ALLEGIANT LENDING FIRM

PCS Relocation
& Homeownership
Master Guide

A field manual for military families navigating relocation, housing decisions, VA financing, and long-term strategy.

CHAPTERS 1 - 10 | COMPLETE EDITION

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WELCOME

Built For The Way Military Families Move

Every PCS comes with deadlines, paperwork, and housing decisions made on a compressed timeline. This guide breaks those decisions into clear chapters so you can plan with confidence at every stage of your military career.

Inside, you'll find practical guidance on:

- PCS planning timelines
- VA loan eligibility and entitlement
- Buy, rent, or retain decisions
- Long-term housing strategy across multiple PCS moves

WHY THIS MATTERS

A property purchased during one PCS can become a future rental, an investment, or a long-term wealth-building asset. The choices you make today shape the doors that open at your next duty station.

CHAPTER 1

Understanding PCS Moves

How housing decisions during a PCS shape your long-term financial picture.

What Is A Permanent Change Of Station (PCS)?

A Permanent Change of Station is an official military reassignment requiring a service member to relocate to a new duty station. These moves may occur across town, across the country, or overseas - and often require families to make important housing and financial decisions on compressed timelines.

While moving logistics matter, one of the largest financial decisions during a PCS is determining how housing fits into your long-term goals.

Why Housing Strategy Matters

Military families often focus on the move itself while overlooking the financial impact of homeownership decisions. A property purchased during one assignment may become:

FUTURE RENTAL **LONG-TERM INVESTMENT** **RETIREMENT HOME** **FUTURE EQUITY**

Every PCS presents an opportunity to evaluate not only where you will live next, but how your housing decisions may support your future financial goals.

Key Questions Before Every PCS

& How long is the assignment expected to last?

& What is the local housing market doing?

& Is rental demand strong in the area?

& Will you likely PCS again?

& How much flexibility do you want in the future?

ALLEGIANT INSIGHT

Many military families focus solely on monthly payment. The more important question is: what will this property look like three PCS moves from now?

CHAPTER 2

PCS Relocation Checklist

A step-by-step timeline for a smoother military move.

Every PCS comes with deadlines, paperwork, housing decisions, and financial considerations. While no two relocations are exactly alike, having a structured plan can help reduce stress and prevent costly mistakes. Use this checklist as a planning guide before, during, and after your move.

90+ DAYS BEFORE PCS - ESTABLISH YOUR MISSION PLAN

ORDERS & ASSIGNMENT PLANNING

& Obtain official PCS orders
& Confirm reporting dates
& Review family relocation requirements
& Determine expected move timeline
& Research your new duty station
& Identify housing goals

HOUSING STRATEGY REVIEW

& Evaluate buy vs rent
& Review current mortgage obligations
& Estimate available home equity
& Review local rental demand if retaining
& Research markets near next duty station
& Set a target monthly housing budget

VA LOAN PREPARATION

& Obtain or update your COE
& Review available VA entitlement
& Understand occupancy requirements
& Review funding fee considerations
& Gather preliminary financial documents
& Identify a VA-experienced lender

FINANCIAL PLANNING

& Review credit profile
& Estimate moving-related expenses
& Build emergency reserves
& Create a relocation budget
& Review homeowners insurance options
& Review auto insurance for the new state

ALLEGIANT INSIGHT

The most successful PCS moves begin long before movers arrive. Early planning often creates more housing options, more negotiating power, and a smoother financing process.

60 DAYS BEFORE PCS - BEGIN EXECUTING YOUR PLAN

FINANCING PREPARATION

& Obtain mortgage pre-approval
& Review available loan programs
& Evaluate monthly payment goals
& Confirm available funds for closing
& Organize required financial documentation
& Lock in lender timelines

NEIGHBORHOOD RESEARCH

& Identify preferred neighborhoods
& Compare commute times
& Research school districts
& Review local property taxes
& Evaluate flood insurance requirements
& Review HOA restrictions

PROPERTY STRATEGY (IF RETAINING)

& Research current rental rates
& Review property management options
& Estimate potential cash flow
& Review future maintenance needs

MOVING LOGISTICS

& Schedule movers
& Begin household inventory
& Gather important records
& Notify schools and service providers

30 DAYS BEFORE PCS - FINALIZE YOUR HOUSING DECISION

UNDER CONTRACT

& Execute purchase agreement
& Schedule inspections
& Submit required loan documents
& Review appraisal timeline
& Monitor underwriting progress
& Review insurance options

CURRENT HOME PLANNING

& If selling: complete listing prep
& If selling: coordinate closing timeline
& If retaining: prepare for tenants
& If retaining: establish management plan
& Verify insurance coverage
& Document property condition

RELOCATION PREPARATION

& Confirm moving schedule
& Finalize temporary lodging
& Transfer medical records
& Organize important documents
& Confirm utility transfer dates
& Update DEERS and TRICARE

MISSION REMINDER

Housing decisions become much easier when major financial and logistical items are addressed before the final weeks leading up to your move.

