



# GETTING THE MOST FROM PCS AND MILITARY MOVES

SIMPLE AND CONCRETE TIPS TO HELP YOU KEEP YOUR SANITY ALONG THE WAY

*A Permanent Change of Station can be a busy time full of to-do lists, deadlines and forms. This guide serves as an introduction to some of the most important aspects of a military move, from shipping your vehicle overseas and securing housing at a new duty station to maximizing a Do-It-Yourself move to save money.*



# Getting the Most from PCS and Military Moves

Use this guide to find out all you need to know about Permanent Change of Stations, moving from base to base comfortably, and how to make DITY moves work for you. In this guide you'll find a breakdown of entitlements, how to ship your vehicle overseas, the best ways to move your household items, and how to execute a DITY move. You'll also find a helpful moving timeline and tips on finding housing, including the powerful VA home loan program.

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## ENTITLEMENTS

	<b>DLA</b> <i>Dislocation Allowance</i>	<b>MALT</b> <i>Monetary Allowance in Lieu of Transportation</i>	<b>Per Diem</b>	<b>TLE</b> <i>Temporary Lodging Expense</i>	<b>Advance Pay</b>	<b>MIHA</b> <i>Move-in Housing Allowance</i>	<b>TLA</b> <i>Temporary Lodging Allowance</i>	<b>OHA</b> <i>Advance Overseas Housing Allowance</i>	<b>BAH</b> <i>Advance Basic Allowance for Housing</i>
<i>what it does</i>	Covers miscellaneous costs of moving, like deposits and utilities	Reimbursement for mileage, between 15-20 center per mile	Pays for meals and a place to stay on your way to your new home	Covers cost of meals and staying in temporary housing	Interest-free loan using future pay as collateral	Pays for one-time expenses related to rent, home security & home livability	Covers lodging and meals while waiting for permanent housing	Makes up the difference between Basic Allowance for Housing & actual cost of rental housing	
<i>how paid</i>	Paid out when a travel voucher is turned in after moving				<b>WATCH OUT:</b> Lots of service members get in trouble with these; it's a loan, not free cash			DD Form 2367	
<i>CONUS/OCONUS</i>	CONUS & OCONUS	CONUS & OCONUS	CONUS & OCONUS	CONUS only	CONUS & OCONUS	OCONUS only	OCONUS only	Some OCONUS	CONUS & OCONUS
<i>length of eligibility</i>							60 days arriving, 10 days departing	12 months	3 months CONUS, 12 months OCONUS



## Restrictions

- ★ *One POV is allowed and must be owned by you or dependent*
- ★ *Check restrictions of host nations to make sure your POV is allowed*
- ★ *Can't exceed 20 measurement tons*
- ★ *Length x Height x Weight / 40 = Measurement Tons*
- ★ *Check out licensing, tax and insurance information for your destination country to make sure you have what you need*
- ★ *Make sure your vehicle meets emission and safety standards for your host country*
- ★ *Time limitations for POV shipment vary among military services. Check your branch's limits.*

# Shipping Your Vehicle Overseas

If you're moving inside the U.S., you'll need to drive, tow or ship your privately owned vehicle (also referred to as a POV) yourself. Only service members moving outside the continental U.S. can have their POV shipped at government expense. You're eligible if you're a member of the U.S. Armed Forces, a Department of Defense civilian or a military retiree and you have orders authorizing the shipment.

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Once you have government transport of your POV approved, you'll need to drop off your vehicle to be shipped. Check with your transportation office to find out where your vehicle should be turned over.

## What to have/do at drop-off

- Seven copies of orders and any amendments
- One certified vehicle title and two copies
- Written approval from lien holder if vehicle is financed or leased
- Driver's license, proof of ownership and photo ID
- Complete set of keys (and a set for yourself)
- Power of attorney if someone is dropping off your POV for you
- Turn off the theft alarm system
- Clean vehicle of dirt and mud
- Your vehicle's mileage, make, model, color, year and serial number
- Destination address where you can be reached when vehicle arrives

An inspector will go over the vehicle with you at drop-off and fill out DD Form 788, which you'll need in order to pick up your vehicle and make any damage claims. Make sure to leave an address where you can be reached at your destination, so you can be notified when your POV arrives. POV shipments can take anywhere from a week to a couple months, so be patient.

