



FOR AIR FORCE, NAVY, COAST GUARD & ALL MILITARY FAMILIES

The Military PCS Home Guide: *Arriving or Leaving* the Panhandle.

Every step to buy a home when you PCS to Tyndall, Eglin, Hurlburt, NSA Panama City, Whiting Field or a Coast Guard station here, and every step to sell or rent out your home when orders take you somewhere else.

MRP

Guided by a Military Relocation Professional designated REALTOR®

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Orders in hand? Here's the real answer on your move, good and bad.



A PCS gives you a report date, a moving window and a lot of decisions to make from far away. Most of my clients buy or sell without living here, so that's how I set up my business. You'll get video tours, honest numbers on insurance, HOA and taxes, and regular check-ins that work around your duty schedule. We move at your pace, and your report date stays at the center of every plan.



I'm an MRP designated REALTOR®.

The **Military Relocation Professional (MRP)** certification from the National Association of REALTORS® trains agents to work with active-duty service members, veterans and their families. That includes PCS timelines, VA financing and appraisals, BAH budgeting, Servicemembers Civil Relief Act (SCRA) protections, and buying or selling from a distance. When you're leaving, the MRP network also helps me connect you with a qualified MRP agent at your next duty station.

What working together looks like

- ✓ A plan built backward from your report date (RNLTD) or your pack-out date
- ✓ Live video tours and neighborhood drive-throughs before you fly in
- ✓ Real numbers on wind and flood insurance, HOA rules and taxes up front
- ✓ VA-savvy offers: appraisal, termite, condo approval and concession strategy
- ✓ Contacts for VA lenders, inspectors, property managers and title companies
- ✓ Remote and mail-away closings when you can't be here
- ✓ Check-ins timed to your watch bill, flight schedule or time zone

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Panhandle installations and the areas people look nearby.

Five counties, several installations and very different housing markets. Commute, schools, flood zone, insurance and HOA rules can change a lot from one side of a bridge to the other. Here is a starting point we'll narrow together.

Installation	Branch	County	Areas service members often consider
Tyndall AFB 325th Fighter Wing; rebuilt after Hurricane Michael	Air Force	Bay	Panama City, Callaway, Parker, Lynn Haven, Southport, new-build communities in the Panama City corridor, Mexico Beach
Naval Support Activity Panama City Navy diving, EOD and mine warfare research	Navy	Bay	Panama City Beach (Thomas Dr. & west end), Panama City, Lynn Haven, Hwy 79 corridor, PCB new-build neighborhoods
Eglin AFB 96th Test Wing, 33rd Fighter Wing; Army 7th Special Forces Group	Air Force Army	Okaloosa	Niceville, Valparaiso, Bluewater Bay, Crestview, Fort Walton Beach, Shalimar, Destin, Freeport
Hurlburt Field AFSOC & 1st Special Operations Wing	Air Force	Okaloosa	Mary Esther, Fort Walton Beach, Navarre, Shalimar, Okaloosa Island
Duke Field 919th Special Operations Wing (Reserve)	Air Force	Okaloosa	Crestview, Baker, Laurel Hill, north Okaloosa
NAS Whiting Field Navy, Marine & Coast Guard pilot training	Navy	Santa Rosa	Milton, Pace, East Milton, Navarre
Coast Guard units Including Station Panama City and Station Destin	Coast Guard	Bay / Okaloosa	Panama City, PCB, Lynn Haven; Destin, Niceville, Miramar Beach, Freeport
Nearby: NAS Pensacola Corry Station, Saufley Field	Navy	Escambia	Many families look east into Santa Rosa County (Gulf Breeze, Navarre, Pace, Milton)

Unit and mission details change; confirm with your gaining unit. Area lists are common choices, not recommendations about any particular neighborhood.

Commute reality

Bridges, Hwy 98 traffic, summer tourist traffic and back gates matter more than miles. I'll show you peak-hour drive times before you choose a neighborhood.

Schools

Bay, Okaloosa, Santa Rosa and Walton each run their own district. Your installation's **School Liaison** can explain zoning, transfers and Florida's military-family rules.

Time zones

Bay, Walton, Okaloosa and Santa Rosa are on **Central** time. Most of Gulf County, including Port St. Joe, is on **Eastern** time.

