

PREMIERE

real

BASE TO BEACH

PCS KIT



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How to use this kit

- Start with the 90-60-30-7 Timeline to map your move.
- Use the Neighborhood Fit Matrix to shortlist 3 areas.
- Follow the Home Hunt + VA Loan Path if buying, or the Rental Fast-Track if leasing.
- Knock out School Enrollment and Insurance with the included checklists.
- Keep the Coastal Living Prep pages handy for flood, wind/hail, and hurricane readiness.





Quick-Start: 90-60-30-7 PCS Timeline

90 Days Out

- Confirm report date; request command sponsorship (if applicable).
- Decide buy vs. rent; outline budget using BAH + Utilities Estimator (worksheet inside).
- Get pre-approval with a local VA-savvy lender; request coastal insurance cost breakdown.
- Book TMO/HHG or start DITY planning; create digital inventory (photos + serial numbers).
- Schedule strategy call for neighborhood fit (commute, schools, lifestyle).
- If selling: pre-list walkthrough; if renting out: property management consult.

60 Days Out

- Shortlist 3 neighborhoods with the Neighborhood Fit Matrix.
- Start virtual tours; line up in-person showings for house-hunting leave.
- Gather school records and immunizations.
- Ask insurance broker for preliminary quotes: home + wind/hail + flood.
- Pet logistics: vet records, base housing pet rules, breed restrictions (if relevant).

30 Days Out

- Lock a property; order home inspection (buyers) or move-in walkthrough (renters).
- Finalize insurance policies; bind flood if in a Special Flood Hazard Area.
- Set up utilities (electric, water/sewer, trash, internet).
- Submit school enrollment packets and bus requests.
- Plan travel route; note base gate hours & REAL ID requirements.

7 Days Out

- Confirm keys/closing details; load closing disclosure to your binder.
- Prepare first-week box (bedding, uniforms, kids' school kit, pet supplies, chargers, router).
- Screenshot gate directions + alternate routes to avoid beach-weekend traffic.
- Save local urgent care, 24-hr pharmacy, and vet numbers.

Neighborhood Fit Matrix

Goal: Pick the best-match area in 15 minutes.

Step 1: Priorities (rank 1-5)

- Commute $\leq$ ____ minutes
- School rating/fit: Academics ____ | Sports ____ | Special programs ____
- Housing type: New construction | Established | Waterfront | Walkable
- HOA comfort: Yes | No | Depends
- Noise tolerance (training flights, artillery, tourist traffic): Low | Medium | High
- Budget target: \$ ____ /mo (PITI or rent)

Step 2: Score Shortlist (1-5 each)

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Neighborhood	Commute	Schools	Housing Match	Insurance Cost	Grocery/Access	Noise/Traffic	Overall
Option A							
Option B							
Option C							

Pro tip: For coastal blocks, compare projected wind/hail and flood premiums before you fall in love with a house.



Area Snapshots



ONSLOW COUNTY (CAMP LEJEUNE • MCAS NEW RIVER)

- Typical commute: 10-35 min depending on gate and traffic surges.
- Popular picks: Sneads Ferry (beach-adjacent), Jacksonville (amenities), Richlands (quiet, more land).
- Vibe: Mix of new subdivisions and established neighborhoods; strong rental market.



CRAVEN COUNTY (MCAS CHERRY POINT)

- Typical commute: 10-30 min.
- Popular picks: Havelock (close to base), New Bern (historic + riverfront).
- Vibe: Waterfront charm, growing amenities, aviation noise near flight paths



NEW HANOVER & PENDER (WILMINGTON • SURF CITY • HAMPSTEAD)

- Typical commute: 25-55+ min to Lejeune/New River depending on bridges/season.
- Popular picks: Hampstead (families, schools), Surf City/Topsail (beach life), Wilmington (urban amenities).
- Vibe: Beach-town energy; seasonal traffic; higher wind/hail and some flood considerations.



- Typical commute: 35–70+ min depending on base and season.
- Vibe: Classic Crystal Coast; premium for proximity to water; verify flood zones carefully.



Schools & Enrollment

What You'll Need

- Proof of residence (lease/closing disclosure)
- Birth certificate & immunization record
- Previous school records / IEP/504 (if applicable)
- Parent/guardian ID & PCS orders

Choosing Schools

- Confirm attendance zones for your address.
- Ask about: transition programs, military student liaisons, sports tryout windows, magnet/early college options.
- Private/charter: note application windows and waitlists.

Tip: If timing's tight, enroll with temporary housing address and update once you close—ask the district for their policy in writing.



