



2018 PCS TOOLKIT

Budget Estimator | Moving Checklists | Housing Resources

WELCOME TO THE PCS TOOLKIT

In my ten years as a military spouse, my family has moved seven times and PCS'd five times. Trial and error, plenty of mistakes, and the advice of more experienced friends taught me necessary lessons about navigating a successful military move. In this PCS Toolkit, I have partnered with AHRN.com to bring you valuable information, PCS resources and printable worksheets to keep your move organized.

“Having no transportation for close to a month with a toddler was not fun at all. We had to PCS in less than 3 months, and with my husband being the military spouse I wasn't around to help prioritize and organize the move. I was lucky enough to have friends at the next station, to alleviate some of the stress with moving in and having no car. I realized that having to ship a vehicle was one of the most important items on the checklist. We definitely dropped the ball waiting too long to tackle this task. Get ahead of the move and find your auto transporters first. Leverage the AHRN PCS Toolkit so you don't end up in the same situation as I did!”

- Nicole Chew

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PERMANENT CHANGE OF STATION (PCS)

Moving can be both exciting and stressful, especially if this is your first move. Rest assured, we have the resources ready to help you through this move. The following provides a high-level overview of the Permanent Change of Station move process. Unlike temporary travel assignments, permanent change of station is a longer-term assignment, generally two to four years. This overview should provide you with a good understanding of all of the steps involved when moving from one place to another successfully.

1. Assignment Notification

You will receive your assignment notification, either through an email, a phone call or a notification from a supervisor. This notification is the start of the move process. However, an assignment notification does not mean that you have “orders” yet; this should follow shortly after.

Once you receive your assignment notification, you should start to research housing options at your new installation and begin organizing for the upcoming move. Don’t make any permanent decisions (i.e. signing a lease) until your orders are in hand.

2. Receive PCS Orders

Carefully Review Your Orders

Once you receive your orders, review them carefully to ensure all of the details are accurate. Be sure to check the administrative details (your name, social security number, etc.), duty station orders, dependent information, and reporting dates. If you find any errors, contact administration ASAP.

Move Choices

For CONUS moves, you have the choice of a full Government move, completed by a Government contracted moving company, or a Personally Procured Move (PPM), a Do-it-Yourself move.

For PPM moves, the Government will pay you 95% of their cost to hire a moving company. You can use any service to move (U-Haul, PODS, private carrier, etc.). If you can move for less than the 95% allowance, you pocket the savings. PPM moves are an available option for all CONUS moves (TDY and PCS) and for OCONUS TDY moves.

3. Scheduling Your Move

Once you have orders, you can login to the Defense Personal Property System (DPS) to upload your orders and schedule your move.

Have the following information ready for DPS:

- Your contact information
- Estimated Shipping Weight
- Pick up & delivery locations*
- Pick up & delivery dates**
- Special items (boat, guns, RV, large electronics)
- PBP&E, also known as Professional-Gear (Pro-Gear) list/weight
- Your preferred or nonpreferred transportation provider (moving company) if you have one

Take the DD forms generated by DPS to your current installation Transportation Office. The Transportation Office will assign a moving company (also known as a Transportation Service Provider, or Carrier), and your packing and moving dates will be confirmed.

*You don't need to know your exact delivery address to schedule your move. You can just specify your new base and update it later.

**The pick-up date is the day your items are placed on the truck. Your pack dates will be the days leading up to your pick-up date.

4. Pre-Move HHG Inventory

Your assigned moving company will complete a Pre-Move Survey at your home. This survey will include a weight estimate and review of any special items you noted in the Defense Personal Property System (DPS). If you're within a week of moving day and a Pre-Move Survey has not been completed on your home, contact the moving company and/or the local Personal Property Office.

5. Packing Day

On packing day, the moving company sends a team of packers to your home and puts all your items into boxes. Note, your packing day and moving dates are not the same. The day your boxes are loaded onto the truck (moving day) could be several days later.