Your buying timeline, built backward from your report date.

A typical Florida purchase closes 30 to 45 days after a contract is signed. New construction can take longer.

1

AS SOON AS ORDERS DROP

Call an MRP agent and a VA lender

Share your report-no-later-than date (RNLTD), family needs, BAH and whether you might rent the home out at your next PCS. That answer changes what you should buy.

KINSEY DOES

Sets up the plan, an MLS search and a first video call.

2

WEEK 1

Get your COE and a pre-approval

Your lender can usually pull your Certificate of Eligibility in minutes. Get a full pre-approval with your LES, not just a prequalification. Ask about rates, fees and how they handle out-of-area borrowers.

KINSEY DOES

Introduces VA lenders who close locally on time.

3

WEEKS 1-3

Learn the area remotely

Compare commutes, schools, flood zones, insurance estimates and HOA rules. Narrow down to 2-3 areas.

KINSEY DOES

Neighborhood videos, insurance quotes and HOA rental rules.

4

HOUSE-HUNTING WINDOW

Tour in person or by live video

Many commands approve permissive TDY (PTDY) for house hunting. If you can't come, we tour live on video and record it so your spouse can watch later.

KINSEY DOES

Packs your trip with tours or runs them live for you.

5

OFFER

Write a VA-smart offer

Use the VA amendment (escape clause), a realistic closing date tied to your arrival, any seller concession request, and a plan for the buyer-broker fee.

KINSEY DOES

Prices it with comps, negotiates and keeps it VA-compliant.

6

DAYS 1-15 UNDER CONTRACT

Inspections and insurance

Home, WDO (termite), 4-point and wind-mitigation inspections, plus homeowners and flood quotes. Ask for repairs or credits by the deadline.

KINSEY DOES

Attends for you and sends photos, video and a summary.

7

DAYS 10-30

VA appraisal and underwriting

A VA fee-panel appraiser sets value and checks Minimum Property Requirements (MPRs). Send documents quickly, and don't open new credit or make big purchases.

KINSEY DOES

Meets the appraiser with comps and handles any Tidewater notice.

8

CLOSING WEEK

Final walk-through and closing

Review your Closing Disclosure (sent at least 3 business days before closing). Close in person, by mail-away or by remote online notarization, or with a POA if the lender and title company approve.

KINSEY DOES

Does the walk-through on video if you're not here yet.

9

AFTER CLOSING

Line up your household goods delivery

Schedule HHG delivery for after closing so you don't move twice. File for homestead by **March 1** of the next year.

KINSEY DOES

Shares utility setup lists and local service contacts.

VA loan basics in plain English.

The VA home loan guaranty takes the place of a down payment. VA promises to cover part of the lender's loss if a loan fails, so lenders can offer strong terms. You still get the loan from a private lender. VA doesn't lend the money.

\$0

Down payment

Available with full entitlement when the price is at or below the VA appraised value. There's no VA loan limit with full entitlement.

No PMI

Mortgage insurance

VA loans have no monthly mortgage insurance. Instead, there's a one-time funding fee, and many borrowers are exempt from it.

4%

Seller concessions

Sellers can pay normal closing costs plus concessions of up to 4% of the home's value, such as funding fee, prepaids or debt payoff.

Who's eligible

- **Active duty:** 90 continuous days of service
- **Veterans (since Aug. 2, 1990):** generally 24 continuous months or the full period ordered to active duty (at least 90 days), with a discharge other than dishonorable
- **Guard & Reserve:** 90 days on Title 10 active orders, or 6 creditable years
- **Certain surviving spouses** receiving DIC
- **Also eligible:** Coast Guard members. Coast Guard Academy cadets, NOAA officers and commissioned officers of the U.S. Public Health Service can qualify too.

Entitlement in one minute

Full entitlement means no VA loan limit. You have it if you've never used the benefit, or if you sold your prior VA home and paid off the loan. If you **keep** a VA-financed home (for example, as a rental), your **remaining entitlement** is based on the county conforming loan limit, so a larger purchase may need some money down. Restoring entitlement without selling is a **one-time** option.

