

## 2019 PCS TOOLKIT

Your Military Move Guide

### What's **NEW?**

- ★ TOP 15 BEST APPS for your move
- Travel Reimbursement FUN FACTS
- PPM / DITY Move Calculator
- AFTER THE MOVE Checklist

### **FEATURED PARTNERS**









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### THE PCS PROCESS

Moving can be both exciting and stressful, especially if this is your first move. We have the resources ready to help you through your permanent change of station assignment - which generally ranges from two to four years. Here are the steps involved when PCSing!

### 1. Assignment Notification

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 move.

### 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.

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) Do-it-Yourself (DIY) 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

Log into the Defense Personal Property System (DPS) to schedule your move.

### Have the following information ready for DPS:

- Your contact information
- Estimated Shipping Weight
- Pick-up & Delivery dates / locations
- Special items (boat, guns, RV, large electronics)
- PBP&E or Professional-Gear (Pro-Gear) list/weight
- Your preferred transportation provider (moving company)



To confirm your packing and moving dates take the DD forms generated by DPS to your current Installation Transportation Office. The Transportation Office will assign a moving company - Transportation Service Provider or Carrier.

### 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.

### 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.).

### 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. 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

You've arrived to your new home, received your household goods and now you are unpacking! 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.



## TOP 15 BEST APPS FOR YOUR PCS MOVE

### Apps Before You Move

### MINT

Moving can be hectic and expenses can quickly add up. It's important to set a clear budget and stick to it. Mint allows you to create budgets for different aspects of your move and track your spending as you go.

### WUNDERLIST

Productivity at its finest! This is the ultimate app when it comes to keeping you organized for your move. Wunderlist lets you create to-do lists and reminders to keep you on schedule.

### LETGO | THREDUP | FACEBOOK MARKETPLACE

Do you have items you no longer need? Will you need all your snow equipment at your new installation? If not it's time to purge. Below are some great apps to help you lighten your load.

### **SORTLY**

Keep track of all your household items in one spot. This app allows you to create a visual inventory of your home and helps you keep track of each item with tags and labels. You can even label each items box location to help you organize for the move.

### **Moving Day**

### **TASKRABBIT**

Do you need help with your DIY move? This app has vetted taskers to help with all your moving needs, including packing up your belongings and loading your moving truck.

### **THUMBTACK**

Thumbtack provides access to skilled local professionals for hire. Whether your home needs a deep clean or a new carpet installation before you move, thumbtack has the service you need.

### Apps After You Move

### **MYBASEGUIDE**

This app allows you to connect with US Military installations and covers all service branches. Finding checkin locations and procedures, building numbers and phone numbers on base has never been easier. This app



also includes a wealth of information regarding base news, housing, employment, education and schools, health care and dental services, as well as community activities and recreation.

### **FACEBOOK**

The #1 Social Media Platform for the military community. Stay in touch with family and friends 24/7 and start connecting with your local community. Join your new installation Facebook Groups & Events to make new friends, get involved and expand your social circle faster and easier.

### **CERTIFIKID**

The CertifiKid app is a great way to find family-friendly deals and activities in your area.

### **COMMISSARY REWARDS**

You can save even more when shopping at the Commissary. You can clip and share digital coupons and automatically redeem them when you scan your Commissary Rewards Card at checkout.

### **SHOPSAVVY**

This app will be your best friend. Not only does it have great military coupons, deals and specials, but you can also get cash back after shopping.

### **ROVER**

We all want the best care for our furbabies. This app connects you with over 200,000 trusted pet sitters and dog walkers in the U.S.

### CARE.COM

Helps you find a trusted babysitter by connecting you with the childcare professionals. You can select a sitter based on their experience level and availability and can trust that they come highly recommended.



## PPM/DITY MOVE CALCULATOR

Calculate your allowances and expenses of an OCONUS-CONUS PCS with the PPM/DITY Move Calculator tool.

### **DITY MOVE CALCULATOR**

### What is a DITY move?

### 2019 FUN FACT: Travel Reimbursement

- Per Diem Lodging increased from \$93 to \$94
- Pier Diem Meals remain at \$55 & incidental expenses remain at \$5
- **Dislocation Allowance (DLA)** increased by 2.6%
- PCS Mileage Rates remain the same amount as in 2018 at \$0.18 per mile

A DITY (Do IT Yourself) move, now called a Personally Procured Move (PPM), is a type of PCS move in which you are reimbursed for moving part (partial DITY) or all (full DITY) of your own stuff, whether you're using your own vehicle, a rental truck/vehicle, or borrowing someone else's vehicle. If you choose a PPM / DITY 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.

### **Additional Resources:**

- | TR (|oint Travel Regulation) PDF The official source for all military travel regulations
- Defense Travel Site PCS FAQ

### Will this calculator work for any PCS move?

This calculator only works for CONUS-CONUS PCS moves (Alaska included). If you are driving to your new base but the government is moving all of your stuff for you, the HHG Weight box, Reimbursement for Movement of HHG box, and some of the expenses boxes will not be applicable. But, you will still receive DLA and Per Diem and can use this calculator to find what you will get. This calculator is not meant for those who are traveling by commercial means (i.e. flying).

