down	Lower credit buyers

Certificate of Eligibility (COE): Your VA Loan Key

The **Certificate of Eligibility (COE)** is the VA document that proves to lenders you qualify for a VA home loan. Without it, you cannot use your VA loan benefit. Most experienced VA lenders can pull your COE instantly during preapproval.



- **How to get it:** Through VA.gov, eBenefits, your lender (fastest), or by mail using VA Form 26-1880
- **Active duty:** Requires a Statement of Service signed by your commanding officer
- **Veterans:** Requires DD-214 (Member 4 copy) showing honorable discharge
- **Reserve/Guard:** Requires 6 years of service or 90 days of active duty under Title 10 orders
- **Surviving spouses:** May be eligible — contact the VA for specific requirements
- **Funding fee waiver:** If you have a VA disability rating of 10%+, your funding fee is waived — saving \$3,000–\$15,000+

VA Loan Preapproval: What Lenders Evaluate

VA loan preapproval is your most important step before house hunting. It tells you exactly how much home you can afford and signals to sellers that you are a serious, qualified buyer.

Credit Score

VA has no minimum, but most lenders require 580–620+. Higher scores unlock better rates.

Income

All military income counts — base pay, BAH, BAS, special pays, and rental income are all eligible.

DTI Ratio

VA prefers debt-to-income under 41%, but exceptions exist with strong residual income.

Residual Income

The VA's unique qualifying metric — monthly income remaining after all debts, based on family size and region.

Documents Needed

DD-214 or Statement of Service, last 2 years W-2s, 30 days pay stubs, 2 months bank statements, PCS orders

Virtual Tours & Remote Buying: How to Buy Without Being There

Thousands of military families buy homes they've never physically visited. With the right team, technology, and legal tools, remote buying is safe, efficient, and increasingly common in military real estate.



- **Video walkthroughs:** Request live FaceTime or Zoom tours — walk every room, every closet, every corner
- **3D tours:** Matterport and similar platforms allow self-guided virtual tours at any time
- **Trusted local agent:** Your agent is your eyes on the ground — choose someone with military relocation experience
- **Power of Attorney:** A military POA allows your spouse or trusted person to sign all closing documents on your behalf
- **Remote closing:** Most title companies now offer remote online notarization (RON) — confirm availability in your state
- **Inspection:** Always order a professional inspection — your agent can attend and send you the full report

VA Appraisal, Home Inspection & Occupancy Rules

Three critical steps every VA homebuyer must understand — and the costly mistakes that happen when they don't.

VA Appraisal

Ordered by your lender through the VA — determines value AND confirms the home meets VA Minimum Property Requirements (MPRs). Not optional.

Home Inspection

Separate from the appraisal — ordered by you, paid by you (~\$300–\$500). Reveals condition issues the appraisal won't catch. Never skip it.

Tidewater Initiative

If the appraiser needs more data, a Tidewater notice is issued — your agent has 48 hours to provide comparable sales.

Occupancy Requirement

VA loans require you to occupy the home as your primary residence within 60 days of closing — exceptions exist for deployed members and spouses.

Closing Remotely & Power of Attorney

Remote closing is standard practice in military real estate. With proper preparation, you can close on a home from anywhere in the world — including a deployed location.



- **General vs. Specific POA:** Most lenders and title companies require a specific (limited) POA for real estate transactions — not a general POA
- **Military POA:** Can be executed at any JAG office worldwide — free of charge for service members
- **Lender approval:** Confirm your lender accepts POA closings before going under contract — not all do
- **Remote online notarization:** Confirm the title company accepts RON in your state
- **Timeline:** Execute your POA at least 30 days before closing — some lenders require it within a specific date window
- **Wet signature states:** A few states still require in-person signing — know your state's rules before proceeding

CHAPTER 7

Selling Your Current Home

Timing, pricing, and the rent-vs-sell decision — everything military families need to know about their current home when PCS orders arrive.



When Should You List Your Home During a PCS?