2026 VA funding fee: purchase loans

Down payment	First use	Later use
Less than 5%	2.15%	3.30%
5% to less than 10%	1.50%	1.50%
10% or more	1.25%	1.25%
IRRRL refinance / assumption		0.50%

Rates in effect for loans closed since April 7, 2023. The fee can be financed into the loan or paid by the seller as a concession. Confirm with your lender and va.gov.

You don't pay a funding fee if you receive (or are entitled to receive) VA compensation for a service-connected disability, have a proposed or memorandum rating before closing, are an active-duty Purple Heart recipient, or are an eligible surviving spouse receiving DIC. **Tip:** file your disability claim before separating. A rating issued before closing can save thousands.

What VA lets you buy: a single-family home, a townhome, a 2–4 unit property you live in, a condo in a VA-approved project, new construction, or a home plus approved repairs or energy improvements (an EEM of up to \$6,000). **What it won't cover:** a second home, a pure investment property, or property outside the U.S. and its territories. VA doesn't set a minimum credit score, but most lenders look for around 620 or higher.

VA rules that matter on the Gulf Coast.

These are the issues that most often slow down or stop a VA purchase here. Plan for them before you fall in love with a property.

Issue	What it means	How we handle it
Condo approval	VA can only finance condos in VA-approved projects. Many beach towers aren't approved, and some restrict rentals or are mostly short-term rentals.	I check the VA condo list before we tour. If a project isn't listed, your lender may be able to request approval, but that takes time.
Occupancy	VA loans are for your primary home. You must plan to move in within a reasonable time, usually about 60 days. A short-term vacation rental isn't eligible.	Deployed or arriving later? Your spouse's occupancy can often count. Ask your lender early.
Termite (WDO) inspection	VA requires a wood-destroying organism inspection in Florida. Active infestations or damage must be treated or repaired.	We order it early so treatment or repairs don't push back closing.
Minimum Property Requirements	The appraiser flags safety and soundness issues: roof life, exposed wiring, peeling paint on older homes, missing handrails, and working utilities.	I review listings with MPRs in mind and negotiate needed repairs before the appraisal.
Low appraisal	If value comes in below price, the VA escape clause lets you cancel and get your earnest money back. You can also renegotiate, pay the difference or request a Reconsideration of Value (ROV).	Under VA's Tidewater process, the appraiser contacts us before finalizing a low value. I respond with comps.
Buyer-broker fee	Since August 2024, VA has allowed buyers to pay a buyer's agent fee. A signed written buyer agreement is now required before touring.	We agree on the fee up front and usually ask the seller to cover it as part of the offer.
Flood & wind insurance	Required by your lender in high-risk flood zones. Wind and hurricane coverage can be a large part of your payment.	Get quotes before your offer. A good wind-mitigation report can lower your premium.
Florida condo safety laws	Condo buildings three stories or taller need milestone inspections and a structural integrity reserve study (SIRS). These can lead to special assessments.	I request inspection reports, reserves and planned assessments before you commit.

"The cheapest VA deal on paper can be the most expensive home to own here once you add insurance and HOA. I'll give you the full monthly number before you make an offer."

Watch out: Sellers sometimes worry VA deals are harder. They aren't, but the offer has to be clean. A strong pre-approval, a realistic appraisal plan, fair concessions and quick inspections make VA offers compete well, even with multiple bids.

Buying from a distance, and timing it with your move.

Most of my buyers aren't here when they start. A remote purchase works well when the steps are clear and someone you trust is on the ground.

How a remote purchase works

- **Live video tours** with real-time questions, plus recorded walk-throughs for your spouse
- **Neighborhood drive-throughs** at commute hours and on weekends
- **E-signatures** for the buyer agreement, offer and addenda
- **Earnest money** by wire, using phone numbers you verify yourself
- **Inspections** attended for you, with photos and a call to go over findings
- **Closing** by mail-away package, remote online notarization or POA if your lender and title company approve

PCS entitlements to ask about

- **PTDY for house hunting:** many commands allow permissive TDY to look for a home
- **TLE:** Temporary Lodging Expense for a CONUS move, currently up to **21 days** under the JTR
- **DLA:** Dislocation Allowance to help with move costs
- **HHG & storage:** government move or a personally procured move (PPM), with temporary storage options
- **BAH:** set by your new duty station's ZIP and your rank and dependency status. Look up your rate with the DoD [BAH Rate Lookup](#).