The packers typically call ahead to inform you they will be arriving on certain dates and within a specified time period. It's critical that you're available during this time. If for some reason the packers fail to show, notify your local Personal Property Office (PPO) as soon as possible.

How should I pack?

Pack your belongings with unpacking in mind. Label your boxes with a small piece of duct tape, each room with its own color and/or number. It's helpful to number each room so when you arrive in your new location your movers know that the master bedroom is 1, the kitchen 2, and the living room 3, etc. Clearly separate anything you plan to take/keep with you from the rest of your belongings before the packers arrive. Clearly mark this area with a "Do Not Pack" sign.

6. Loading/Moving Day

On moving day, the driver of the truck is usually in charge, ensuring that everything is properly loaded onto the truck before departing. Ask the driver for their phone number so you can reach them if needed.

The moving company will create an inventory of all your household items and will put stickers on all the boxes and larger items (couches, large appliances, etc.). Any pre-existing damage to your household goods

will also be recorded on the inventory sheets. Be sure to review the inventory sheets carefully for any pre-existing damage notes. If you disagree with their assessment make sure you annotate that on the inventory sheet! If you don't agree with something on that inventory form make sure you annotate that BEFORE signing in the remarks section!

Do a walkthrough of your current residence with the driver. This will ensure that nothing gets left behind and record any damage to the residence on the forms provided.

7. Travel to Your New Location

As you are traveling to your new location, it's important to keep the lines of communication open with the moving van driver. If your driver has any updates, they may try to contact you as they make their way to your new destination.

Be sure to keep any expense receipts during your trip. This can include hotel receipts, gasoline, tolls, etc. that may be needed when you file for reimbursement at the end of your move.

8. Household Goods Delivery

Depending on whether your household goods will be going into storage or directly into your new home, will determine what happens next. For a door-to-door move, it's important that you arrive before the driver. You must respond to the driver within 2 hours of their attempt to contact you. After 2 hours, your driver may try to call the **local personal property office** and have your belongings placed in storage. Once they are in storage, it can sometimes take up to a few weeks to get them delivered. If your new home is not ready and your household items are going into temporary storage, you have more flexibility with your timing.

Once you are ready to accept delivery of your household goods shipment at your new home, you will conduct a walk through with the driver and the delivery crew. Identify and document any pre-existing damage to the residence.

You may have a couple of options during delivery regarding what items you want the delivery crew to unpack:

- A full unpack: Movers empty the boxes of all their contents into the specified rooms.
- A partial unpack: Movers only open boxes in select areas.
- Movers assemble furniture that they took apart at the origin (beds, couches, etc.)

Remember those numbers you placed on the boxes? Now it's time to number the rooms in your new home so the delivery crew will know where the boxes should go.

Your driver should provide an inventory sheet, so you can check off the numbers, and ensure that everything is delivered. Doing this yourself is in your best interest.

Once the truck is empty, verify on the inventory sheet that everything has been delivered. If not, those items not delivered need to be annotated on the inventory sheet before you sign off. This also goes for any damage that may have occurred to the residence. Additionally, any items not received or that arrive damaged should be written on the Notification of Loss/Damage AT Delivery Form provided by the driver. You have 75 days from the date of delivery to notify the moving company in writing of any lost or damaged items that you intend to file a claim for.

PCS ENTITLEMENTS ESTIMATE

While out processing from your losing installation, you will be briefed on PCS entitlements and how to receive the maximum reimbursement. It is vital that you keep any documentation given and all receipts. There are a number of different entitlements and payments you will receive during your PCS intended to cover the cost of your move. To receive your moving payments, you will need to file the proper paperwork. Using this worksheet, you can create an estimate of the amount owed to you. The regulations applied to these payments are updated constantly and there are some branch-specific regulations that apply. The percentages and formulas are updated regularly. Check with your transportation office for the most current numbers. Please get amounts specific to your situation from your installation finance brief.

How Far Are You Going?

The DOD expects you to travel 350 miles each day during your PCS. This calculation is used to figure out how much of each per diem you earn.