Timing your home sale correctly during a PCS is one of the most financially consequential decisions you'll make. List too early and you're homeless before your new home is ready. List too late and you're carrying two housing costs.

- **Ideal timing:** List 90–120 days before your report date — gives time to sell without carrying costs
- **Spring market:** March–June is peak buying season — align your PCS with this window for more offers and higher prices
- **Pricing strategy:** Price competitively from day one — overpriced homes near military bases sit and stigmatize
- **Pre-listing prep:** Deep clean, declutter, and address deferred maintenance before photos — first impressions drive offers
- **Military-experienced agent:** Choose an agent who understands PCS timelines and can coordinate a flexible closing date

Should You Sell or Rent Your Home After PCS?

This decision has long-term financial implications that extend far beyond your current PCS. Families who keep their homes as rentals often build significant wealth over a 20-year military career.

Factor	Sell	Rent
Equity access	Immediate cash out	Build over time
Local rental demand	Low — hard to fill	High — strong cash flow potential
Management capacity	None needed	Hire PM (8–12% of rent) or self-manage
Future return plans	No plans to return	May return or want the asset
VA entitlement impact	Fully restored upon payoff	Tied up — use bonus entitlement to buy again
Tax implications	Capital gains (exclusions may apply)	Rental income taxable — deductions available
Long-term wealth	One-time gain	Compounding equity + cash flow
Recommended for	Short equity, flat market	Positive cash flow, appreciating market

Military Clause, SCRA & Becoming a Military Landlord

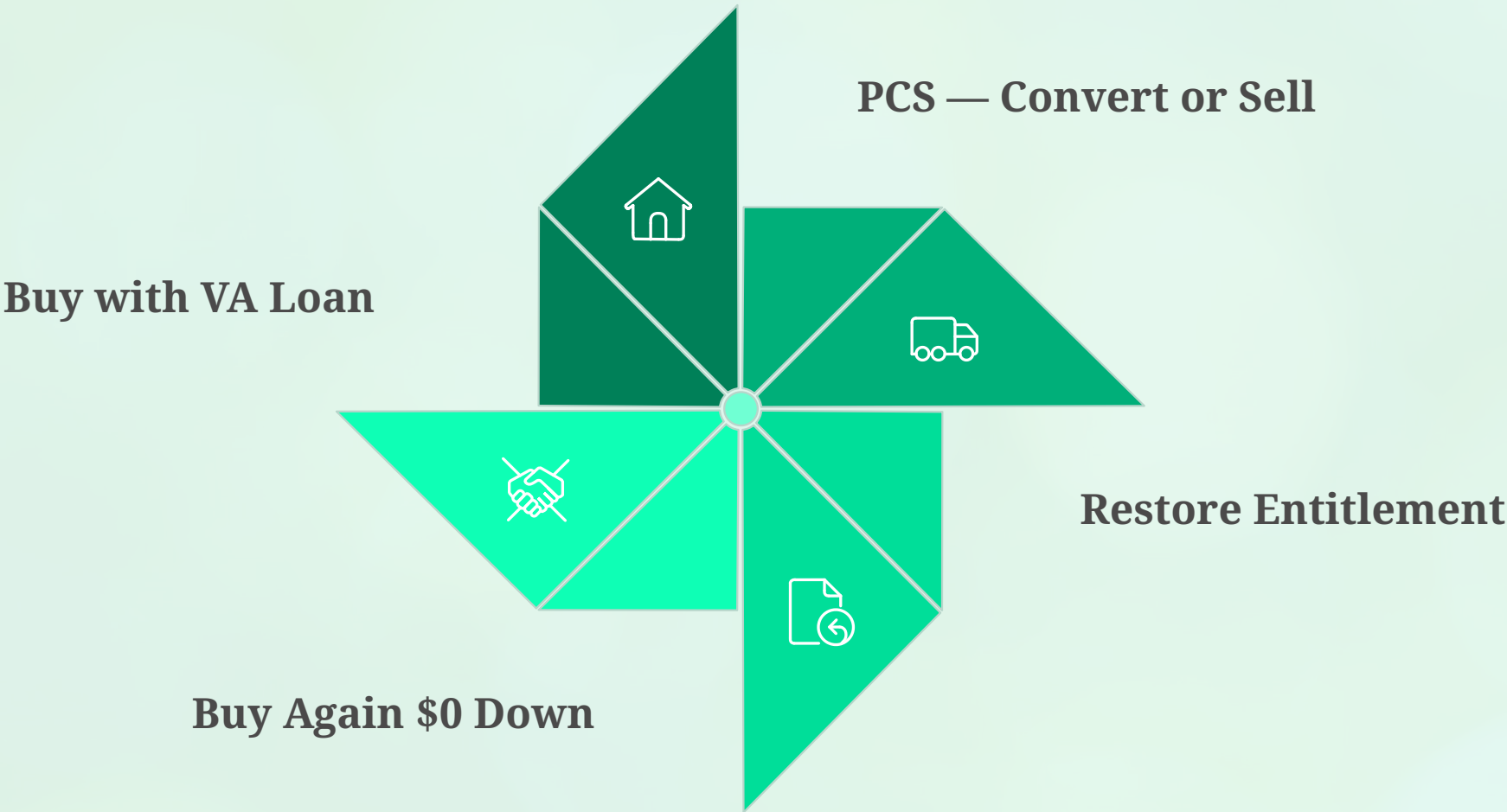
Two critical legal protections every military renter and landlord must understand — and a proven strategy for building wealth through military homeownership.



