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The PCS Guide Pack

Orders in hand, clock running. A step-by-step guide to buying your Florida Panhandle home on a military timeline — in person, or from three time zones away.



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Your PCS Timeline

Military timelines don't bend for real estate — so the plan has to start earlier and run tighter. Check off each stage as we clear it.

Stage 1 — Orders in Hand

- ☐ **Pre-approval started** with a lender who closes VA loans on military timelines (next page).
- ☐ **Decide the lane:** buy now, or rent first and buy from solid ground (there's a decision page in this pack).
- ☐ **Pull your documents together:** orders, LES, two months of bank statements, and your COE if you have it.
- ☐ **Set the budget by BAH, not by max approval** — a payment your housing allowance covers comfortably survives a change of orders.

Stage 2 — The House Hunt

- ☐ **Virtual first pass:** full video tours, floor plans, and drive-through video of each street — shortlist ruthlessly.
- ☐ **House-hunting trip (if you take one):** three to five days, tours pre-scheduled, decision-ready by day two. If you're buying fully remote, the "Buying From a Distance" page is your playbook.
- ☐ **Check the commute at the real hour** — bridge and gate traffic change the math at 0700.
- ☐ **Offer written to your clock:** inspection and appraisal timelines that land well before your report date, with earnest money ready to move.

Stage 3 — Contract to Closing

- ☐ **Inspections within days,** not weeks — including the 4-point and wind-mitigation your Florida insurer requires.
- ☐ **VA appraisal ordered immediately;** insurance bound early (Florida insurance is the step most likely to slow a closing).
- ☐ **Power of attorney** prepared and approved by lender and title in advance if one spouse will sign alone.
- ☐ **Closing scheduled with buffer** — never on your report date. Mail-away closing arranged if you can't be here.

Stage 4 — Arrival

- ☐ **Temporary lodging days** planned around closing, not instead of it — know your TLE window and book early in PCS season.
- ☐ **Household goods delivery** aimed at the new address after closing, with a plan B storage contact.
- ☐ **Utilities live on arrival** and address updates filed — the last two pages of this pack walk both, military items included.

The VA Loan Checklist

The VA loan is the best mortgage most buyers will ever be offered — if it's run by people who know its rules. Here's what has to be true, in order.

Eligibility & Pre-Approval

- ☐ **Certificate of Eligibility (COE):** your lender can usually pull it electronically — have your DD214 handy if you're a veteran.
- ☐ **Entitlement:** confirm how much you have available, especially if you already own a home bought with a VA loan elsewhere.
- ☐ **Choose a VA-savvy lender** — one who closes VA loans on PCS timelines and can explain your payment with taxes, insurance, and any HOA dues included.
- ☐ **Pre-approval in hand before touring** — in this market, an offer without it rarely wins.

The Rules That Shape the Deal

- ☐ **VA appraisal + property requirements:** the home must be safe, sound, and sanitary — working systems, a roof with life left, no peeling-paint or water-intrusion hazards. Some fixer listings simply won't pass; we'll spot them before you offer.
- ☐ **If the appraisal comes in low:** renegotiate, cover the gap in cash, or walk per the contract — decide your ceiling before you're in that moment.
- ☐ **Condos must be in a VA-approved project** — not every building qualifies. We verify approval before you fall for a unit.
- ☐ **Occupancy:** you must intend to live in the home as your primary residence, generally moving in within 60 days of closing (deployments and a spouse occupying can extend this — tell your lender your situation).

The Funding Fee & the Cash Reality

- ☐ **Funding fee basics:** a one-time VA charge, a percentage of the loan that varies with first vs. later use and any down payment. Most buyers finance it into the loan.
- ☐ **Many veterans with a service-connected disability are exempt** — ask your lender to verify your status before closing, not after.
- ☐ **No monthly PMI** — one of the VA loan's biggest long-term advantages.
- ☐ **"No down payment" ≠ "no cash needed."** Budget for earnest money, inspections, the appraisal, closing items the seller doesn't cover, and the move itself. Arriving with reserves intact is the whole point of the benefit.

Buying From a Distance

A large share of Panhandle military purchases close without the buyer ever standing in the house first. It works when the process replaces your eyes honestly.

See It Like You're Standing There

- ☐ **Full-length video tours** — ceilings, floors, under every sink, inside closets, water heater and panel — not a highlight reel.
- ☐ **The street, both directions,** plus the drive to the gate at your real commute hour.
- ☐ **Floor plan with measurements** — will the furniture you own actually fit?
- ☐ **An agent who reports downsides first.** If a tour video has no flaws in it, it isn't a tour; it's an ad.
- ☐ **Inspection attended virtually** — walk the report by phone with the inspector, photos open.