Total miles to your next duty station _____ / 350 = _____ days of travel.

Travel Per Diem Calculation

_____ # of Service Members (\$144 x _____ Days of Travel) = _____ +
_____ # of Dependents over 12 (\$108 x _____ Days of Travel) _____ +
_____ # of Dependents under 12 x (\$72 x _____ Days of Travel) _____

= Total Travel Per Diem _____

MALT

If you are traveling in your own vehicle, the government will pay you \$.24/mile in reimbursement for each vehicle.

_____ # of vehicles being driven x (\$.18 x _____ total miles of travel) = _____

PPM/Partial-PPM

If you choose a Personally Procured Move or Partially Personally Procured Move, you will be paid approximately 95% of what your move would cost the government to contract out. Speak with your travel office to determine the payout for your specific move. There is a PPM specific briefing that will provide the current rates and regulations.

PCS BUDGET ESTIMATOR

	ESTIMATED	ACTUAL
SELLING YOUR HOME		
Pre-listing maintenance and repairs	\$	\$
Advertising and staging	\$	\$
Agent costs + commission	\$	\$
Mortgage payments until sale (after your PCS)	\$	\$
DRIVING TO YOUR NEXT HOME		
Pre-trip tune-up and oil change	\$	\$
Weatherizing (if you are moving to a different climate)	\$	\$
PETS		
Update Vaccinations	\$	\$
Health certification (if traveling across states)	\$	\$
Microchip	\$	\$
MOVE OUT PREP		
Cleaning supplies or service	\$	\$
Move out repairs (paint, spackle, light bulbs, etc.)	\$	\$
Yard work: reseeding, fence repair, etc.	\$	\$
Eating out expense for once kitchen is clean/pack out days	\$	\$

ON THE MOVE		
Temporary lodging at your losing duty station	\$	\$
Hotel/lodging during your trip	\$	\$
Temporary lodging at your gaining duty station	\$	\$
Food while in transit	\$	\$
Boarding pets (does your hotel allow pets?)	\$	\$
Gas (if you are driving)	\$	\$
Trip activities and entertainment	\$	\$
AFTER YOUR ARRIVAL		
Restocking the kitchen and household items	\$	\$
Toiletries	\$	\$
SCHOOL PREP		
School uniforms	\$	\$
Kids sports registration	\$	\$
Updated clothing for new climates	\$	\$
EXTRA EXPENSES		

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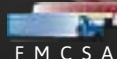
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PCSing WITH PETS

PCSing with pets requires more planning than just a few more pit stops during the final move. [AHRN.com](https://www.ahrn.com) has some [tips for a smooth PCS with pets!](#) Sometimes pets can make finding a rental challenging. [Start by building a Pet Resume.](#)

Before Your Move

As you decide what to pack for the trip, don't forget to include an accessible bag of comfortable and convenient items for your pet. A leash, food and water dish, bottled water, pet first aid kit, disposable litter box (for a cat), and some towels, should be a good starting point. Don't forget a health certificate if you are crossing state lines.

Be sure your cat and/or dog has identification tags with correct contact information and ensure their micro-chip records (if applicable) are up to date.

Packing Day

Strangers in your home, belongings moving around, open doors, and general confusion, make packing day a tough one for pets. Before the packers arrive, make sure that your pets are secure and relaxed. You might want to board them for the day (or couple of days), or crate them in a room where there is less activity.

For Road Trips

If you decide to drive to your next location, make sure your pets are secured and safe while moving – loose pets in the car are vulnerable in accidents and can cause distracted driving. Dogs should be in crates or restrained with a safety harness. Cats should be in a carrier. Covering the carrier for the first few hours on the road can help to calm anxious cats.

Remember, dogs will need to get out at regular intervals just like we do. During pit stops, be mindful that this is the most likely point for your pet to escape and run while disoriented. Temporary tags with your cell phone number can be added to their collar for extra protection.