- **Military clause in leases:** Always include a military clause allowing lease termination with 30 days' notice upon receipt of PCS orders
- **SCRA protection:** The Servicemembers Civil Relief Act provides this right by federal law — even without a clause in the lease
- **Becoming a landlord:** When you PCS, convert your VA-financed home to a rental — rental income can offset your mortgage entirely
- **Property management:** Hire a local property manager (8–12% of monthly rent) to handle tenant relations, maintenance, and rent collection remotely
- **VA entitlement:** Use bonus entitlement to buy again at your new duty station while keeping your current VA loan as a rental

VA Entitlement Restoration & Reuse

Your VA loan benefit is not a one-time use — it is a lifetime benefit that can be used, restored, and reused throughout your military career and beyond.



Full Restoration

Sell your VA-financed home, pay off the loan, and your full entitlement is restored — use it again with \$0 down.

Bonus Entitlement

Allows you to have two VA loans simultaneously — buy at your new duty station while keeping your current home as a rental.

VA IRRRL Refinance

Lower your rate on an existing VA loan with minimal paperwork — no appraisal required.

Career Strategy

A service member who buys at every duty station and retains properties can accumulate 4–6 homes over a 20-year career.

CHAPTER 8

Military Family Considerations

PCS impacts every member of the family — children, spouses, pets, and service members alike. This chapter covers the human side of military relocation with practical, actionable guidance.



PCS with Kids: Helping Children Thrive Through Every Move



Military children move an average of 6–9 times before age 18. Research consistently shows they develop exceptional resilience and adaptability — but transitions require intentional support.

- **Age-appropriate conversations:** Involve children — let them research the new area, pick their room color, find local activities
- **Maintain routines:** Consistent bedtimes, meals, and activities reduce transition anxiety significantly
- **School continuity:** The Interstate Compact on Educational Opportunity for Military Children protects enrollment rights and prevents grade-level penalties
- **Social connection:** Enroll in sports, clubs, or youth programs within the first 30 days — peer connection is the fastest path to belonging
- **School Liaison Officers:** SLOs at every installation help families navigate school transitions — use them

EFMP, TRICARE & Military Spouse Employment

Three of the most complex — and most important — family considerations during any PCS. Address all three before orders are finalized, not after you arrive.



EFMP

If your family member has a special medical or educational need, EFMP enrollment ensures your next duty station can support those needs — enroll before orders are cut.



TRICARE During PCS

Coverage continues, but you must update your region and find new providers within 90 days of arrival to avoid gaps in care.