CLOSING WEEK - FINAL MISSION CHECKS

HOME PURCHASE

- & Review Closing Disclosure
- & Confirm cash-to-close amount
- & Verify wire instructions
- & Conduct final walkthrough
- & Confirm insurance activation
- & Review closing schedule

MOVE PREPARATION

- & Confirm movers
- & Verify utility transfers
- & Confirm arrival timeline
- & Prepare essential household items
- & Review reporting instructions
- & Pack a closing-day essentials bag

SECURITY REMINDER

Always verify wire instructions directly with your closing team before sending funds. Wire fraud remains one of the most common threats during real estate transactions.

MOVE-IN WEEK - ESTABLISH YOUR NEW HOME BASE

HOMEOWNER SETUP

- & Transfer utilities
- & Test major systems
- & Locate emergency shutoffs
- & Review maintenance priorities
- & Create a home records folder
- & Schedule HVAC and pest baseline

PERSONAL ADMINISTRATION

- & Update mailing address
- & Register vehicles if required
- & Update insurance policies
- & Update voter registration
- & Establish local service providers
- & Update direct deposit details

FINANCIAL REVIEW

- & Update household budget
- & Review emergency reserves
- & Monitor first mortgage payment
- & Establish long-term housing goals

CHAPTER 2

Military Housing Strategy Checklist

Think beyond this PCS.

Many military families focus only on the move. The most successful homeowners evaluate how today's decisions may impact future opportunities.

Ask yourself:

- & Could this property become a future rental?
- & Is rental demand strong near this installation?
- & Does the property offer long-term appreciation potential?
- & Are there HOA rental restrictions?
- & Could I use remaining VA entitlement in the future?
- & Does this purchase align with my long-term goals?
- & Would I still be comfortable owning this property after another PCS?

MISSION COMPLETE

A PCS move involves more than changing duty stations. It is an opportunity to evaluate your housing strategy, maximize available benefits, and position your family for future success.

COMING NEXT

Chapter 3 - VA Loan Readiness Guide

How to prepare for VA financing and take advantage of one of the most powerful homeownership benefits available to military families.

CHAPTER 3

VA Loan Readiness Guide

Preparing to maximize one of the most valuable benefits earned through military service.

Whether you're purchasing your first home, relocating during a PCS, or exploring future homeownership, understanding the fundamentals of VA financing helps you make informed decisions and avoid unnecessary surprises.

What Is A VA Loan?

The VA Home Loan Program was created to help eligible service members, veterans, and certain surviving spouses achieve homeownership. The VA does not directly lend - it provides a guaranty to approved lenders that helps make financing more accessible.

POTENTIAL ADVANTAGES

- No down payment options available
- Competitive interest rates
- No monthly mortgage insurance (PMI)
- Flexible qualifying guidelines
- Ability to reuse benefits in many situations
- Financing available for primary residences

WHY MILITARY FAMILIES CHOOSE VA FINANCING

Compared to many conventional options, VA loans can reduce upfront cash requirements and help preserve savings during relocation. For families navigating a PCS, preserving liquidity often matters as much as favorable financing.

Certificate Of Eligibility (COE)

The COE verifies your eligibility for VA home loan benefits and confirms you meet VA service requirements.

A COE DOES NOT

- Guarantee loan approval
- Approve a specific purchase price
- Replace lender underwriting

A COE DOES

- Verify VA eligibility
- Confirm access to benefits
- Identify entitlement information

Most borrowers never need to obtain the COE themselves - lenders can often retrieve it electronically.

Who May Be Eligible?

ACTIVE DUTY **VETERANS** **NATIONAL GUARD** **RESERVES** **SURVIVING SPOUSES**

Eligibility varies based on service history and individual circumstances.

Occupancy Requirements

VA financing is designed for owner-occupied homes. Borrowers generally certify intent to occupy the property as their primary residence within a reasonable period after closing.

ELIGIBLE PROPERTY TYPES

' Single-family homes

' Condominiums (when eligible)

' Townhomes

' Two-, three-, and four-unit properties (with occupancy)

> **HOUSE HACKING - A POWERFUL ADVANTAGE**
>
> *VA financing may be used to purchase properties containing up to four units. Provided the borrower occupies one unit as a primary residence, additional units may potentially generate rental income - reducing housing costs while building equity and landlord experience.*

Understanding The VA Funding Fee

The VA funding fee is a one-time fee charged on many VA transactions that helps support the program and reduce costs to taxpayers. The fee varies based on:

- First-time use vs subsequent use
- Down payment amount
- Transaction type
- Exemption status

POTENTIAL EXEMPTIONS

' Veterans receiving VA disability compensation

' Certain eligible surviving spouses

Always consult current VA guidelines for the most up-to-date eligibility requirements.