Alternate Transportation

If you have TDY enroute orders or have multiple pets like birds, horses or very large dogs, it might be more feasible to find a professional carrier for your pets. Transport companies will handle the details of getting your pet from one place to another, a convenience that may be worth paying for if you have young children or will be stuck in a hotel while looking for your home and waiting for household goods. If you are considering a transport company, begin looking and interviewing at least 30 days in advance – more if possible to give you time to find the best fit.

Ovenight

Planning a hotel stay on your trip? Plan ahead of time how far you will travel and locate a pet friendly hotel. When it comes to pet policies, online or corporate policies are not enough. Call the specific location and check the pet policy. Many hotels limit access to dogs over 30lbs, birds, exotic pets and sometimes cats. Hotels can also charge an additional fee per pet, so that should be built into your budget. Scout out pet friendly hotels online with [PetsWelcome.com](https://www.petswelcome.com).

Arrival

Help your pet get settled fast by returning to a normal routine as soon as possible. Try to keep their things in the same location – if the litter box was in the laundry room before, put it there again. Before you let your pets run loose in the new home, do a thorough walk through and pet proofing. As you get settled, it is important to quickly locate the necessary services for you and your pet – a veterinarian, a boarding facility or pet sitter, pet stores and a great walking route for dogs!

PCSing WITH FAMILY & KIDS

“Military families make great sacrifices when relocating and transitioning to new schools, jobs and communities, and we must do all we can to help ease their burden,” says Stefanik on her [website](#).

As families go through a roller coaster of emotions while they pack up their lives and start over somewhere new, kids are going through the same emotional ride. AHRN can help ease your mind with ways to prepare military kids for a PCS move.

Ways To Prepare Kids:

- **Tell your kids you're moving.** Make sure your kids hear about the move from you asap. Share your own feelings with them to help open the lines of communication. Encourage your kids to ask questions and talk about their emotions.
- **Moving is an adventure.** Keep your kids involved with the moving process. Read books about moving. Let them help you look at houses online. Encourage them to pack their own stuff.
- **Visit your new home.** Take your family on “an adventure” to your new neighborhood and explore the area including potential new schools, parks, restaurants, stores and surrounding attractions.
- **Sentimental must-haves.** Help your kids organize their special items they can't live or travel without. These must-haves may include blankets, stuffed animals, books or iPads (don't forget headphones!). The comfort of having these items will help them feel more secure in their new environment and keep them occupied while traveling.
- **It's never good-bye, it's see you later.** Give your kids a chance to say farewell to their friends, school teachers, neighborhood...having a farewell party for them to gather all their friends is a good tactic to say 'see ya later' to everyone!
- **Keeping in touch and meeting new.** Remind your kids they'll meet new friends and keep in touch with the old. Social Media and FaceTime is key. Even if friends aren't in the same place at the same time, remind kids that social media, email and Skype allow friendships to live on regardless of where each other live. There are new and fun people to meet every day, no matter where you are.

AHRN is aware that Permanent Change of Station orders aren't always given on a family-friendly schedule.

More resources to support your kids:

- **Learning Care Group** is one of the largest child care providers in North America and a leader in early education, they offer programs designed for children ages 6 weeks to 12 years, across the country, and around the world. Plus, they partner with the military to honor Child Care Aware and GSA, as well as to offer a 10% discount to active military families.
- **Preparing Children for School – and the Future**

MOVING CHECKLISTS

In making preparations for a move, it's easy to get overwhelmed with all the things to do. AHRN.com can help you stay on top of it with these detailed checklists, which cover everything from packing to unpacking to settling in. These convenient and printable lists will remind you what you need to do. Be sure to mark-off all the items as "DONE" and check-off all your tasks as "COMPLETED"!