Commute Cheat Sheet

- Gate strategy: Save 2 alternate gates; note construction or seasonal beach traffic.
- Test the drive: Do a trial run during your expected report time.
- Parking & pass: Confirm base decal/pass requirements and visitor rules for your movers.
- Noise map: If aircraft or range noise is a sensitivity, ask for local flight path/range schedules and plan accordingly.

Buying with a VA Loan (Coastal Edition)

Pre-Approval Checklist

- LES / pay stubs (last 60 days)
- W-2s / tax returns (2 years, if requested)
- COE (Certificate of Eligibility)
- Rotations/PCS orders
- Balances for debts/loans; monthly obligations

Key VA Points

- Zero down possible; you still need funds for appraisal, inspections, and insurance binders.
- VA Appraisal ≠ full inspection. Do separate general + WDI + crawlspace + roof checks.
- Condition items: peeling paint (pre-1978), handrails, missing GFCIs can trigger repairs—plan time.

Coastal Inspection Focus

- Crawlspace moisture & vapor barrier
- HVAC corrosion (salt air), coil condition
- Roof age, shingle rating, and prior storm claims
- Siding/fasteners near coast; window seals
- Flood vents & elevation certificate availability

Renting Fast-Track

- Prepare income docs and references; some landlords require 3x rent or command letter.
- Ask about pet policies, breed/weight limits, and fees.
- Clarify military clause and early termination terms.
- Confirm move-in condition report with dated photos (keep cloud copies).
- Verify utility providers and average bills (electric, water/sewer, trash, internet).

Insurance Made Simple

Policies to Price (Even if Not “Required”)

- Homeowners + Wind/Hail (often separate on the coast)
- Flood (NFIP or private) — ask for elevation certificate discounts
- Renters + Pet Liability (if applicable)
- Umbrella for additional liability

Quotes Checklist

- Home replacement cost vs. market value
- Wind/hail percentage deductibles (2-5% common on coast)
- Flood waiting periods & contents coverage
- Claims history on the property (CLUE report)
- Discounts: fortified roof credits, storm shutters, monitored alarms



Coastal Living Prep

- Flood zones 101: Know your FEMA zone; request an elevation certificate early.
- Hurricane plan: Evac level, shelter routes, go-bags, and backup power.
- Salt & storm upkeep: Quarterly exterior rinse, annual roof/crawl inspections.
- Mold/moisture: Dehumidifiers for garages/crawlspaces; watch RH < 55%

Move-With-Kids Playbook

- Create a "new school day 1" kit: records, Chromebook, bus pass, lunch plan.
- Tour the campus (even virtually); ask for a student ambassador.
- Sports/band: email coaches early for tryouts and gear lists.
- Share a PCS social story for younger kids; add photos of the new house, school, and favorite nearby park.

Pets & PCS

- Microchip & tag with new cell number.
- Base/HOA rules for breeds, fences, and leash requirements.
- Hot-weather reminders: sand temps, rip currents, and pet-safe beach hours.
- Vet shortlist: primary + urgent + 24-hr ER.

First-30-Days Home Setup

- Re-key exterior locks; set up smart thermostat & smoke/CO detectors.
- Test GFCIs/AFCIs; label the breaker panel.
- Schedule pest + HVAC service plan (salt-air corrosion prevention).
- Register vehicles, voter address, and update Tricare/DEERS.
- Meet the neighbors; note hurricane shutter how-to.

Budget & BAH Planner (Worksheet)

Item	Amount (\$/mo)
Monthly Housing Target ($\leq 30\text{--}35\%$ of take-home)	
Principal & Interest (or Rent)	
Property Tax	
Homeowners + Wind/Hail	
Flood	
Utilities (Electric, Water/Sewer, Trash, Internet)	
HOA/POA	
Commuting (fuel/tolls)	
Reserve for Maintenance	

Documents & Contacts Checklist

For House Hunt / Closing

- Pre-approval letter
- Govt-issued ID / military ID (per lender guidance)
- Closing funds plan (wire protocol—verify by phone with title office)

For Schools

- Enrollment packet, immunizations, proof of residence, IEP/504 (if any)

For Move

- Orders, inventory, high-value list, mover contact, gate access plan

Key Local Contacts (fill in)

- Insurance broker: _____
- Lender: _____
- Closing attorney/title: _____
- Utilities: Power ____
- Water/Sewer ____
- Trash ____
- Internet ____
- Pediatrician / Family physician: _____
- Vet / Emergency vet: _____

FAQs We Hear All the Time

Q: Do I really need flood insurance if my lender doesn't require it?