CHAPTER 3

Common VA Loan Myths

Five misconceptions that cost military families real opportunities.

MYTH	REALITY
' VA loans can only be used once.	' Many eligible borrowers may use their VA benefits multiple times depending on entitlement availability.
' VA loans take longer to close.	' VA loans can often close within timelines comparable to other financing options when docs and property conditions are in order.
' You must be a first-time homebuyer.	' Many military families use VA financing after previous homeownership experience.
' You must put money down.	' Qualified borrowers may have access to no-down-payment financing through the VA program.
' VA loans are only for single-family homes.	' Eligible borrowers may purchase condos, townhomes, and owner-occupied properties with up to four units.

Document Readiness Checklist

Before beginning the mortgage process, gather the following whenever possible:

& Government-issued identification
& Recent pay information
& Recent bank statements
& W-2s or tax documentation
& Current housing information
& PCS orders (if applicable)
& Information on owned properties
& Asset account documentation

ALLEGIANT INSIGHT

Many military families spend significant time researching interest rates before they fully understand their available benefits. Eligibility, entitlement, occupancy, and future flexibility often have a larger impact on your long-term strategy than small differences in rate alone.

Mission Briefing - Four Priorities Before Moving Forward

REVIEW FUTURE GOALS | **OBTAIN YOUR COE** | **UNDERSTAND OCCUPANCY**

COMING NEXT

Chapter 4 - VA Entitlement Guide

A deeper dive into one of the most misunderstood areas of VA financing: entitlement, restoration, second-tier entitlement, and multiple VA loan opportunities.

CHAPTER 4

VA Entitlement Guide

Understanding one of the most valuable - and most misunderstood - VA loan benefits.

For many military families, the term VA entitlement creates more confusion than almost any other part of the VA loan program. The good news: most families have significantly more flexibility than they realize.

What Is VA Entitlement?

VA entitlement is the amount of guaranty the Department of Veterans Affairs provides to a lender on behalf of an eligible borrower. The calculations can become complex, but the concept is simple:

Entitlement is the benefit that helps make VA financing possible.

Without it, the VA loan program would not exist.

The Biggest Misconception

MYTH

- I used my VA loan once, so my benefit is gone.

REALITY

- Many eligible borrowers can use their VA benefits multiple times throughout their lives.

Why Entitlement Matters During A PCS

A service member may:

- Own a home at their current duty station
- Receive orders to a new location
- Want to keep the existing property
- Need to purchase another primary residence

The ability to retain one property while pursuing another may depend on entitlement availability, qualification, and overall housing strategy.

Full Entitlement

Full entitlement generally provides the greatest flexibility. Borrowers commonly have full entitlement when:

- They have never used a VA loan
- Previous entitlement has been fully restored
- Prior VA obligations no longer exist

FUTURE PURCHASES | PCS RELOCATIONS | LONG-TERM PLANNING | FUTURE BENEFIT USE

Remaining Entitlement

One of the most common situations: a service member receives PCS orders but wishes to retain their current property - keeping it, converting to a rental, and purchasing another primary residence at the new assignment.

THE KEY QUESTION

Do I still have entitlement available? The answer depends on several factors and should be evaluated on an individual basis. Keeping a previous property does not always eliminate future opportunities.

Second-Tier Entitlement

One of the most powerful concepts in VA financing - and often the reason military families can continue purchasing homes after PCS relocations. Many borrowers have never heard the term until they begin exploring another purchase.

It may allow eligible borrowers to purchase another home even while retaining a previous VA-financed property.

Particularly valuable for active-duty service members, families relocating frequently, and career military households.

CHAPTER 4

Entitlement Restoration & Multiple Loans

Recovering benefits and using them again.

Entitlement Restoration

Restoration is the process of recovering entitlement after a previous VA loan obligation has been satisfied.

COMMON RESTORATION PATHS

- Selling the property and paying off the loan (the most common path)
- Eligible assumption situations
- One-time restoration while retaining a property (in certain cases)

Because individual circumstances vary, borrowers should always review available options with a qualified VA lender.

Multiple VA Loans

Many military families assume only one VA-financed property can exist at a time. In reality, some borrowers may have multiple VA loans under certain circumstances - especially during PCS relocations and long-term housing transitions.

CHAPTER 4

VA Entitlement Decision Tree

Which situation best describes you?