Moving Checklist: 3 Months Out

TO DO	NOTES	DONE
Set up transportation counseling with your current installation transportation office or do self-counseling on move.mil.		
Have a PCS-specific power of Attorney or Letter of Authority drawn up if your spouse will be handling any of the details without you present.		
Decide whether a government move (DTO), personally procured move (PPM) or partially personally procured move (partial PPM) is the best fit for your family.		
Determine if you will need to ship a vehicle (this requires some prior planning!).		
Determine your BAH and decide if you want to live on or off base/post.		
Estimate your move-related expenses and create a budget.		
Create a way of tracking moving related expenses (you will need to account for your expenses and have receipts for reimbursements).		

Tasks

- Notify your landlord that you will be moving, but leave the date open—a lot can still change, especially the timing of your PCS.
- Take care of needed medical/dental appointments.
- Start or update your personal property inventory.
- Organize personal records and determine if any need to be replaced (you'll need birth certificates for schools).
- Notify your clubs and volunteer organizations you are a part of that you will be moving.
- Make sure there are no stickers left from previous moves on furniture.
- Identify any repairs needed to your home before move cleaning (paint, putty holes, clean carpets).
- Begin researching your new area and choose how to organize and consolidate information (a binder, a notebook, an app like Evernote).

Moving Checklist: 2 Months Out

TO DO	NOTES	DONE
If you are authorized to ship a vehicle (OCONUS moves), let your duty station transportation office start the setup process. You will need to know your vehicle's estimated weight.		
Attend the pre-clearing brief to get details of your installation's clearing process (some installations have a set timeline for this).		
Evaluate housing options on AHRN.com, establish your BAH and keep notes!		
Check expiration dates on any credit/debit cards you plan to use during your move. Order new ones if necessary.		
Begin sorting out and disposing of items you don't need. Hold a garage sale and/or sell off items through an online marketplace such as eBay or Craigslist.		
If you require child care at your new location, start looking into options. If you have school-age children, check school schedules and enrollment requirements at your new location.		
If you have pets, have them checked by a local vet, and ensure all vaccinations and inoculations are up to date. Get a Copy of medical records.		

Tasks

- Complete any needed auto maintenance.
- Make a vet appointment for your pets. Update any needed vaccinations and make sure your pet is microchipped. Get a full copy of your pet's medical records to take with you.
- Donate or sell any unwanted items.
- Identify school requirements for children (if applicable).
- Post home for rent or sale on AHRN.com.

Moving Checklist: 1 Month Out

TO DO	NOTES	DONE
Attend a Finance Brief to set up any needed PCS advances and get paperwork.		
If you haven't already, attend the pre-clearing brief.		
Confirm packing, pick up and delivery dates with movers/ transportation office.		
Begin out processing		
If you are an active duty service member, contact your military pay office to recertify Basic Allowance for Quarters (BAQ) and have sign-off on your PCS.		
Confirm your change of address with the US Postal Service		
Renew and pick up any necessary prescriptions. Obtain prescription slips in case you need refills on the road. Pack medicine in leak proof, spill proof containers.		
Fill out an IRS change of address form (available from the IRS in PDF format).		
Verify your move-in schedule with real estate agents and landlords; arrange for temporary housing if needed.		

Tasks

- Begin using the contents of your freezer and pantry.
- Label items/boxes that you will need easy access to just before and after your move.
- Designate a folder for important documents and put them there!
- If you have your new address, forward your mail and submit a change of address.
- Evaluate whether you need storage options.
- Arrange for temporary lodging.
- Dispose of any leftover unwanted items or items that cannot be transported.
- Ensure that all insurance is up-to-date and your insurers have a forwarding address and transit contact information.
- Return any borrowed items (like library books).
- Record serial numbers of electronics and other valuables in personal property inventory.
- Fill out IRS change of address form.
- Notify utilities of your move out date and make arrangements to close out accounts.
__ Electric __ Waste Disposal __ Water __ Telephone __ Internet/Cable __ Lawn Care
- Cancel any subscriptions and memberships (i.e. newspaper or gym).
- Settle all outstanding bills that can be paid in advance of your departure.
- Get all prescriptions refilled (Tricare recommends 90 days worth).
- Get paper copies of all prescriptions (medications, contacts and glasses).
- Separate Pro Gear for both the service member and spouse, if applicable.