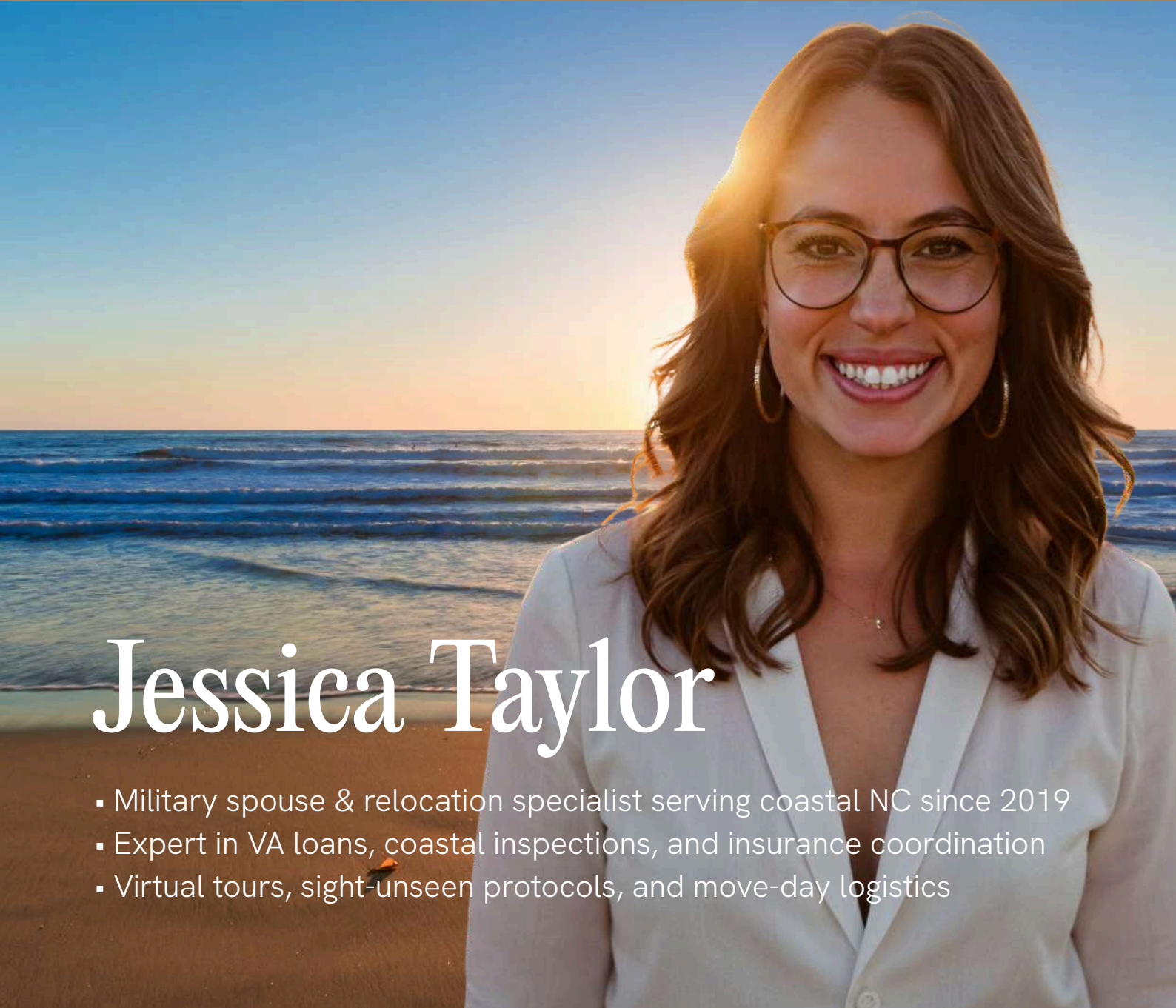
A: Strongly consider it. Coastal rain events, king tides, and storms don't follow maps. Ask for an NFIP and a private quote—compare coverage and waiting periods.

Q: Will a 30-minute off-season commute become 50 minutes in summer?

A: Often, yes. Test routes at your report time in peak season, and keep two gate alternates.

Q: How fast do rentals go?

A: In hot months, good homes can move in 24-72 hours. Have docs ready and be flexible with move-in dates.



Jessica Taylor

- Military spouse & relocation specialist serving coastal NC since 2019
- Expert in VA loans, coastal inspections, and insurance coordination
- Virtual tours, sight-unseen protocols, and move-day logistics