I have never used a VA loan

- Learn about full entitlement
- Understand future flexibility
- Review homeownership goals

I currently own a home with a VA loan

- Review remaining entitlement
- Evaluate future housing plans
- Understand available options

I sold my previous home

- Explore restoration opportunities
- Review future benefit usage
- Understand available flexibility

I received PCS orders

- Review second-tier entitlement possibilities
- Evaluate whether retaining the current property makes sense
- Understand future purchasing opportunities

I want to keep my current home

- Evaluate rental potential
- Review remaining entitlement
- Plan for future purchase
- Build a long-term housing strategy

ALLEGIANT INSIGHT

Many families focus on a single question: 'Can I buy another house?' A better question: 'How can I maximize flexibility throughout my military career?' The goal isn't simply buying another property - it's building a strategy that supports your family through multiple assignments and long-term financial goals.

Mission Briefing - Before Your Next PCS Or Purchase

FUTURE PCS IMPACT | ITITLEMENT STATUS | RESTORATION OPTIONS | HOUSING GOALS

COMING NEXT

Chapter 5 - Buy, Rent, Or Keep The Current Home?

A practical framework for evaluating one of the most important decisions military families face during every PCS.

CHAPTER 5

Buy, Rent, Or Keep The Current Home?

One of the most important decisions military families face during every PCS.

Receiving PCS orders often creates a housing decision that can impact your finances for years to come. For many military families, the real question is not 'Where will we live next?' but 'What should we do with the home we already own?'

The goal of this chapter is not to tell you what to decide. It is to provide a framework that helps you evaluate your options with confidence.

The Three Primary Housing Paths

SELL THE PROPERTY | KEEP AS RENTAL | KEEP FOR FUTURE USE

Each path offers advantages and tradeoffs. A property that makes sense to sell for one family may make sense to keep for another.

OPTION 1 - SELL THE PROPERTY

Selling often provides the cleanest transition during a PCS. For many families, simplicity has value.

POTENTIAL ADVANTAGES

- Access to available equity
- Elimination of landlord responsibilities
- No future maintenance obligations
- Reduced complexity during relocation
- Ability to redeploy funds toward the next home purchase

WHEN SELLING MAY MAKE SENSE

- Rental demand is weak
- Significant maintenance is expected
- Long-term ownership does not align with future goals
- Equity could be better utilized elsewhere
- Future return to the area is unlikely

OPTION 2 - KEEP THE PROPERTY AS A RENTAL

A property purchased as a primary residence today may become an investment asset tomorrow.

POTENTIAL ADVANTAGES

- Future rental income
- Continued equity growth
- Potential appreciation
- Diversification of assets
- Future flexibility

QUESTIONS TO ASK

- What are comparable rental rates?
- Will rent cover expenses?
- What maintenance should I expect?
- Would professional management be required?
- How comfortable am I being a landlord?

OPTION 3 - KEEP THE PROPERTY FOR FUTURE PERSONAL USE

Some military families choose to keep homes because they anticipate returning later - for future assignments, retirement, family ties, or long-term location goals.

QUESTIONS TO ASK

- How likely is a future return?
- What carrying costs exist while away?
- How will the property be maintained?
- Is retaining the property financially sustainable?

CHAPTER 5

The Rental Potential Test

Four areas to evaluate before retaining any property.

RENTAL DEMAND

- Proximity to military installations
- Employment centers
- Schools and transportation
- Local housing inventory

CASH FLOW POTENTIAL

- Mortgage, taxes, insurance
- HOA fees
- Maintenance reserves
- Property management costs

PROPERTY CONDITION

- Roof age
- HVAC systems
- Major repairs
- Deferred maintenance

FUTURE MARKETABILITY

- Broad buyer appeal
- Renter appeal
- Long-term flexibility
- Neighborhood stability

PCS Scenario Analysis

SCENARIO A - SELL AND MOVE FORWARD

Substantial equity, limited rental demand, no plans to return. Selling may provide liquidity and simplicity.

SCENARIO B - RETAIN AS RENTAL

Property near a major installation, strong rental demand, positive projected cash flow. Retaining may create long-term opportunities.

SCENARIO C - FUTURE RETURN STRATEGY

Family anticipates returning to the area after future assignments. Retaining may provide flexibility and eliminate re-entering the market later.

CHAPTER 5

Allegiant Housing Strategy Matrix

Score each category from 1 to 5.

CATEGORY	SCORE
Rental Demand	______
Cash Flow Potential	______
Future Appreciation Potential	______
Property Condition	______
Likelihood Of Returning	______
Long-Term Financial Alignment	______
TOTAL SCORE	**____ / 30**

Higher scores may support retention analysis. Lower scores may support evaluating alternative strategies.