Confirm amounts and eligibility with your finance office and the JTR. Rules change.

Match your closing to your move

Your situation	What usually works
You arrive before closing	Use TLE or a short-term rental, and keep HHG in temporary storage until the closing date. Then schedule delivery for the day after closing.
You close before arriving	Close by mail-away or remote notarization, set up utilities and insurance from wherever you are, and schedule HHG delivery straight to your new home.
Report date keeps moving	Ask for a closing date with built-in flexibility, keep your lender updated, and get any rate-lock extension terms in writing.
Deploying soon after you arrive	Plan who will hold a POA, decide where mail and keys go, and confirm your lender's occupancy rules.

Wire fraud warning: criminals target real estate wires with fake emails that look like they came from your agent or title company. **Never** wire money based on emailed instructions alone. Call the title company at a phone number you verify yourself before you send funds. I will never email you new wiring instructions.

Florida costs, taxes and homestead.

Florida has no state income tax, which helps many service members who make Florida their legal residence. On the coast, though, property insurance and HOA dues can make a bigger difference to your monthly cost than the price.

Budget your full monthly payment

- **Principal & interest** on your VA loan
- **Property taxes**, based on the county millage rate and the assessed value *after* exemptions
- **Homeowners insurance** (wind/hurricane included or separate). Request a 4-point and wind-mitigation report.
- **Flood insurance** if you're in a high-risk zone, and worth pricing even outside one
- **HOA or condo dues**, plus any special assessments
- **Reserves** for roof, HVAC and storm prep. Salt air is hard on systems.

Want more on flood? Ask for my Florida Flood Zone Guide. It covers flood maps, insurance and disclosure rules in detail.

Homestead exemption & Save Our Homes

If the home is your permanent residence as of January 1, apply with the county property appraiser by **March 1**. The exemption can take up to **\$50,000** off the assessed value. After that, **Save Our Homes** caps yearly increases in assessed value at 3% or the CPI, whichever is lower. You can generally take **portability** of up to \$500,000 of that savings to your next Florida homestead.

Military notes: service members away on duty can file through an authorized person (s. 196.071). Florida also lets service members rent out their homestead while they're away without losing the exemption (s. 196.061). If you claim another state as your legal residence under the SCRA, that can conflict with a Florida homestead claim. Talk to your base legal office.

Florida property tax benefits for veterans and service members

Who	Benefit (Florida Statutes)
Veteran with a service-connected disability of 10% or more	An extra \$5,000 off assessed value (s. 196.24)
Veteran with a permanent, total service-connected disability	Full exemption on the homestead. Can pass to a surviving spouse (s. 196.081).
Veteran 65+ with a combat-related disability	Discount equal to the disability percentage (s. 196.082)
Veteran who uses a wheelchair due to a service-connected disability	Full exemption, with conditions (s. 196.091)
Service member deployed outside the U.S. on a qualifying operation	An extra exemption tied to days deployed. Apply each year (s. 196.173).
Surviving spouse of a service member killed in the line of duty	Full exemption on the homestead (s. 196.081)

Each exemption has eligibility rules, deadlines and documentation requirements. Confirm with your county property appraiser: Bay, Okaloosa, Walton, Santa Rosa or Gulf.

Air Force, Navy and Coast Guard: what's different.

The VA loan works the same for every branch. What changes is how orders come down, how much lead time you get, and who to call on base.

Air Force & Space Force

Tyndall · Eglin · Hurlburt · Duke

- Assignment notifications often come before formal orders. Start planning at notification, but don't sign a contract until your orders are in hand.
- Your **RNLTD** sets the timeline. Ask the Military Housing Office about on-base waitlists as a backup.
- Special operations and test units can have short-notice TDYs. Choose a home that's easy for one parent to manage alone.

Navy & Marine Corps

NSA Panama City · Whiting Field

- Orders follow your **PRD** and negotiation with your detailer, so you may get a shorter window between orders and report date.
- Flight students at Whiting often stay 1-2 years. Buy only if the numbers work as a rental or an easy resale later.
- The Navy **Housing Service Center** can help with lease reviews and rental listings.
- Plan for deployments and sea duty: POA, mail, keys and a property manager.