Moving Checklist: Moving Day

TO DO	NOTES	DONE
Have coffee, cold drinks and snacks for yourself (and packers if you wish). This is going to be a very long day ...		
Make sure cash, jewelry, important documents, checkbook and other valuable items are secure (carry them with your personal belongings). Do not ship jewelry.		
Double-check closets, drawers, shelves, the attic and garage to be sure you have packed everything.		
If you are hand-carrying any boxes with you, be sure to mark "DO NOT MOVE" on them clearly.		
Carry a box of "basics" you'll need on move-in day (i.e., tools, paper products, house cleaning supplies, emergency kits, etc.).		
Watch loading and unloading, and examine all items carefully before signing a receipt.		
If the military is taking care of your move, be sure to obtain a copy of the GBL, the DD-619 (if CONUS), and the Household Goods Inventory from the packers before they leave the residence. Insure the inventory is accurate and complete, and keep a copy with other important records you are hand-carrying.		
Leave all the old keys that are needed by the new tenant or owner with your realtor or a neighbor.		

Tasks

- Contact the destination transportation office and/or TSP delivering your personal property as soon as possible after your arrival. The TO/TSP needs a telephone number and/or address where you can be reached on short notice.
- As soon as you have a delivery address for your personal property, call the transportation office again and provide this information.
- If possible, be prepared to accept delivery of your property as soon as it arrives. This will prevent additional handling, reduce the chance of loss or damage, and reduce or eliminate storage expenses.
- You or your designated representative in writing must be home on the day of delivery.
- Know in advance where you want each piece of furniture placed in your new residence. You are allowed a "one-time placement of goods" by the TSP upon your request.

DOCUMENTS CHECKLIST

If you chose to have a military contracted company move your household goods, there are some things that are worth holding on to for the trip – the following important documents must be among them. It is recommended that you backup all originals with a digital copy stored on a device that you also keep with you. Documents that do not require an original signature (like your resume and household inventory) only need the digital copy.



Family Member Documents

- Military IDs
- Drivers Licenses
- Social Security cards
- Passports
- Birth Certificates
- Marriage Certificates
- Naturalization Certificates

Household Documents

- Household inventory with supporting images and video
- Contact information for your moving company and gaining installation transportation office

Vehicle Documentation

- Title/Lease information
- Proof of Vehicle Inspection
- Registration
- Insurance

Financial Documents

- Personal checks (keep all of your personal checks with you and out of your household goods)
- Hard copies of bank statements
- Credit and debit cards

Legal Documents

- Powers of Attorney
- Wills
- Custody Agreements
- Divorce Decrees
- Adoption paperwork

School/Employment

- Transcripts
- Individualized Education Plans (IEPs)
- Report cards
- Additional registration required documents
- Resume and letters of reference (if spouses or kids will be job hunting)
- Contact list for future/former schools

Medical Records

- Full copy of each family member's medical and Dental records (and any needed x-rays)
- Vaccination records
- Any current prescriptions

HOME INVENTORY

Protecting your household goods while they are out of your possession starts long before the movers arrive to pack. Home inventories are one of the most useful and overlooked investments you can make in protecting yourself from theft and damage.

A thorough home inventory can help you:

- Track your belongings before and after a PCS
- Decide how much insurance you need
- Expedite claims processes after an emergency
- Provide the **supporting documentation** you need when it comes time to file taxes

If you utilize a “military move” - with contracted packers and drivers - they will create a log of your packed belongings. However, this leaves you at the mercy of their accuracy should you need to file a claim at the end of your move. A thorough home inventory completed by you will help keep track of your belongings through the move, assess how much insurance you need, file any needed claims for damage or loss, and can provide supporting documentation when you file taxes.