ALLEGIANT INSIGHT

Many military families focus on 'What is my house worth today?' A better question is 'What role could this property play in my financial future?' The strongest housing decisions are rarely emotional - they are strategic.

Mission Briefing - Before Deciding On Your Current Property

VA ENTITLEMENT | FUTURE PCS UITY | APPRECIATION | MAINTENANCE

COMING NEXT

Chapter 6 - PCS Housing Planning Worksheet

A step-by-step worksheet designed to help organize your finances, evaluate housing options, and create a personalized relocation strategy.

CHAPTER 6

PCS Housing Planning Worksheet

Turn your relocation into a housing strategy.

Every PCS creates a series of housing and financial decisions. Take your time and complete each section honestly. The goal is not to arrive at a predetermined answer - it is to create clarity.

SECTION 1 - CURRENT HOUSING SNAPSHOT

Property Address: ____________________

Current Duty Station: ____________________

PROPERTY TYPE

& Single Family
& Townhome
& Condo
& Duplex
& Triplex
& Fourplex

Estimated Current Property Value: $ ____________________

Current Mortgage Balance: $ ____________________

Estimated Equity: $ ____________________

Current Interest Rate: ____________________

Monthly Mortgage Payment: $ ____________________

SECTION 2 - PCS RELOCATION INFORMATION

New Duty Station: ____________________

Expected Report Date: ____________________

EXPECTED LENGTH OF ASSIGNMENT

& Less Than 3 Years
& 3 - 5 Years
& More Than 5 Years
& Unknown

FAMILY HOUSING GOALS

& Purchase A Home
& Rent A Home
& Keep Current Property
& Purchase And Retain Existing Property
& Still Evaluating Options

CHAPTER 6

Worksheet - Goals & Buy vs Rent

Continue your planning.

SECTION 3 - FUTURE HOUSING GOALS

Rank each item from 1 (not important) to 5 (extremely important).

CATEGORY	SCORE
Building Equity	______
Maintaining Flexibility	______
Generating Rental Income	______
Long-Term Appreciation	______
Reducing Monthly Housing Costs	______
Future Investment Opportunities	______
Returning To Current Area In The Future	______
TOTAL SCORE	_____ / 35

SECTION 4 - BUY VS RENT EVALUATION

PURCHASING - ADVANTAGES THAT MATTER MOST TO ME

& Building Equity
& Stable Housing Costs
& Future Appreciation
& Long-Term Ownership
& Future Rental Potential
& Community Stability

PURCHASING - CONCERNS

& Upfront Costs
& Future PCS Risk
& Maintenance Responsibilities
& Market Conditions

RENTING - ADVANTAGES

& Maximum Flexibility
& Lower Commitment
& Easier Future Relocation
& Reduced Maintenance

MY PRELIMINARY DECISION

& Buy
& Rent
& Continue Research

CHAPTER 6

Worksheet - Property, Purchase, & VA Planning

Final sections.

SECTION 5 - CURRENT PROPERTY EVALUATION (IF KEEPING)

Expected Monthly Rent: $ ____________________

Mortgage Payment: $ ____________________

Taxes & Insurance: $ ____________________

HOA Dues: $ ____________________

Maintenance Reserve: $ ____________________

Property Management Costs: $ ____________________

Estimated Monthly Outcome (Income - Expenses): $ ____________________

RENTAL POTENTIAL SCORE

CATEGORY	SCORE
Rental Demand	______
Property Condition	______
Location	______
Future Appreciation Potential	______
Market Stability	______
TOTAL SCORE	_____ / 25

SECTION 6 - FUTURE HOME PURCHASE PLANNING

Target Purchase Price: $ ____________________

Estimated Down Payment: $ ____________________

Estimated Monthly Payment: $ ____________________

Expected BAH: $ ____________________

Desired Commute Time: ____________________

MOST IMPORTANT PROPERTY FEATURES

- & School District
- & Commute
- & Yard
- & Rental Potential
- & New Construction
- & Condo
- & Multi-Family
- & Future Resale Value

SECTION 7 - VA LOAN PLANNING

CERTIFICATE OF ELIGIBILITY OBTAINED?

- & Yes
- & No
- & Unsure

PREVIOUSLY USED VA BENEFITS?

- & Yes
- & No
- & Unsure

QUESTIONS ABOUT

- & Entitlement
- & Restoration
- & Funding Fee
- & Occupancy
- & Multiple VA Loans
- & Future Home Purchase

SECTION 8 - HOUSING STRATEGY RECOMMENDATION

- & Sell Current Property And Purchase Again
- & Retain Current Property And Purchase Again
- & Retain Current Property And Rent At New Duty Station
- & Purchase At New Duty Station
- & Rent At New Duty Station
- & Continue Evaluating Options

ALLEGIANT INSIGHT

The strongest PCS housing decisions are rarely based on one factor alone. Successful military homeowners evaluate current needs, future opportunities, financial impact, available benefits, and future relocation possibilities before deciding on a path forward.