Coast Guard

Station Panama City · Station Destin

- Coast Guard members are fully VA-loan eligible. Your Coast Guard Reserve points statement (CG-4174/4175) or a statement of service proves eligibility.
- Transfer season is usually summer, and the assignment cycle can give longer lead time. Use it.
- Stations sit near the water, where flood and wind costs are highest. Compare insurance carefully.
- **CG SUPRT** and Coast Guard Mutual Assistance can help with relocation and financial questions.

Everyone: who to call on base

Office	What they help with
Finance / PSD / Admin	TLE, DLA, travel pay, BAH rates, advance pay
Transportation (PPPO / TMO)	Household goods shipment, storage, PPM moves, pack-out dates (move.mil)
Military Housing Office	On-base and privatized housing, waitlists, off-base rental help and lease reviews
Legal Assistance (JAG)	Free powers of attorney, SCRA questions, lease and contract review, estate planning
School Liaison	School zoning, enrollment, transfers and programs for military kids
Airman & Family Readiness / Fleet & Family Support / CG SUPRT	Relocation help, spouse employment, financial counseling, loaner items

Veterans, retirees, Guard and Reserve: this guide applies to you too. Retiring here? File your VA disability claim before you close, and ask about homestead portability.

Your PCS buyer checklist.

Print it, share it with your spouse and check items off as we go.

Before you shop

- ☐ PCS orders (or assignment notification) and RNLTD shared with your agent
- ☐ Talked with an MRP designated REALTOR®
- ☐ VA Certificate of Eligibility (COE) pulled
- ☐ VA pre-approval with your LES, W-2s and bank statements
- ☐ BAH at the new duty station and a target monthly payment set
- ☐ Disability claim status checked (possible funding fee exemption)
- ☐ Must-haves listed: bedrooms, commute, schools, yard, garage
- ☐ Decided if this home should work as a future rental
- ☐ Asked about house-hunting PTDY
- ☐ Buyer-broker agreement signed and fee plan agreed

Documents to keep handy

- ☐ Last 2 LES statements and 2 years of W-2s or tax returns
- ☐ 2 months of bank statements (all pages)
- ☐ Statement of service (active duty) or DD-214 (veterans)
- ☐ VA disability award letter, if you have one
- ☐ Power of attorney, if a spouse or relative may sign

Under contract

- ☐ Earnest money sent after confirming wire instructions by phone
- ☐ VA amendment / escape clause in the contract
- ☐ Home inspection completed and reviewed
- ☐ WDO (termite) inspection ordered
- ☐ 4-point and wind-mitigation reports for insurance
- ☐ Homeowners, wind and flood quotes bound before closing
- ☐ HOA or condo documents, rental rules, budget and assessments reviewed
- ☐ For condos: VA approval, milestone inspection and SIRS confirmed
- ☐ VA appraisal received and any repairs scheduled
- ☐ Closing Disclosure reviewed 3+ business days before closing

Closing & move-in

- ☐ Closing method set: in person, mail-away, remote or POA
- ☐ Final walk-through, in person or on video
- ☐ Utilities, internet, trash and water set up
- ☐ HHG delivery scheduled for after closing
- ☐ Mailing address updated with your unit and USPS
- ☐ Homestead filed by March 1 next year, plus any veteran exemptions

Orders out of the Panhandle: sell, rent or keep?

There's no single right answer, only the one that fits your numbers, your timeline and how much landlord work you want from far away. We'll run both options side by side before you decide.

Question	Points toward selling	Points toward renting
Monthly cash flow	Rent won't cover the mortgage, taxes, insurance, HOA, management and reserves	Rent covers all costs and still leaves a cushion for vacancies and repairs
Your next home	You want full VA entitlement back for a \$0-down purchase at the next base	You have enough remaining entitlement or plan to rent at the next base
Taxes	You want to use the home-sale gain exclusion (see below) while you still qualify	You're comfortable with rental income, depreciation and recapture later
HOA rules	The HOA limits leasing (minimum terms, caps, waiting periods)	The HOA allows long-term rentals with simple approval
Insurance	A landlord policy (plus wind and flood) makes renting too costly	Landlord coverage is affordable and the home has a good wind-mit report
Your bandwidth	Deployments or sea duty would make landlord calls hard	You'll hire a property manager and keep a repair fund
Coming back?	No plans to return to Northwest Florida	Likely to return here or retire here (Eglin and Hurlburt bring many families back)