## What to have/do at pick-up

- Driver's license or military ID
- DD Form 788
- Keys
- Power of attorney if someone else is picking up your vehicle for you
- Go over your vehicle carefully and record any loss or damages on DD Form 788

## What You'll Need to Do

- ★ Complete DD Form 2278 in advance of the actual move, authorized by transportation office
- ★ Receive advance approval for moving vehicle
- ★ Get a certified weight ticket for the truck when it's loaded and empty
- ★ Turn in your settlement voucher within 45 days of start of the move
- ★ Save a separate W-2 form for your move and all receipts for tax purposes
- ★ Keep detailed records and receipts during your move
- ★ Fill out form DD 1351-2: Travel Voucher
- ★ Turn in: Copies of PCS travel orders, paid rental agreement for the moving vehicle and vehicle registration if using your own vehicle to move

## Tips for DITY moves

- ★ Look for military rates on moving vans and trucks
- ★ A loading ramp with a dolly will speed up the loading process and protect your back
- ★ Load heavy furniture first so you can stack boxes and bags on top and around
- ★ Throw out hazardous materials and items like aerosol cans, paint and thinners that can explode in transit
- ★ Keep items from different rooms separated into different boxes and label all boxes so you'll know where they go when you unload

# Moving Your Household Items

One option for moving to your next duty station is doing some or all of the move yourself, known as a DITY (do-it-yourself) or PPM (personally procured move). DITY moves are voluntary, and active duty service members can choose between a full DITY move, a government move or a partial DITY move, a combination between the two.

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With a DITY move, the service member gets up to 95 percent the cost of what a government move would have cost to compensate them for doing all the work.

## DITY

- Have to pack, load, unload and transport everything yourself
- Your things arrive when you do
- You control if things break or not
- You pay up front and are reimbursed later
- Opportunity to make or lose money

## GOVERNMENT

- Let someone else do the work
- You may end up waiting a few days for your things
- Your belongings are in the hands of the movers
- No cost
- Break even



Heading to a new duty station can be pretty intimidating, so the Armed Forces created programs to help service members adjust to a new area and orient them to support services.

## Support Service Programs

- ★ **Army** - Total Army Sponsorship Program
- ★ **Marines** - Relocation Assistance Program
- ★ **Air Force** - INTRO Program
- ★ **Navy** - Navy Personnel Command Sponsor Program
- ★ **Coast Guard** - SITES Program

## 5 Steps to Avoid Moving Scams

- 1** Look for movers that give all-inclusive pricing, not estimates that could change later.
- 2** Watch for companies that ask what your budget is and adjust their estimates to match.
- 3** Make sure to have an estimator visit your home. Avoid telephone rate quotes as much as possible.
- 4** Check out the community ratings of moving companies on sites like [epinions.com](https://www.epinions.com) and [yelp.com](https://www.yelp.com).
- 5** See how long the company has been in business and if it has any complaints lodged against it with the Better Business Bureau.





# Moving Timeline

If you're not the do-it-yourself type, or just appreciate someone else doing the work for you from time to time, a government move might be for you. Just schedule everything with your transportation office, set up appointments with the movers and you're set.

The movers can take care of packing, loading, unloading and unpacking all of your belongings. You just have to tell them where everything goes and help make sure nothing gets lost or broken in the process.