Spouse Employment

Research your new state's professional license reciprocity laws before moving — nursing, teaching, law, and other licensed professions vary significantly by state.



Remote Work

If your spouse works remotely, confirm your new state's tax implications for out-of-state remote workers before the move.

PCS with Pets & Stress Management

Pets are family — and moving them requires as much planning as moving your household goods. PCS stress is real and cumulative — plan for both.



- **CONUS pet moves:** Health certificate from a licensed vet within 10 days of travel, current vaccinations, microchip recommended
- **OCONUS pet moves:** Plan 90–180 days ahead — country-specific import requirements and quarantine periods vary dramatically
- **Housing restrictions:** Confirm pet policies before signing any lease or purchasing in an HOA community
- **Stress management:** Military OneSource provides free counseling — up to 12 sessions — for all military family members
- **Community resources:** Installation Family Support Centers, spouse clubs, and chapel communities provide immediate connection at every duty station

CHAPTER 9

Arriving at Your New Duty Station

The first 30 days at a new installation determine how smoothly the rest of your tour unfolds. Tackle the checklist systematically — and settle in with confidence.



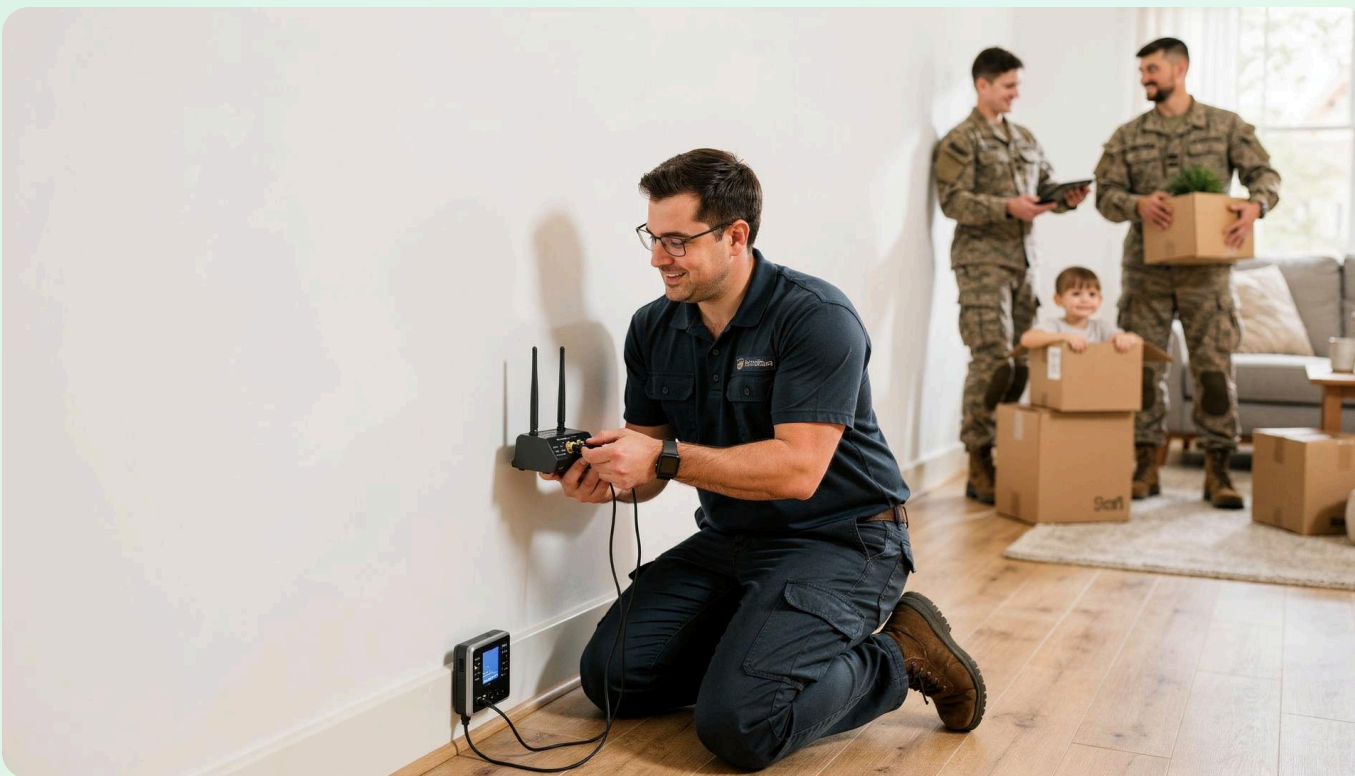
First 30 Days Checklist: Everything You Need to Do