COMING NEXT

Chapter 7 - Military Wealth Building Through PCS Moves

How many military families use homeownership, VA benefits, and strategic housing decisions to build long-term wealth.

CHAPTER 7

Military Wealth Building Through PCS Moves

Turning military relocations into long-term financial opportunities.

For many military families, a PCS is viewed as an interruption. Others approach each relocation as an opportunity to strengthen their long-term financial position through strategic homeownership.

This does not mean every PCS should result in a home purchase. It means every PCS should be evaluated strategically.

The Military Advantage

POTENTIAL BENEFITS OF THE VA HOME LOAN PROGRAM

- No down payment options
- Competitive financing
- Ability to reuse benefits in many situations
- Access to owner-occupied multi-family opportunities
- Flexibility throughout a military career

Wealth Building Principle #1 - Equity Is A Powerful Asset

Every mortgage payment may contribute toward ownership rather than simply covering housing expenses. Over time, homeowners may benefit from principal reduction, appreciation, increased equity, and greater financial flexibility.

EXAMPLE

Home purchased: $300,000. Five years later: property value $365,000, mortgage balance reduced through payments. Result: potentially significant equity growth created through ownership and market appreciation.

Wealth Building Principle #2 - Every Property Doesn't Need To Be Sold

A home purchased during one assignment may eventually become a rental property, an appreciating asset, a source of future income, or a future retirement property. The key is evaluating each property individually.

Wealth Building Principle #3 - Think Beyond The Current Assignment

Ask: 'What could this property become in the future?'

- Is rental demand strong?
- Is the property near a major military installation?
- Does the area have strong employment growth?
- Would future buyers find the property desirable?

CHAPTER 7

House Hacking & The PCS Portfolio Strategy

Two long-term plays unique to military families.

House Hacking

VA financing may be used to purchase properties containing up to four units, provided occupancy requirements are satisfied. The borrower occupies one unit while other units may generate rental income.

POTENTIAL BENEFITS

- Offset housing expenses
- Build landlord experience
- Generate additional income
- Build equity
- Learn real estate fundamentals

The PCS Portfolio Strategy

HYPOTHETICAL CAREER ARC

Age 24 - purchase first home. Age 28 - PCS, retain first property, purchase second primary. Age 32 - PCS, evaluate retaining second property, purchase third. Age 36 - own multiple properties with significant long-term flexibility.

IMPORTANT REMINDER

Not every property should be retained. Not every market supports this strategy. The goal is not collecting properties - it is making informed decisions.

Common Wealth Building Mistakes

MYTH

- Buying without a long-term plan.

REALITY

- Every purchase should include an exit strategy.

MYTH

' Ignoring rental potential.

REALITY

' Future flexibility often begins with understanding rental demand before purchasing.

MYTH

' Overextending financially.

REALITY

' The goal is sustainability, not maximizing purchase price.

MYTH

' Allowing emotion to drive decisions.

REALITY

' Successful housing strategies are built on analysis rather than assumptions.

Wealth Building Checklist

& Could this property become a future rental?

& Is demand strong in the area?

& Would future military families rent this property?

& Is the property likely to remain desirable?

& Does ownership align with long-term goals?

& Am I purchasing based on strategy rather than emotion?

ALLEGIANT INSIGHT

The most successful military homeowners often ask 'How can this property support my future goals?' rather than 'How much house can I afford?' That shift in thinking often separates a housing purchase from a long-term wealth-building opportunity.

COMING NEXT

Chapter 8 - Military Housing Intelligence

How to evaluate housing markets, rental demand, military installations, insurance considerations, and resale potential.

CHAPTER 8

Military Housing Intelligence

How to evaluate a housing market before you buy.

A beautiful home in the wrong location can create challenges when it's time to sell, rent, or relocate. A modest home in the right location may provide greater flexibility, stronger demand, and better long-term performance.

You are not just buying a house - you are buying a location.

The Five Pillars Of Military Housing Intelligence

PILLAR 1 - INSTALLATION PROXIMITY

Properties near major installations frequently benefit from consistent population turnover, steady housing demand, strong rental activity, and future resale opportunities.

- How far is the property from the installation?
- What is the typical commute?
- Will future military families find the location desirable?
- Are major employers nearby?