Important Links for tracking your home inventory:

- Watch these 3-minute helpful tips home inventory videos [part 1](#) / [part 2](#)
- Download this [home inventory spreadsheet tracker](#) PDF
- Open this [home inventory tracker google doc spreadsheet](#) organized by room
- [Department of Defense Household Goods Portal](#)

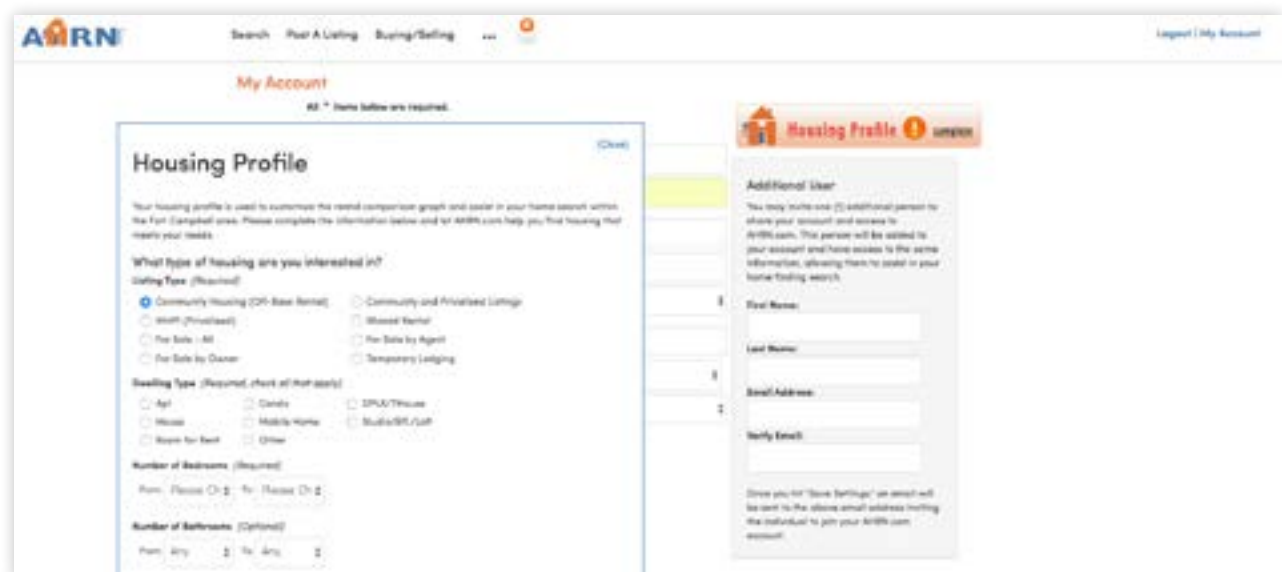
CHOOSE THE RIGHT HOME WITH AHRN.COM

Finding the right home can be stressful for everyone involved in the process. Taking time to evaluate your needs and wants can help you to focus your home search and reduce stress.

There are often many housing options at military installations. Your housing profile is a wish list of qualities you prioritize in your home. This will be a great next step in your research and help you to revise your priorities and budget.

We made it EASY as 1, 2, 3!

1. Download the [Housing Profile Worksheet](#) to help with your next “housing” decision.
2. Build your Profile on [AHRN.com](#) and see what’s available in your community by logging in to your AHRN account on your “My Account” page and clicking on the Housing Profile button located in the Housing Inventory section.
3. Once your profile is complete, listings fitting your profile criteria will be delivered to your dashboard.



The screenshot shows the AHRN.com website interface. At the top, there is a navigation bar with the AHRN logo, search options, and a user account link. The main content area is titled "My Account" and includes a "Housing Profile" section. This section contains a form with various options for housing preferences, such as "What type of housing are you interested in?", "Housing Type", "Number of Bedrooms", and "Number of Bathrooms". To the right of the main form is an "Additional User" form, which includes fields for "First Name", "Last Name", "Email Address", and "Verify Email". A "Missing Profile" notification is visible at the top right of the form area.

Find an Agent on AHRN.com to help you find your next home!

ARE YOU READY TO BUY A HOME?

