

Military PCS Homebuyer Checklist

For service members buying a home in San Diego • 2026

PCSing to San Diego? With 2026 BAH higher and a zero-down VA loan available, many service members choose to buy instead of rent. This checklist keeps your move on track, from the day orders drop to settling your family near base. Your Rieder Homes Group agent works around your timeline, deployment, and PCS entitlements.

When Orders Drop

90+ DAYS OUT

- ☐ Review your orders, report date, and PCS entitlements.
- ☐ Contact the base housing office and get on the waitlist (expect 6–12 months, sometimes longer).
- ☐ Get pre-approved with a VA-experienced lender.
- ☐ Request your Certificate of Eligibility (COE) for the VA loan.
- ☐ Estimate buying power: BAH is tax-free and grossed up ~25% for qualifying, paired with a zero-down VA loan.
- ☐ Choose a military-friendly local agent who knows each base corridor.

Search & Make an Offer

60 DAYS OUT

- ☐ Set alerts for communities near your base (Miramar, 32nd St, Coronado, Point Loma, Camp Pendleton).
- ☐ Match your neighborhood to your duty station to keep the commute short.
- ☐ Review video tours and verify schools for your finalists.
- ☐ Understand the VA funding fee (2.15% first use, 3.3% subsequent) — waived at 10%+ disability, Purple Heart, or qualifying surviving spouse.
- ☐ Make your offer with VA financing and negotiate seller credits toward costs.

Escrow & PCS Logistics

30 DAYS OUT

- ☐ Open escrow; schedule the VA appraisal and your inspections.
- ☐ Lock your rate and submit your LES, orders, and COE to the lender.
- ☐ Schedule your household goods move with the personal property / TMO office.
- ☐ Set up a Power of Attorney if you may deploy or move mid-escrow.
- ☐ Arrange utilities and internet at the new home.

Closing & Move Week

MOVE WEEK

- ☐ Complete your final walkthrough.
- ☐ Close on the home (remote mobile notary or via Power of Attorney).
- ☐ Receive keys and confirm your move-in date.
- ☐ Update your address with your command, DEERS, and finance.

Settle In

AFTER YOU ARRIVE

- ☐ Check in with your command and update DEERS and your BAH address.
- ☐ Register vehicles and review California license requirements for military members.
- ☐ Enroll children in school and find TRICARE providers nearby.
- ☐ File for any PCS travel and move reimbursements you are owed.
- ☐ Watch for your supplemental property tax bill.

***Pro tip:** Because on-base housing waitlists can run 6–12 months, starting your home search 60–90 days out with pre-approval in hand keeps your family out of long-term temporary lodging.*