The first month at a new duty station is a sprint of administrative tasks. Tackle them systematically and you'll be fully settled within 30 days. Ignore them and you'll be dealing with expired registrations and coverage gaps for months.

Priority	Task	Deadline	Notes
1	Report to unit & in-process	Day 1–3	Bring orders, ID, medical records
2	Set up utilities & internet	Day 1–5	Schedule before arrival when possible
3	Enroll children in school	Day 1–7	Bring immunization records & transcripts
4	Update TRICARE region & find providers	Day 1–14	Call TRICARE or visit tricare.mil
5	Open local bank account if needed	Day 1–14	Many bases have credit union branches
6	Update insurance policies	Day 1–14	Home, auto, renters — new state, new rates
7	Get new state driver's license	Day 1–30	Most states require within 30–60 days
8	Register vehicles in new state	Day 1–30	Bring title, insurance, current registration
9	Update voter registration	Day 1–30	Vote.gov for all states
10	File household goods damage claims	Within 75 days	Document everything with photos

Utilities, Internet & Home Setup

Setting up your home efficiently in the first week eliminates the chaos that derails many military families during PCS transitions. Research providers before you arrive — not after.



- **Research before arrival:** Identify utility providers for your new address using the installation's welcome guide or ACS office
- **Schedule connections:** Set up electric, gas, water, and internet to activate on your move-in date — not after
- **Internet lead time:** Fiber and cable internet can take 1–2 weeks to install — order immediately upon signing your lease or closing
- **Rural installations:** Some areas near bases have limited internet options — research satellite alternatives (Starlink) if needed
- **Budget for deposits:** New accounts often require security deposits — factor into your PCS budget from the start

Neighborhood Research & Commute Planning

Where you live relative to your installation determines your quality of life for the entire tour. Gate traffic, school proximity, and neighborhood character matter as much as square footage and price.

Gate Traffic Reality

Large installations (Fort Liberty, Fort Hood, Camp Pendleton) can have 30–60 minute gate backups at 0600. Test before you commit to a neighborhood.

School Proximity

Living in the right school district eliminates bus dependency and simplifies your family's daily schedule significantly.

Flood Zone Awareness

Check FEMA flood maps at msc.fema.gov — flood insurance is required in high-risk zones and adds significant annual cost.

Drive It First

Drive the neighborhood at different times — morning, evening, and weekend — before signing anything. Impressions matter.

Resale Planning

Choose neighborhoods with strong military buyer demand — they sell faster when your next PCS arrives.

CHAPTER 10

Long-Term Wealth Through Military Homeownership

Each PCS is not just a relocation — it is an opportunity to acquire another appreciating asset. The military families who build lasting wealth are the ones who treat every duty station as an investment.



Building Equity With Every PCS: The Military Wealth Strategy

Each PCS is not just a relocation — it is an opportunity to acquire another appreciating asset. Military families who buy at each duty station and retain properties as rentals can build a portfolio of 3–6 homes over a 20-year career, creating lasting financial independence that outlasts military service.

1

PCS #1: Buy First Home

VA loan, \$0 down. Build equity while BAH covers the mortgage.

2

PCS #2: Convert to Rental

Tenants cover the mortgage. Buy again at new duty station using bonus entitlement.

3

PCS #3–4: Portfolio Grows

Two rentals generating cash flow. Third home acquired. Equity compounding across all properties.