The decision to become a homeowner while in the military requires diligent consideration due to factors unique to military life. Home ownership is a great opportunity to get grounded and start planting some roots. Home ownership decisions must involve careful financial and lifestyle planning. You can find more home buying resources and information in the [Military Home Buying Guide](#).

6 Questions To Ask

1. Am I financially ready?

Financial readiness is one of the key factors in deciding whether it's time to buy instead renting.

2. Do I know my credit score?

Before you start contacting lenders for rate quotes / qualification, you should know your credit score. Credit scores range from 100-850 (850 being pristine and 100 being not fundable). But be cautious when checking... every time someone pulls your credit, it reduces your score.

3. Do I know the market where I want to buy?

Often, military members are making [the decision to rent or buy](#) from a distance, prior to moving into the area. Take into consideration average home prices, pricing trends, average days on market (especially if you are hoping to sell when you PCS), local schools and trending neighborhoods. Your best bet is to find a military-friendly realtor that is familiar with the local market and can help you navigate the special needs/ circumstances of inbound or local military and their families.

4. What is my timeline?

We all know that there is very little absolute certainty for military service members. In many cases though, you should have some idea of how long you will be staying in the area. If you are PCSing for a school and can reasonably expect to PCS again within 12 to 18 months, then it might not be the right time for buying. On the other hand, if your assignment is expected to last two or more years, then it's worth considering.

5. How much house can I buy?

As a general rule of thumb, you don't want to spend more than 40% of your monthly income on housing, including mortgage, taxes, insurance, and maintenance. If these expenses are projected to be above 40%, then you may want to save up, pay down bills and work towards home ownership in the future. Be sure to consult with a mortgage lender before making the final decision. You can talk to a mortgage lender about your options without them pulling your credit or making any commitment.

6. What are my financing options?

One of the best benefits of serving in the military, but the least understood is the **VA Home Loan** – a mortgage loan guaranteed by the U.S. Department of Veterans Affairs but issued by qualified lenders, like banks or mortgage companies. For active duty or veterans that qualify, the VA loan makes it easier for you to purchase or refinance a home.

5 Benefits To Know About VA Loans

The VA loan program is not only an important benefit of military service, but it provides available and cost-effective loans to military members. Knowing how these loans work is the first step to living in your dream home. [Read more on how to get started!](#)

- No Down Payment
- Relaxed Credit Standards
- No Private Mortgage Insurance (PMI)
- Competitive interest rates
- No prepayment penalty

VA home loans can be a great deal and offer advantages to people who qualify to receive them. For borrowers with low credit there's no other mortgage loan that offers these affordable options. Weight your options carefully but be sure to give a lot of consideration to VA home loans.

OTHER PCS RESOURCES

We've put together some of our favorite PCS resources!

Preparing For Your Move

- [5 Things Your Need To Do After Getting Orders \[Video\]](#)
- [Decisions: To Live On or Off Base/Post?](#)
- [What Is A PCS Weight Allowance?](#)
- [Preparing for A New School](#)
- [Military Child Education Coalition](#)
- [How To Get Your Rental Deposit Back](#)
- [Shipping Your Vehicle During A CONUS PCS](#)

Becoming A Landlord

- [How To Find A Property Management Company](#)
- [How To Determine Fair Market Value For Your Rental](#)
- [5 Tips For Self-Managing Your Rental](#)
- [5 Property Management Apps To Make Your Life Easier](#)
- [How To Write A Great Property Listing](#)
- [When Can I Expect To Rent My Home?](#)

Finding Your New Home

- [Roommates For Different Seasons](#)
- [Housing For The Single Service member](#)
- [Storage Solutions with Sparefoot](#)
- [How To Master The Rental Walk Through](#)
- [Interview Your Potential Landlord](#)

DITY Moves

- [Make The Most Of Your Partial PPM](#)
- [Is A DITY Move Right For You?](#)
- [5 Tips For A Better DITY Move](#)
- [Save Money By Doing a DITY with uShip](#)