Sign It From Wherever You Are

- ☐ **Power of attorney:** if one spouse will sign for both, a specific real-estate POA must be approved by your lender and the title company before closing week. The base legal assistance office can prepare POAs — start early; a rejected POA at the table is a blown closing.
- ☐ **Mail-away closing:** the title company ships or sends the package, you sign with a notary where you are, and originals go back overnight. Build in shipping days.
- ☐ **Remote online notarization** may be an option depending on your lender and title company — ask early, not at the end.
- ☐ **Wire with paranoia:** verify instructions by phone at a number you already trust. Military families moving money on deadlines are exactly who wire fraud targets.
- ☐ **One coordinator:** your agent sequences inspector, insurer, lender, title, and your HHG delivery window — that's the job on a remote purchase.

Know Your Areas — Base by Base

Five installations, one coastline. The commute areas below are where each base's families actually land — drive times are typical, and gate traffic is real.

Tyndall AFB — Panama City

Panama City, Callaway, Lynn Haven, Parker: the everyday commute belt, mostly single-family neighborhoods, roughly 10–30 minutes to the gate. **Panama City Beach** across the bridge trades a longer drive for condo and beach life. The base's rebuild has lifted the whole east side of the bay.

NSA Panama City — Panama City Beach

The Navy's dive and research base sits on the beach side of the bay: **Panama City Beach and west Panama City** put you 5–20 minutes out, with the widest condo selection of any Panhandle base.

Eglin AFB — Fort Walton Beach / Destin side

Niceville is the family favorite across the bay (top-rated schools, ~20 minutes). **Fort Walton Beach, Shalimar, Mary Esther:** closest in. **Destin:** premium prices and bridge traffic. **Crestview:** most house for the money, at the price of the longest commute.

Hurlburt Field — Mary Esther / Fort Walton

Mary Esther and Fort Walton Beach keep it short. **Navarre** (east, quieter, beach-town feel) and **Niceville** (north) are the two directions families spread when they want newer homes and yards.

NAS Pensacola — Pensacola

The western anchor: **Pensacola's west side and Perdido Key** for the base commute, **Pace and Milton** north for space and newer subdivisions. If orders point here, we'll map commute and school zones street by street before you tour.

BAH-Conscious Budgeting

- ☐ **Target a total monthly payment your BAH covers** — principal, interest, taxes, insurance, and dues — not just the mortgage line.
- ☐ **Florida insurance can jump at renewal;** leave a margin between your payment and your BAH instead of spending to the last dollar.
- ☐ **If orders change in two years, could this home rent for its carrying costs?** Check rental rules before you buy (many military buyers become landlords by PCS, not by plan).
- ☐ **Schools:** zones are set by address, and districts publish them — verify the exact address, and use the base school liaison office as your authority, not a listing site.

Rent First or Buy Now?

There's no rank-appropriate answer — there's the answer that fits your orders, savings, and stress level. Run both lists honestly.

Buying Now Tends to Fit If…

- ☐ Your orders run three years or more, and the area suits your family.
- ☐ A payment at or under BAH works on homes you actually like — not just on paper.
- ☐ You'll still hold real reserves after closing costs and the move.
- ☐ You've decided on schools and commute, or you're confident buying where both work.
- ☐ You have a plan for the next PCS: sell, or rent it out (and the home's rental rules and numbers support that plan).
- ☐ Your credit and COE are clean and your pre-approval is already written.

Renting First Tends to Fit If…

- ☐ This is your first tour here and the areas are a blur.
- ☐ Orders are short, uncertain, or likely to change.
- ☐ The move itself needs your savings more than a down payment does.
- ☐ A spouse's job, a school decision, or a family need should come first and shape the map later.
- ☐ You'd rather learn the market for a year and buy with total confidence in year two.

> **Either way, we plan it now**
> If you rent first, we set the buying plan before you sign the lease — lease end aligned to house-hunting season, savings target set, areas to watch chosen. A rented year with a plan beats a rushed purchase every time.

Move-In Clean — Before the Furniture Arrives

Whether you closed in person or from across the country, do this before your household goods arrive. A few hours in an empty house, and it's truly yours — clean, checked, and ready for delivery day.