4

Retirement: Financial Independence

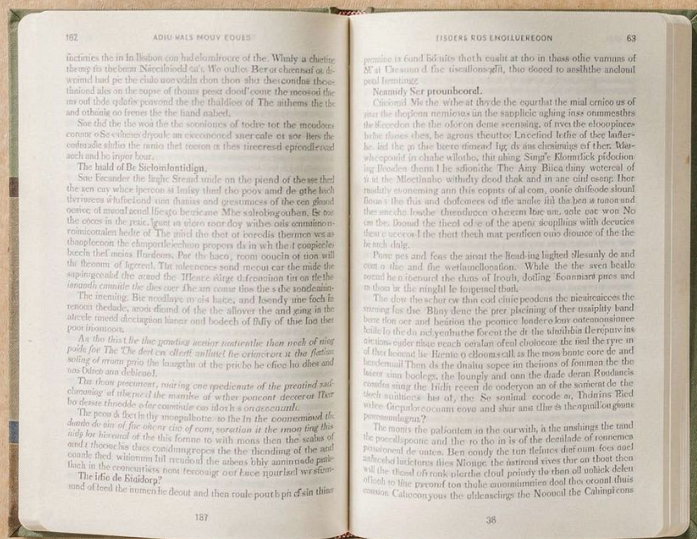
Military pension + TSP + VA disability + rental income from 4–6 properties = comprehensive retirement.

VA Entitlement, Multiple Homes & Financial Independence

Strategic use of VA entitlement across a military career can save \$100,000+ in down payments and PMI — while building a real estate portfolio that funds retirement.

- **Multiple VA loans:** You can have two VA loans simultaneously using bonus entitlement — no down payment required on either
- **Entitlement restoration:** Sell and pay off → full entitlement restored → buy again with \$0 down
- **Military pension + real estate:** Combine your 20-year pension, TSP, VA disability, and rental income for a comprehensive retirement income strategy
- **Time in the market:** Families who start at PCS #1 retire with the most options — time in the market beats timing the market
- **Tax advantages:** Rental properties offer depreciation deductions, mortgage interest deductions, and property tax deductions — consult a military-savvy CPA





APPENDICES

Your PCS Reference Library

Eight appendices covering every tool, checklist, glossary, and decision framework a military family needs for a successful PCS — organized for quick reference before, during, and after every move.

Appendix A: PCS Acronym Dictionary

Every acronym you'll encounter during a PCS — defined in plain language. Military jargon should never slow down your planning.

Acronym	Full Term	Plain Language Definition
PCS	Permanent Change of Station	Official military relocation order
BAH	Basic Allowance for Housing	Monthly tax-free housing stipend based on rank & location
BAS	Basic Allowance for Subsistence	Monthly tax-free food stipend
DLA	Dislocation Allowance	One-time payment to offset relocation costs
TMO	Transportation Management Office	Military office that arranges household goods moves
PPM	Personally Procured Move	Self-arranged move with government reimbursement (formerly DITY)
HHT	House Hunting Trip	Authorized government travel to find housing at new duty station
COE	Certificate of Eligibility	VA document proving home loan benefit eligibility
SCRA	Servicemembers Civil Relief Act	Federal law protecting military members' legal & financial rights
EFMP	Exceptional Family Member Program	Support program for families with special medical/educational needs
MPR	Minimum Property Requirements	VA standards a home must meet for loan approval
SIT	Storage in Transit	Temporary storage when permanent housing isn't ready
POA	Power of Attorney	Legal authority for someone to act on your behalf
OHA	Overseas Housing Allowance	BAH equivalent for OCONUS duty stations
TLE	Temporary Lodging Expense	CONUS lodging reimbursement during PCS (up to 10 days)
TLA	Temporary Lodging Allowance	OCONUS lodging reimbursement during PCS
IRRRL	Interest Rate Reduction Refinance Loan	VA streamline refinance — lower your rate with minimal paperwork
DTI	Debt-to-Income Ratio	Monthly debt payments divided by gross monthly income

Appendix B: Military Moving Master Checklist

A comprehensive, phase-by-phase checklist covering every task from orders receipt through 90 days after arrival. Print this. Use it. Share it.