The home-sale tax break for military sellers

Normally you can exclude up to \$250,000 of gain (\$500,000 married filing jointly) if you lived in the home for **2 of the last 5 years**. Service members on qualified extended duty (orders for more than 90 days, or indefinite, at a station 50+ miles away) can **suspend the 5-year clock for up to 10 years** (IRS Section 121(d)(9), Publication 523). That can let you rent first and still sell tax-free later. Confirm with a tax professional.

Your VA entitlement when you leave

Sell and pay off the loan, and you can restore full entitlement. **Keep** the home, and part of your entitlement stays tied to it. You may still buy at the next base with remaining entitlement, though a down payment may be needed above the county limit. A **VA assumption** by a qualified veteran who substitutes their own entitlement frees yours, and a low assumable rate can be a strong selling point.

"I'll send you a seller net sheet and a rental analysis together, so you can compare both options with real numbers."

Your selling timeline, from orders to closing.

Ideally, list 60 to 90 days before your pack-out date. That leaves time to sell, close and move without paying two housing costs. If time is short, you can still close after you leave.

1

ORDERS DROP

Call your MRP agent first

Share your pack-out date, report date, loan balance and whether you're open to renting. Ask base legal for a **special power of attorney** for real estate now, while you're still here.

KINSEY DOES

Sends a net sheet, rent analysis and pricing plan within days.

2

WEEKS 1-2

Decide and prepare

Choose to sell, rent or both, for example listing for sale with a backup lease plan. Fix obvious items, consider a pre-listing inspection, and gather your wind-mit, roof, permit and HOA documents.

KINSEY DOES

Coordinates repairs, cleaners and staging advice.

3

WEEKS 2-4

Photos and listing

Professional photos, video and a floor plan go up before pack-out, while the home still looks lived in. Complete Florida's required seller disclosures, including the flood disclosure.

KINSEY DOES

Markets to military buyers and MRP agents moving in.

4

SHOWINGS & OFFERS

Negotiate with your timeline in mind

Look past price at financing strength, closing date, concessions and a possible rent-back if you need to stay through pack-out. VA, FHA and conventional buyers are all welcome here.

KINSEY DOES

Compares offers side by side by net proceeds.

5

UNDER CONTRACT

Inspections, repairs and appraisal

Expect a buyer inspection request within about 10-15 days. On VA buyers, plan for the WDO inspection and any MPR repairs.

KINSEY DOES

Meets inspectors and appraisers and manages repair bids.

6

PACK-OUT

Move out without stalling the sale

Leave keys, garage remotes and manuals. Keep utilities, insurance and lawn care going until closing. Let your insurance agent know the home will be vacant.

KINSEY DOES

Checks the vacant home and handles vendor access.

7

CLOSING

Close from anywhere

Sign a mail-away package or close by remote online notarization from your new duty station, or let your POA holder sign. Proceeds are wired to an account you confirm by phone.

KINSEY DOES

Does the final walk-through with the buyer for you.

8

NEXT DUTY STATION

Start your next home search

Ask for your COE again so restored entitlement shows. I can refer you to a vetted MRP agent at your next base before you even leave.

KINSEY DOES

Makes a warm introduction through the MRP and Coldwell Banker networks.

Becoming a long-distance landlord.

Renting can build long-term wealth, but only if you run it like a business. Here's what to set up before you drive away.