Kitchen

- ☐ Wipe inside every cabinet and drawer — wash or replace shelf liner while they're empty.
- ☐ Clean inside the oven, microwave, and refrigerator (pull the fridge out and vacuum behind it if you can); run the dishwasher empty with a cleaning cycle and clear its filter.
- ☐ Degrease counters, backsplash, and range hood; sanitize the sink and run the disposal with ice and citrus.

Bathrooms

- ☐ Sanitize tub, shower, toilet, and sink — everything, top to bottom, before anyone uses them.
- ☐ Wipe inside vanity cabinets and medicine cabinets; wash mirrors and floors.
- ☐ Replace tired toilet seats — inexpensive, and the home instantly feels like yours.

Living Room & Dining Room

- ☐ Wash windows on the inside; clean sills and tracks (you'll be amazed what's in the tracks).
- ☐ Dust ceiling fans, vents, and baseboards; spot-clean wall marks.
- ☐ Sweep, vacuum, or mop every floor — work from the farthest room toward the door.

Bedrooms

- ☐ Vacuum closets, shelves included; dust fans and light fixtures.
- ☐ Clean windows and wipe closet doors and tracks; finish with the floors.

Laundry Room, Stairwells & Entry

- ☐ Wipe down the washer and dryer; clean the lint trap and detergent drawer; run one empty hot wash cycle.
- ☐ Sweep or vacuum stairs; wipe the handrail; dust light fixtures and ledges.
- ☐ Sweep the porch and entry; shake out or replace the doormat.

Whole-Home Finishers

- ☐ **Fresh HVAC filters in** — start your ownership with clean ones and note the size on your phone.
- ☐ Test smoke and CO detectors; fresh batteries where there's any doubt.
- ☐ Open the windows and air the whole home out while you work.
- ☐ Mop your way out the front door. Furniture can arrive tomorrow — tonight, the house is clean and yours.

Utility Providers — Set Up Before You Arrive

Line up service ahead of time — most providers let you schedule start dates once you have a closing date. The goal: everything live at the new home when you arrive, and stop dates set at your current duty station for the day after you leave.

Internet & Cable TV

Book the installation appointment for arrival day or the day after — installer visits book out, so schedule as soon as your closing date is set.

Company: _____ Phone: _____

Website: _____ Install date: _____ Confirmation #: _____

Electric

Start or transfer service effective closing day, so the home is powered the moment you get the keys.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Water & Sewer

Put water in your name effective the closing / move-in date — a gap can mean a shutoff and a reconnect fee.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Gas

Transfer or start effective closing day. If the home uses propane, confirm the supplier and the tank level at closing.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Trash & Recycling

Start service for your first week, and confirm the pickup day plus when carts will be delivered.

Company: _____ Phone: _____

Website: _____ Start date: _____ Pickup day: _____

Phone & Home Security

Update your mobile account's service address for E911, and re-point security cameras and smart-home apps once the home is yours.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Change of Address — The Military Edition

A PCS move changes your address in two worlds at once — the military's systems and everyone else's. Miss the first list and your benefits get tangled; miss the second and your mail does.

Leaving — Current Address

Street: _____

City / State / ZIP: _____

Departure date: _____

Arriving — New Florida Address

Street: _____

City / State / ZIP: _____

Arrival date: _____

First: The Post Office

☐ **File the USPS change-of-address** (online at usps.com or at any post office) about a week before the move, and set mail forwarding to start on your travel date. Forwarding is a cushion, not a substitute for the updates below.

Military Systems — Do These First

☐ DEERS — update your address; it drives Tricare and ID records

☐ Tricare — confirm your region; if it changes, re-enroll and choose a new PCM after arrival

☐ New base housing office — and checkout with the old one if you lived on base

☐ Unit / admin & myPay — contact information and mailing address current

Government & ID

☐ DMV & vehicle registration — check Florida's military provisions; many service members may keep their home-state license and plates

☐ IRS

☐ Social Security Administration

☐ Voter registration — or confirm your absentee ballot arrangements with your home state

Insurance

☐ Homeowners / renters

☐ Auto — garaging address changes your premium; update it

☐ Life & health policies outside Tricare

Money

☐ Banks & credit unions

☐ Loan & credit card companies

☐ Financial advisor & accountant

☐ TSP & investment accounts

Home & Utilities

☐ Every provider on the utilities page — stops at the old station, starts at the new home

☐ Smart-home apps (doorbell, thermostat, alarm monitoring)

Subscriptions, Health & Family

☐ Amazon & delivery accounts; streaming services

☐ Doctor & dentist — request records transfers

☐ Veterinarian & pharmacy

☐ Schools & childcare at the new station

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