PILLAR 2 - RENTAL DEMAND

SIGNS OF STRONG RENTAL DEMAND

& Growing population
& Military presence
& Healthcare employment
& Education employment
& Commercial growth
& Limited housing inventory

PILLAR 3 - FUTURE RESALE POTENTIAL

CHARACTERISTICS ASSOCIATED WITH BROAD MARKET APPEAL

& Functional floor plans
& Reasonable commute times
& Good school access
& Well-maintained neighborhoods
& Practical home sizes
& Stable community development

CHAPTER 8

Housing Intelligence - Costs, Flexibility & Red Flags

Continue your evaluation.

PILLAR 4 - INSURANCE & OWNERSHIP COSTS

Many buyers focus on principal and interest while overlooking the true cost of ownership.

& Property Taxes
& Homeowners Insurance
& Flood Insurance
& HOA Dues
& Maintenance Reserves
& Utilities

ALLEGIANT INSIGHT
A property with a lower purchase price does not always result in lower monthly ownership costs. Understanding the complete ownership picture is critical.

PILLAR 5 - LONG-TERM FLEXIBILITY

Ask yourself: Could this property work if I PCS again, decide to rent it, the market slows, or my plans change?

Military Housing Market Red Flags

WATCH FOR
Extremely long commute times. Weak rental demand. Significant deferred maintenance. Excessive HOA restrictions. Limited future buyer appeal. Population decline. Significant insurance challenges.

Red flags don't always mean 'don't buy' - they mean evaluate carefully.

The Allegiant Property Evaluation Score

CATEGORY	SCORE
Installation Proximity	______
Rental Demand	______
Future Resale Potential	______
Insurance Affordability	______
Long-Term Flexibility	______
Neighborhood Appeal	______
TOTAL SCORE	____ / 30

SCORING INTERPRETATION

25 - 30

Excellent Long-Term Flexibility
A strong candidate across all five pillars - well positioned for future flexibility.

19 - 24

Strong Candidate
A solid option that deserves continued evaluation and deeper diligence.

13 - 18

Additional Research Recommended
Several pillars need more clarity before moving forward.

Below 13

Carefully Evaluate Risks
Significant concerns exist that should be addressed before committing.

ALLEGIANT INSIGHT

Many buyers ask 'Is this a good house?' A better question is 'Is this a good housing decision?' A great property in the wrong market can become a challenge. A solid property in a strong market may create opportunities for years to come.

COMING NEXT

Chapter 9 - PCS Readiness Scorecard

Measure your relocation readiness, housing strategy preparedness, VA loan readiness, and overall mission status before making your next move.

CHAPTER 9

PCS Readiness Scorecard

Measure your readiness before your next move.

Every PCS involves hundreds of moving pieces. This scorecard helps identify strengths, uncover blind spots, and determine where additional preparation may be beneficial. This is a planning tool - not a pass-or-fail test.

HOW TO SCORE

5 FULLY PREPARED | 4 MOSTLY | 3 SOMEWHAT | 2 LIMITED | 1 NOT PREPARED

CATEGORY 1 - PCS PLANNING READINESS

I understand my relocation timeline. Score: ______

I have reviewed my PCS orders and reporting requirements. Score: ______

I have established a preliminary relocation plan. Score: ______

I understand the housing market near my next duty station. Score: ______

I have identified potential housing options. Score: ______

Category Total (/ 25): ______

CATEGORY 2 - HOUSING STRATEGY READINESS

I understand whether buying or renting best aligns with my goals. Score: ______

I have evaluated the advantages and disadvantages of each option. Score: ______

I understand how long I may remain at my next assignment. Score: ______

I have considered future PCS possibilities. Score: ______

I understand my long-term housing objectives. Score: ______

Category Total (/ 25): ______

CHAPTER 9

Scorecard - Property, VA, Finances & Future

Complete each category.

CATEGORY 3 - CURRENT PROPERTY EVALUATION

I understand my property's estimated value. Score: ______

I understand my available equity position. Score: ______

I have evaluated rental demand. Score: ______

I understand future maintenance considerations. Score: ______

I have considered whether retaining ownership aligns with my goals. Score: ______

Category Total (/ 25): ______

CATEGORY 4 - VA LOAN READINESS

I understand my eligibility status. Score: ______

I understand occupancy requirements. Score: ______

I have obtained or reviewed my Certificate of Eligibility. Score: ______

I understand funding fee considerations. Score: ______

I understand my entitlement situation. Score: ______

Category Total (/ 25): ______

CATEGORY 5 - FINANCIAL READINESS

I have reviewed my credit profile. Score: ______

I understand my estimated housing budget. Score: ______

I have established emergency reserves. Score: ______

I understand expected closing costs. Score: ______

I have organized important financial documents. Score: ______

Category Total (/ 25): ______

CATEGORY 6 - LONG-TERM PLANNING READINESS

I have considered future homeownership goals. Score: ______

I have evaluated future rental opportunities.	Score: ______
I understand how another PCS could impact my plans.	Score: ______
I have identified potential wealth-building opportunities.	Score: ______
I understand my long-term housing strategy.	Score: ______

Category Total (/ 25): ______

CHAPTER 9

Mission Readiness Assessment

Add all category totals together.

