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THE MILITARY PCS GUIDE

PCS to San Diego

VA loans, base commutes and a stress free move for military families.

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A LETTER FROM JONATHAN

PCS to San Diego

Thank you for your service. A PCS move is a lot: new command, new schools, short timelines and a housing decision that matters for years.

San Diego is one of the largest military communities in the country, and our team helps service members and veterans buy, sell and rent here every year. This guide covers VA loans, where to live near each base and how to buy before you arrive.

Jonathan Fisher & The Fearless Realty Team

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San Diego bases and nearby neighborhoods

INSTALLATION	POPULAR NEIGHBORHOODS
Naval Base San Diego (32nd Street)	Chula Vista, National City, Bonita, South Park, Golden Hill
Naval Base Coronado (NAS North Island, NAB Coronado, OLF Imperial Beach)	Coronado, Imperial Beach, Chula Vista, Otay Ranch
Naval Base Point Loma and MCRD San Diego	Point Loma, Ocean Beach, Clairemont, Linda Vista
MCAS Miramar	Mira Mesa, Scripps Ranch, Clairemont, Santee, Poway
Camp Pendleton	Oceanside, Fallbrook, Vista, San Clemente
Naval Medical Center San Diego	South Park, North Park, Golden Hill, Chula Vista

> The South Bay puts you minutes from 32nd Street and Coronado, often with more home for your money.

02

How VA loans work

- No down payment required for borrowers with full entitlement
- No monthly mortgage insurance
- Since 2020 there is no VA loan limit for borrowers with full entitlement; your lender sets the maximum based on income and credit
- A one time VA funding fee applies (2.15% on first use with less than 5% down) unless you are exempt, for example because of a service connected disability
- The fee can be rolled into the loan
- Sellers can contribute toward your closing costs

If you have used your VA benefit before and still own that home, you may have partial entitlement. Then county loan limits affect how much you can borrow with zero down. Your lender will check your Certificate of Eligibility.

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Your VA loan checklist

- ☐ Certificate of Eligibility (your lender can usually pull it)
- ☐ PCS orders
- ☐ Recent LES statements
- ☐ DD214 if you have separated
- ☐ Bank statements and photo ID

04

BAH and your budget

Your Basic Allowance for Housing depends on your rank, dependents and duty station ZIP code. Use the official BAH calculator for current rates and let us know your number. We will show you homes where your payment fits inside your allowance.

> Many families buy with a plan to rent the home out at their next PCS. We help you pick a home that will also work as a rental.

05

Buying before you arrive

01 **GET PRE APPROVED**
Work with a VA experienced lender licensed in California.

02 **STRATEGY CALL**
We map neighborhoods to your base, schools and budget.

03 **LIVE VIDEO TOURS**
Shop from your current duty station.

04 **OFFER AND ESCROW**
Sign everything electronically; power of attorney options exist if you are deployed.

05 **CLOSE ON YOUR TIMELINE**
We line up your close with your report date and household goods delivery.

06

Your PCS timeline

WHEN	WHAT TO DO
As soon as you get orders	Call us, contact the housing office, get pre approved
8 to 10 weeks out	Set your budget around BAH, research schools, plan your household goods move
6 to 8 weeks out	Tour homes by video or on a house hunting trip, write an offer
4 to 6 weeks out	Escrow, inspections, appraisal, insurance
Arrival	Final walkthrough, close, get keys, schedule delivery

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Selling or renting your current home

Leaving San Diego on orders? We help you decide whether to sell or keep the home as a rental, and we can connect you with property management so you can rent it out from anywhere.

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NEXT STEP

Let's talk about your move.

Every guide ends the same way: with a real conversation. Call or text us and we will build a plan around your timeline, your budget and your goals. No pressure, no obligation.

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Fearless Realty, brokered by Real. Jonathan Fisher, DRE# 02002627. This guide is general education, not legal, tax or lending advice. Loan programs, limits and fees change; confirm current terms with a licensed lender. Equal Housing Opportunity.