**Government moves can still be a stressful time, so use this countdown to make sure you stay on track and get everything done before moving time.**

## Moving Timeline

3  
months

- ★ Get free copies of your credit report and check for errors
- ★ Get an appointment with your transportation office to discuss your moving options
- ★ Create a records file for the family and one for each person to speed up paperwork and ensure you have important documents on hand
- ★ If you're selling your home, get the house ready to sell and hire a real estate agent
- ★ If you're planning to rent your home, contact the housing office to add your house to rental listings

2  
months

- ★ Set up Power of Attorney if you think you may need your spouse or another agent to handle parts of the move, such as:
  - Buying/selling your home
  - Shipping household goods
  - Shipping your POV

- ★ Create a general inventory of household items, organized by room
- ★ Have your valuable items appraised
- ★ Begin cleaning and sorting through your things, deciding what to keep and what to leave behind
- ★ Call the housing office to let them know you're terminating family housing and apply for housing at your next location.
- ★ Set up trips to go house hunting and request TDY in advance.

1  
month

- ★ Check to make sure driver's licenses and ID cards are up to date
- ★ Continue to clean and sort through household items
- ★ Make a list of people and organizations that will need your new address
- ★ Go over your finances and budget for the move, including what advance pay and DITY settlement you've received
- ★ Collect records from schools, doctors and vets
- ★ Host a going away party for your kids, and make sure they get contact information from all their friends
- ★ Let your utility, cable and other home services companies know when to disconnect their services
- ★ Talk to your bank and either transfer your account or set up a new account in your new location



## Moving Timeline Cont.

2  
weeks

- ★ Double check all schedules and appointments with the transportation office
- ★ Take your pets for vaccinations and check-ups
- ★ If you're driving, service your vehicle and get a tune up for the trip
- ★ Make reservations at hotels along your travel route

1  
week

- ★ Make sure to drain oil and gas from equipment like lawn mowers and chainsaws.
- ★ Set up child care for moving day
- ★ Settle outstanding bills and return library books and rented videos
- ★ Back up important computer files to an external hard drive
- ★ Pull items out of hard-to-reach places so they're accessible to the movers

DAY  
before

- ★ Unplug and disconnect major appliances
- ★ Empty refrigerator and freezer so they can dry out for at least 24 hours
- ★ Take apart electronic equipment with lots of wires
- ★ Pack valuables, cash and jewelry and everything you don't want packed in the trunk of your car so it's out of the way of the movers
- ★ Give a copy of travel plans to a friend

DAY  
of move

- ★ Stay with the movers and make sure they understand your plan for packing
- ★ Keep a loose record of what's packed in each box
- ★ Keep a cooler with cold drinks for the packers
- ★ Keep items you might need on moving day like cleaning supplies and tools in a box, and mark it so the packers know to leave it alone

DURING  
the move

- ★ Keep a record of all moving expenses for tax time
- ★ Take a small bag per person to cut down on baggage
- ★ Pace yourself and break up the driving each day to reduce stress and safety risks

UPON  
arrival

- ★ Let the transportation office know that you've arrived so you can get the items that were shipped for you
- ★ Turn in your travel voucher and make sure all of your paperwork is in order
- ★ Check over your shipment of household goods and make any claims for damaged or missing items

## KIDS

*Kids pick up on your attitudes, so try to be positive during the move. Involve the kids in picking out the new house or apartment so they feel more in control during the move. For moving day, get a babysitter so the kids are out of the way and less affected by the hustle and bustle.*

Picking up and moving to a new duty station involves a lot more than just your things. Make sure not to forget about changing your address with important institutions like banks, lenders or anyone else you get important and confidential mail from.

## PETS

*Do some research and find out the specific requirements in your destination for importing animals. Some countries and states require different documentation and vaccines. Keep a health certificate and rabies certificate with your pet so you can avoid the hassle of quarantine or denial of import.*

*If your pet will need to be medicated during travel, try a dose at home to see the effects before you travel. Get a secure travel carrier that will accommodate standing up and turning around. If traveling by car, keep feeding to a minimum and stop frequently to let the pet drink, stretch its legs and relieve itself.*

## TAXES

*Moving expense write-off:*

- *When you move to a new location because you've changed job locations, like with a PCS, you can deduct some of those expenses come tax time. You'll need Form 3903.*
- *Whether you're doing a DITY move or a government move, the money the government pays either by paying you to move or moving your things cannot be deducted from your taxes. But keep your receipts from what you've spent while moving, and you can deduct that total from your income when you file your taxes.*