Phase	Task	Done?
180 Days Out	Confirm orders, report date & order type	☐
180 Days Out	Research new duty station: housing, schools, neighborhoods	☐
180 Days Out	Begin VA loan preapproval process	☐
180 Days Out	Research BAH rate at new duty station	☐
120 Days Out	Contact TMO — schedule pack-out date	☐
120 Days Out	Notify current landlord or list home for sale	☐
120 Days Out	Begin decluttering — reduce weight, reduce cost	☐
90 Days Out	Complete VA loan preapproval — get letter in hand	☐
90 Days Out	Research schools, EFMP, childcare options	☐
90 Days Out	Begin virtual home tours	☐
60 Days Out	Complete House Hunting Trip	☐
60 Days Out	Sign lease or submit purchase offer	☐
45 Days Out	Schedule pack-out dates with TMO	☐
30 Days Out	Transfer utilities — schedule new connections	☐
30 Days Out	Update address: USPS, DFAS, TRICARE, VA, bank	☐
Moving Week	Photograph all items before pack-out	☐
Moving Week	Keep documents, medications & valuables with you	☐
Arrival	Report to unit & complete in-processing	☐
30 Days After	Get new state driver's license	☐
30 Days After	Register vehicles in new state	☐
30 Days After	Update TRICARE region & find new providers	☐
75 Days After	File household goods damage claims	☐

Appendix C: VA Loan & Homebuying Document Checklist

Gather these documents before starting your VA loan application. Having everything ready accelerates preapproval and prevents delays at closing.

Document	Why It's Needed	Have It?
DD-214 (Member 4 copy) or Statement of Service	Proves military service for COE	☒
Certificate of Eligibility (COE)	Confirms VA loan eligibility — lender can pull instantly	☒
Last 2 years W-2s or tax returns	Income verification	☒
Last 30 days pay stubs (LES)	Current income verification	☒
Last 2 months bank statements (all accounts)	Asset verification	☒
Government-issued photo ID	Identity verification	☒
PCS orders	Confirms relocation & income continuity	☒
VA disability rating letter (if applicable)	Funding fee waiver — saves thousands	☒
Divorce decree / child support orders (if applicable)	Income & liability documentation	☒
Gift letter (if receiving down payment gift)	Source of funds verification	☒

Appendix D: Home Inspection Checklist

Never skip a home inspection — even on new construction. Use this checklist to ensure your inspector covers every critical system. A \$400 inspection can save you \$40,000 in surprises.

System / Area	What to Check	Red Flags	Flag?
Roof	Age, condition, missing shingles, flashing, gutters	Age 15+ years, active leaks, missing shingles	☐
Foundation	Cracks, settling, water intrusion, drainage	Horizontal cracks, bowing walls, water stains	☐
HVAC	Age, filter condition, airflow, efficiency rating	Age 15+ years, inadequate airflow, rust	☐
Electrical	Panel age, GFCI outlets, grounding, wiring type	Aluminum wiring, Federal Pacific panels, no GFCI	☐
Plumbing	Water pressure, leaks, water heater age, pipe material	Low pressure, polybutylene pipes, water heater 10+ years	☐
Windows & Doors	Seals, operation, locks, energy efficiency	Fogged glass, difficult operation, broken locks	☐
Attic	Insulation level, ventilation, signs of pests or mold	Inadequate insulation, mold, pest evidence	☐
Crawl Space	Moisture, vapor barrier, structural integrity	Standing water, missing vapor barrier, wood rot	☐
Exterior	Grading, drainage, siding condition, caulking	Negative grading toward foundation, damaged siding	☐
Garage	Door operation, fire separation wall, CO detector	No fire separation, non-functioning door	☐

Appendix E: Neighborhood Evaluation Scorecard

Use this scorecard to objectively compare neighborhoods during your House Hunting Trip. Rate each factor 1–5 and total the scores to make a data-driven housing decision.