Set up these before you leave

- **Property manager:** compare fees (monthly percentage, leasing fee, renewal fee), tenant screening, how they handle repairs, and how they report to owners
- **Landlord insurance** (a DP-3 policy) in place of your homeowners policy, plus wind and flood. Ask tenants to carry renters insurance.
- **HOA approval:** check lease minimums, registration, fees and any rental caps
- **Repair fund:** many owners keep 2–3 months of PITI set aside
- **Lender:** tell your loan servicer about your PCS and update your mailing address
- **Taxes:** rental income and expenses go on Schedule E. Keep records for depreciation.
- **Legal:** a Florida-compliant lease with the landlord flood disclosure, and a security deposit handled under Florida's rules (s. 83.49)

Florida rules worth knowing

Rule	What it means for you
Homestead while away	Service members can rent their Florida homestead while on orders without losing the exemption (s. 196.061)
Military lease clause	If your <i>tenant</i> is military, Florida lets them end a lease early with PCS orders 35+ miles away (s. 83.682). Plan for it.
SCRA	Federal law lets service members end certain leases with PCS orders, and limits evictions and foreclosures during service
Flood disclosure	Florida requires landlords to give tenants a flood disclosure for residential leases (s. 83.512)
Short-term rentals	Vacation rentals need state and local licenses and taxes, and many HOAs and VA-financed homes don't allow them

Rent-ready

Fresh paint, working systems, clean filters, smoke detectors and a move-in report with photos and video.

Price it right

A home rented at market rate in 2 weeks often earns more than one sitting empty for 2 months at a higher price.

Plan your exit

Write down the date your tax-free sale window ends, and review sell vs. rent each year.

Need a property manager? I work with established Panhandle property management companies and can introduce you to more than one so you can compare. You're always free to choose any licensed manager. Introductions are for convenience only and aren't an endorsement.

Your PCS seller and landlord checklist.

Start this list the week your orders arrive. Anything you finish before pack-out makes it easier to handle the rest from far away.

Right away

- ☐ Orders, pack-out date and report date shared with your MRP agent
- ☐ Mortgage payoff estimate requested from your servicer
- ☐ Seller net sheet and rental analysis reviewed side by side
- ☐ Decided: sell, rent, or list with a backup lease plan
- ☐ Special power of attorney for real estate from base legal (JAG)
- ☐ Home-sale tax exclusion timing checked with a tax professional
- ☐ HOA rules on leasing and resale checked

Get the home ready

- ☐ Repairs done: leaks, paint touch-up, doors, lights, HVAC service
- ☐ Pre-listing or 4-point inspection (optional, but it can prevent surprises)
- ☐ Wind-mitigation report and roof age documented
- ☐ Permits, warranties, surveys and elevation certificate gathered
- ☐ Photos taken *before* the movers arrive
- ☐ Florida seller disclosure and flood disclosure completed

Before pack-out

- ☐ Insurance agent told the home will be vacant (or rented)
- ☐ Utilities left on through closing or tenant move-in
- ☐ Lawn, pool and pest service continuing
- ☐ Keys, remotes, gate fobs and mailbox key labeled and handed off
- ☐ Hurricane plan for a vacant home: shutters, who checks on it
- ☐ Mail forwarded with USPS, and new address sent to your HOA and servicer

If you're renting it out

- ☐ Property manager chosen and management agreement signed
- ☐ Landlord (DP-3) policy and flood/wind coverage in force
- ☐ Florida lease with required disclosures
- ☐ Move-in condition report with photos and video
- ☐ Repair fund set aside and owner portal access set up

Closing & after

- ☐ Closing method confirmed: mail-away, remote notarization or POA
- ☐ Wire instructions for proceeds confirmed by phone
- ☐ Updated COE requested and next-base MRP agent introduced

Questions military families ask me most.

Should I buy if I'm only here 2–3 years?

Sometimes. It makes sense when the home would rent for enough to cover all costs, or when you're likely to come back. With a short tour, price, closing costs and the rental math matter more than the kitchen. I'll show you both outcomes before you decide.

Can I buy a beach condo with a VA loan?

Only if the project is VA-approved, the condo is your primary home, and it isn't run as a short-term rental. Many PCB and Destin towers don't qualify, so we check before touring.

Do VA offers lose to cash or conventional offers?

They don't have to. A strong pre-approval, a fair price, quick inspections and a clean contract keep VA offers competitive, and a high appraisal can become a selling point.

Who pays my buyer's agent?

It's negotiable and agreed in writing before we tour. VA now lets buyers pay a buyer-broker fee, and we often ask the seller to cover it in the offer.

Can I break my lease here if I get orders?

Generally yes. The SCRA and Florida's military lease law (s. 83.682) let service members end a residential lease with qualifying PCS or deployment orders, with written notice.