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## Relocation Reminders

### **Auto Insurance:**

- ★ *Your policy needs to be updated or replaced when you move to a new state, because rates and coverage are location-specific.*

### **Homeowners Insurance:**

- ★ *Check to see if you need to purchase additional coverage for flood, earthquake or other regional environmental hazards.*
- ★ *Research the cost of insurance in neighborhoods you'd like to live in.*

### **Banks:**

- ★ *If your bank doesn't have a branch where you're moving, consider switching banks to avoid costly ATM fees.*
- ★ *Call around to banks in your new area to compare rates and fees and try to get an account set up before you move.*



# Finding Housing

Nothing's more important than finding a place for you and your family to live at your new duty station. You may be considering whether to live off base or in the local community.

Even if you're gunning for family housing, you may end up renting while you wait for your name to move up the list. Family housing can be a great, economical option for families, so be patient and make sure to turn in your paperwork on time.

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## Family Housing

### Application:

- ★ *Your date of eligibility is your date of departure from your last station*
- ★ *You have 30 days after arrival to apply for housing or you lose your eligibility date*
- ★ *Check AR 210-50 to determine the number of bedrooms for which your family is eligible*

### Assignment:

- ★ *You'll receive an estimate from the housing department for how long it will take you to be assigned quarters*
- ★ *Waiting lists can be long, up to and beyond a year, and estimates can change, so be patient*

If you're waiting on your family housing assignment to come through, or you aren't interested in living on base, renting or even buying a home could be a good way to go. Be sure to shop carefully and find a place you really like.

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## Renting

- ★ Check out rental guides, online listing agencies and talk to individual rental companies in your destination city.
- ★ Talk to your sponsor or a friend who knows the city to get an idea of good neighborhoods and areas to live.
- ★ Research rental companies, looking for a long service history and positive customer reviews.

## Buying

### Steps

- ★ Find a lender and get preapproved
- ★ Start shopping for a home and sign a contract
- ★ Move through the underwriting process and onto closing

### Getting an Agent

- ★ Get referrals from friends, family and your lender
- ★ Make sure you're comfortable with your agent before signing on
- ★ Attend open houses and see who people recommend and are talking about
- ★ Look for good feel of community and that they're working in your best interest

## BUYING TIPS

- ★ Start searching for homes online and narrow your list to the most interesting properties
- ★ Do as much research as you can scoping neighborhoods and finding listing prices
- ★ Document as much as possible because memories can be fleeting after a touring a dozen or more homes
- ★ If you fall in love with a house, and it's the right price, don't wait to see what else might be out there.

# Finding Housing ..... Continued

When government housing isn't available, the Armed Services provides a Basic Allowance for Housing to help cover the cost of a place to live. The amount of BAH you could be eligible for differs based on geographic location, pay grade and dependent status.

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## What to Know

- ★ The BAH program collects data on rental housing costs, including utility costs and renters insurance to determine the amount.
- ★ Some units are ineligible, including mobile homes, furnished units and income-subsidized housing.
- ★ Properties are subject to screening, and information like rental rates, availability and utility inclusions in the rent will be checked over the phone.
- ★ BAH won't necessarily pay for your full rent or mortgage payment.

## VA LOAN

There are several common types of mortgages. Millions of military borrowers are eligible for a VA loan, which for qualified borrowers comes with no down payment, no private mortgage insurance a host of other key benefits.

Being eligible for a VA loan doesn't guarantee you'll secure financing, but the program continues to help hundreds of thousands of deserving borrowers each year. These flexible government-backed loans have helped more than 20 million veterans since 1944.

Today, they're more important than ever during a time of tight credit and lending restrictions. A Veterans United loan specialist can help you learn more about VA loans and what home program might work best for you and your family. Call **888-212-1958** or visit **Veterans United online** to learn more.



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