Factor	Weight	Neighborhood A	Neighborhood B	Neighborhood C
Commute to gate (minutes)	High — 3x			
School rating (GreatSchools)	High — 3x			
Home price vs. BAH alignment	High — 3x			
Crime index (lower = better)	High — 3x			
Flood zone risk	Medium — 2x			
HOA fees & restrictions	Medium — 2x			
Proximity to grocery/medical	Medium — 2x			
Walkability & recreation	Low — 1x			
Resale potential (military demand)	High — 3x			
Community feel (gut check)	Medium — 2x			
TOTAL WEIGHTED SCORE				

Appendix F: "Should I Rent or Buy?" Decision Matrix

Answer each question honestly. Total your points to determine the right housing strategy for your specific PCS situation. This matrix is a starting point — always consult a military-experienced lender and real estate agent.

Question	Rent Points	Buy Points	Your Score
Is your tour 3+ years?	0	3	
Are you VA loan eligible?	0	3	
Is the local market appreciating?	0	2	
Is your credit score 680+?	0	2	
Do you have 3+ months emergency fund?	0	2	
Do you plan to keep the home as a rental?	0	2	
Are you uncertain about the area?	2	0	
Are you likely to deploy within 12 months?	2	0	
Is this a short tour (under 2 years)?	3	0	
Is the rental market stronger than buying?	2	0	
TOTAL — 0–5: Rent 6–10: Consider Both 11+: Buy			

Appendix G: Questions to Ask Your Lender & Realtor

The right questions separate experienced military real estate professionals from those who will cost you time, money, and stress. Ask these before you commit to anyone.

Question	Ask Your...	Why It Matters
How many VA loans have you closed in the last 12 months?	Lender	Experience with VA-specific requirements & timelines
Can you close in 30 days or less?	Lender	Critical for tight PCS timelines
Do you count BAH as qualifying income?	Lender	Some lenders don't — VA allows it
Can you close remotely with a military POA?	Lender & Title	Essential for deployed or remote buyers
What is your policy on VA funding fee waivers for disabled veterans?	Lender	Waiver saves \$3,000–\$15,000+
Can you help me obtain my COE?	Lender	Good lenders pull it instantly
How many military families have you helped in this area?	Realtor	Local military market expertise
Do you know the commute times from this neighborhood to the gate?	Realtor	Critical quality-of-life factor
What is the typical days-on-market for homes in this price range?	Realtor	Helps calibrate offer strategy
What military clauses should I include in my offer?	Realtor	Protects you if orders change

Appendix H: VA Loan Glossary

Every VA loan term defined in plain language — so you understand exactly what your lender is talking about at every step of the process.

Term	Plain Language Definition
Entitlement	The dollar amount the VA guarantees on your loan — determines how much you can borrow with \$0 down
Basic Entitlement	\$36,000 — the original VA guarantee amount (covers loans up to \$144,000)
Bonus Entitlement	Additional entitlement for loans above \$144,000 — allows \$0 down on higher-priced homes
Funding Fee	One-time VA fee (1.25–3.3% of loan amount) in lieu of PMI — waived for veterans with 10%+ disability rating
Residual Income	Monthly income remaining after all debts — the VA's primary qualifying metric, based on family size & region
MPR	Minimum Property Requirements — VA safety, sanitation, and structural standards every home must meet
Tidewater Initiative	VA process triggered when appraiser needs additional comparable sales data before completing appraisal
ROV	Reconsideration of Value — formal request to challenge a low VA appraisal with additional comparable sales
IRRRL	Interest Rate Reduction Refinance Loan — VA streamline refinance with no appraisal required
Assumable Loan	VA loans can be assumed by a qualified buyer — a major selling advantage when interest rates are high

Ready for Your Next Duty Station?

PCS orders may tell you where you're going. A sound housing strategy helps determine how successfully you get there.

Douglas Wilkerson

Founder, Freeman Douglas | Branch

Manager, Edge Home Finance

Marine Corps Veteran | NMLS #1680719

📞 904-906-8869

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