Can I use my VA loan more than once?

Yes. Sell and pay off the loan to restore full entitlement, or keep the home and use remaining entitlement. You can restore entitlement without selling one time, after the loan is paid in full.

Can my spouse buy or sell while I'm deployed?

Often, yes, with a specific power of attorney that your lender and title company accept ahead of time. Get it from base legal before you leave, and send me a copy early so the title company can approve it.

What if the VA appraisal comes in low?

You can request a Reconsideration of Value, renegotiate the price, pay the difference in cash, or cancel under the VA escape clause and get your earnest money back.

What does BAH have to do with my budget?

BAH is a useful guide, but it's not a rule. Many families aim to keep the full payment, including insurance and HOA, at or below BAH. Find your rate by year, duty-station ZIP and pay grade at travel.dod.mil/.../BAH-Rate-Lookup.

I'm leaving. Can you help me at the next base?

Yes. Through the MRP and Coldwell Banker referral networks, I can introduce you to a vetted agent at your next duty station and share what I know about your goals, with your permission.

Resources and next steps.

Resource	Use it for
VA Home Loans · va.gov/housing-assistance/home-loans · 1-877-827-3702	Eligibility, COE, funding fees, entitlement, VA Regional Loan Center help
VA condo search · lgy.va.gov/lgyhub	Check whether a condo project is VA-approved
Military OneSource · militaryonesource.mil · 800-342-9647	Free relocation and financial counseling, and the PCS planning tool Plan My Move
Move.mil · travel.dod.mil	Household goods, PPM moves and claims; JTR, TLE and per diem rates
DoD BAH Rate Lookup · travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup	The official DoD tool for your Basic Allowance for Housing. Enter the year, new duty-station ZIP and pay grade to see monthly BAH with and without dependents.
CG SUPRT · cgsuprt.com · Coast Guard Mutual Assistance	Coast Guard family support, counseling and emergency financial help
County property appraisers · Bay, Okaloosa, Walton, Santa Rosa, Gulf	Homestead, veteran exemptions, property tax estimates
IRS Publication 523 · irs.gov	Home-sale gain exclusion and the military 10-year suspension
Installation Legal Office (JAG)	Powers of attorney, SCRA, lease and contract questions



Orders in hand? Let's talk.

Whether you're arriving or leaving, book a free 15-minute call with an MRP designated REALTOR®. We'll map out your timeline around your report date.

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Sources & further reading: U.S. Department of Veterans Affairs, *VA Home Loan Guaranty Buyer's Guide* and VA.gov funding fee, eligibility and entitlement pages · VA Lenders Handbook (M26-7), Ch. 8 (fees and seller concessions), Ch. 10-12 (appraisal, condos, MPRs) · VA Circular 26-24-14 (buyer-broker fees) · Joint Travel Regulations ch. 5, par. 050601 (TLE) · 50 U.S.C. §3901 et seq. (Servicemembers Civil Relief Act) · 26 U.S.C. §121(d)(9) and IRS Publication 523 · Fla. Stat. §§196.031, 196.061, 196.071, 196.081, 196.082, 196.091, 196.173, 196.24, 193.155 (homestead, Save Our Homes, veteran and military exemptions) · Fla. Stat. §§83.49, 83.512, 83.682 (deposits, landlord flood disclosure, military lease termination) · Fla. Stat. §689.302 (seller flood disclosure) · Fla. Stat. §§553.899 and 718.112 (condo milestone inspections and SIRS) · National Association of REALTORS®, Military Relocation Professional (MRP) certification.

For educational information only. This guide is general information for military and veteran home buyers and sellers. It is not legal, tax, lending, insurance or military-entitlement advice. VA rules, funding fees, the JTR, Florida statutes and contract forms change. Always confirm current, property-specific information with your lender, VA, your installation finance, transportation and legal offices, your county property appraiser, a tax professional and a Florida real estate attorney. Information believed accurate as of October 2026. Not affiliated with or endorsed by the Department of Defense, any military branch, or the Department of Veterans Affairs. Kinsey Haddock P.A., MRP, Florida Broker Associate, License #BK3253849, Coldwell Banker Realty. Equal Housing Opportunity.