PCS Readiness Total Score (/ 150): ______________________

Mission Status Levels

126 - 150 — **Mission Ready**
Strong understanding of relocation, financing, housing, and long-term planning. Continue refining your strategy and executing your plan.

101 - 125 — **Operationally Prepared**
Solid foundation with room to strengthen a few key areas. Review lower-scoring categories and address remaining gaps.

76 - 100 — **Additional Planning Recommended**
Several important areas deserve further evaluation before making major housing decisions.

75 Or Below — **Mission Planning Required**
Significant preparation opportunities exist. Review previous chapters and develop a clearer relocation plan before moving forward.

Allegiant Quick Check

& Do I understand my VA entitlement situation?
& Do I know whether buying or renting best fits my goals?
& Have I evaluated my current property's future potential?
& Do I understand the market near my next duty station?
& Have I considered future PCS moves?
& Do I have a long-term housing strategy?
& Am I making decisions based on planning rather than urgency?

ALLEGIANT INSIGHT

Many military families spend months planning the move itself. Few spend the same amount of time planning the housing strategy behind it. The most successful relocations are not the easiest - they are the most intentional.

COMING NEXT

Chapter 10 - Military Resources & Your Next Steps

Trusted military relocation resources, financial readiness tools, housing planning references, and the next steps for building your personalized PCS housing strategy.

CHAPTER 10

Military Resources & Your Next Steps

Continue planning with confidence.

Congratulations on making it to the final chapter. Whether this is your first PCS or one of many, the most successful relocations begin with preparation - not pressure.

Your PCS Resource Library

PCS RELOCATION CHECKLIST

A complete step-by-step timeline designed to keep your relocation organized from the day you receive orders through move-in. Use it before every PCS to stay on track.

ALLEGIANT'S VA LOANS

Learn more about VA eligibility, Certificate of Eligibility, funding fees, occupancy requirements, VA loan myths, multiple VA loan opportunities, and homebuying with confidence.

HOME LOAN TOOLKIT

Explore the homebuying process from pre-approval through closing: budgeting, mortgage options, closing costs, loan terminology, and what to expect during underwriting.

PLAN MY MOVE

The official military relocation planning tool that generates personalized PCS action plans based on your duty station, family situation, and timeline.

MILITARY FINANCIAL READINESS (FINRED)

Official Department of Defense financial education covering budgeting, debt management, credit, savings, military financial planning, and relocation budgeting.

MILITARY ONESOURCE

Trusted military support resource offering relocation assistance, housing, family services, education, employment, and transition support.

CHAPTER 10

Your PCS Success Checklist

Before your next housing decision.

- & Do I understand my VA benefits?
- & Have I reviewed my entitlement situation?
- & Have I created a relocation budget?
- & Do I understand the market near my next duty station?
- & Have I evaluated whether buying or renting best supports my goals?
- & If I already own a home, have I considered both selling and retaining it?
- & Have I developed a long-term housing strategy?

If you answered 'No' to any of these questions, revisit the relevant chapter or speak with a trusted mortgage professional before moving forward.

The Allegiant Difference

At Allegiant Lending Firm, we believe military families deserve more than a loan. You deserve a partner who understands military life, PCS relocations, VA financing, and long-term homeownership strategy.

MILITARY LIFE | **PCS RELOCATIONS** | **VA FINANCING** | **LONG-TERM STRATEGY**

FINAL MISSION BRIEF

A PCS marks the beginning of a new chapter. Housing is one of the largest financial decisions you will make throughout your military career. The strongest strategies are built through preparation, education, and a clear understanding of the opportunities available to you.

Thank You For Your Service

On behalf of everyone at Allegiant Lending Firm, thank you for your service and the sacrifices you and your family make. We hope this guide provides clarity, confidence, and practical value throughout your military homeownership journey.

Safe travels, successful relocations, and best wishes at your next duty station.

- The Allegiant Lending Firm Team

MISSION COMPLETE

Build My PCS Plan

Whether you're:

- Purchasing at a new duty station
- Keeping your current home
- Evaluating future rental opportunities
- Using your VA loan benefit
- Planning your next move

Allegiant Lending Firm can help.

850-481-8085

AllegiantLendingFirm.com

Scan to open the Military PCS Financing Center