### What allowances will I receive if I do a DITY move?

Most members will receive MALT (Monetary Allowance in Lieu of Transportation), Per Diem, and DLA (Dislocation Allowance). You will also be compensated for moving your own household goods, paid by the pound. Please see the explanations under each allowance in the "Allowances" section of the calculator for more information.



# PCS EXPENSES BREAKING YOUR BACK?

**A Loan from Pioneer Services Could Help** 

Don't let unexpected expenses break your back, or your budget. From receiving orders to settling into your new place, a personal loan from Pioneer Services can help with the heavy lifting of your PCS move.

From moving supplies to sofas, and everything in between, we've got your six.

- ★ Personal loans from \$500 \$10,000
- ★ Fixed rates & affordable payments
- ★ Easy to apply
- ★ No collateral required
- ★ Quick access to funds
- \* All ranks & branches

Learn more or apply today:



HOTELS & TRAVEL COSTS

STORAGE FEES &

PACKING SUPPLIES





### BUDGET ESTIMATOR

### **Budget Estimator DIGITAL VERSION**

	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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## PCSing WITH PETS

PCSing with pets requires more planning than just a few more pit stops during the final move. 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 microchip 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.

### **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 AND 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 CHECKLIST

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**

то до	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.		



 $\square$  Identify school requirements for children (if applicable).

 $\square$  Post home for rent or sale on AHRN.com.

### **Moving Checklist: 1 Month Out**

то до	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.
$\square$ 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.
$\square$ 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).
$\square$ 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 DisposalWaterTelephoneInternet/CableLawn Care
$\square$ Cancel any subscriptions and memberships (i.e. newspaper or gym).
$\square$ 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**

то ро	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

	as possible after your arrival. The TO/TSP needs a telephone number and/or address where you can be reached on short notice.
С	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.
С	You or your designated representative in writing must be home on the day of delivery.
	I 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.



### Moving Checklist: After the Move

то do	NOTES	DONE
If you are an active service member, you will be given the telephone number of the transportation office at your new duty station. You should contact the office as soon as possible, and provide them with a phone number where the member or designated representative may be reached.		
If you are making use of the destination Household Goods Office, contact them to arrange for delivery of personal property.		
Arrange for phone, gas, and electricity to be connected. Check the pilot lights on the stove, water heater, incinerator and furnace.		
If you are moving to a new state, register your car and get a new driver's license as soon as possible.		
Register your children in school.		
Connect with medical services in your new location, such as doctors, dentists, etc.		
Before the moving van arrives, clean the hard-to- reach places in your new residence.		
When the movers arrive, check their inventory against the one you made prior to departure they should match.		
Know in advance where to place each piece of furniture. The mover is required to place each piece only one time.		
At time of delivery, you are entitled to the reassembly of all items that were disassembled by the carrier. In addition, you are entitled to have everything unpacked, with packing materials removed from the residence, unless you specifically waive this service.		





Introducing Nest Secure alarm system, now with Professional Monitoring.

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### HOME SECURITY FEATURES

### Smartphone Control

The free Nest app lets you arm, disarm, and get notifications wherever you have cell coverage or Wi-Fi.

### Disarm with the Nest Tag

The easiest way to arm and disarm. Without a passcode. Just tap Nest Tag on Nest Guard to tag in and out.

### Location-Based Remind Me Alerts

Forgot to arm the system before you left your home? Rest assured knowing your app is designed to remind you even when you forget the simple things.

### Home Coverage

Nest Detect looks out for doors, windows, and rooms. On a wall, it detects motion. On a window, it detects open and close. On a door, it can detect both motion and open/close.



**Nost Guard** 

It's the friendly security base where you arm and disarm with Nest Tag or a passcode. It's also a loud alarm and motion sensor with battery backup.



**Nest Detect** 

Stick Nest Detect on a cloor, wall or window. On a well, it detects open and close. On a door, it can detect both motion and open/ckse.



### Nost Tag

Just tap Nest Tag on Nest Guard to tag in and out. Give one to family or someone you trust. And easily disable a lot Nest Tag from the Nest app.



Nest app

Always know what's happening at home with the free Nest app. Mobile notifications require working literate and Wi-Fi.

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## 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
☐ 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



## START YOUR SEARCH ON AHRN.COM

AHRN.com is your off-base housing and real estate platform customized to serve and support the military community move from one base to another world-wide.

We are obsessed with providing the best military user experience! Whether you are PCSing, ETSing or just surfing the site for home listings, we provide all the housing and moving resources relevant for your situation!

### Haven't Registered Yet?

Find available listings on the #1 trusted military website!

- We calculate BAH so you're not paying out of pocket
- We provide Rent Averages so you don't pay too much
- We search homes based on your housing criteria (distance to base, pets, etc.)
- We give recommendations, local insights, and map overlays that offer details on commute, reported crime, schools, and nearby businesses

**REGISTER NOW** 

### **Already Registered?**

See your available listings, update your housing profile criteria or get connected to an AHRN.com *Certified Military Real Estate Agent* in your area.

LOG INTO YOUR ACCOUNT



## 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 Logns**

The VA loan program is not only an important benefit of military service, but it provides available and costeffective 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

