THE NICHOLS BRIEF / MILITARY RELOCATION EDITION

PCS TO JOINT BASE SAN ANTONIO

A practical field guide for your move to Military City USA.

THE NICHOLS BRIEF GROUP
SAN ANTONIO REAL ESTATE

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01 / START HERE

Your JBSA relocation brief

Joint Base San Antonio is a network of installations. Your duty location, report-hour commute, family priorities, and likely holding period should shape where you live.

INSTALLATION	COMMON MISSIONS	SEARCH STARTING POINTS
JBSA-Lackland	Basic military training, technical training, and support commands.	West and northwest San Antonio; Alamo Ranch and nearby corridors.
JBSA-Randolph	Flying training, education, and headquarters missions.	Universal City, Schertz, Cibolo, Converse, and northeast San Antonio.
JBSA-Fort Sam Houston	Medical, Army North, and joint-service missions.	Central, northeast, and north-central San Antonio, depending on report time.
Camp Bullis	Field training, readiness, and medical training support.	North and northwest San Antonio, Leon Springs, and surrounding areas.

Drive the route during your actual report-hour window. A short distance on the map can become a very different commute at 0600 or during afternoon traffic.

- Confirm the installation, exact duty location, report date, and gate you expect to use.
- Set a comfortable total housing payment; use BAH as one input, not the entire budget.
- Choose a maximum commute in minutes—not miles.
- Decide whether the purchase must also work as a future rental after another PCS.
- List school, childcare, medical, accessibility, and spouse-employment requirements.

02 / THE MONEY

Prepare the financing strategy

VA financing can be a powerful benefit. A resilient plan also accounts for appraisal standards, taxes, insurance, HOA costs, cash timing, and your likely holding period.

DECISION	WHAT TO VERIFY
Certificate of Eligibility	Confirm entitlement early and resolve questions tied to any prior VA-backed loan.
Total monthly payment	Model principal, interest, property taxes, homeowners insurance, HOA dues, and special assessments.
Cash to close	Plan for earnest money, option fee, inspections, appraisal, and closing costs—even with zero-down financing.
Property condition	Understand VA minimum property requirements and allow time for repairs or a value reconsideration.
Exit strategy	Evaluate resale demand, future rent potential, management costs, and the break-even horizon.

Questions for your lender

- What payment remains comfortable if taxes or insurance increase?
- How much VA entitlement is currently available?
- Which seller concessions are permitted and useful in this transaction?
- What rate-lock plan fits the PCS timeline and possible delays?
- Would a VA assumption help this purchase—or a future resale?

Compare lenders on total cost, responsiveness, and military-relocation experience—not rate alone.

03 / THE TIMELINE

A 90-day PCS homebuying plan

Adjust this sequence to your orders, travel availability, lender, and temporary-lodging plan. Early preparation creates negotiating room.

WINDOW	FOCUS	ACTIONS
90–60 DAYS	Define the mission	Interview agent and lender; confirm benefits; set commute, payment, property, and exit-strategy criteria; begin a virtual area orientation.
60–30 DAYS	Narrow the field	Tour remotely or in person; compare total payment and resale potential; review disclosures; prepare the offer strategy.
30–15 DAYS	Protect the purchase	Complete inspections; negotiate repairs; track appraisal and underwriting; arrange insurance and verify closing funds.
15–0 DAYS	Land smoothly	Complete final walkthrough and closing; arrange utilities, movers, mail, gate access, and a temporary-lodging backup.

Remote-buying safeguards

- Use live video—not only edited listing footage.
- Review street noise, drainage, utilities, nearby land use, and mobile coverage.
- Confirm the estimated commute at the actual report time.
- Use independent inspections and read the complete reports.
- Keep a temporary-lodging plan if closing or household-goods delivery moves.

04 / THE AREA DECISION

Choose for the assignment—and the next one

Use this scorecard to compare homes consistently. A beautiful property can still be the wrong military-family decision if the payment, commute, or exit plan fails.

CRITERION	HOME A	HOME B	HOME C	NOTES
Comfortable total payment				
Duty-station commute				
School / childcare fit				
Condition / maintenance				
Neighborhood demand				
Future rental potential				
Resale flexibility				
Family priorities				
TOTAL				

Before you commit

Ask: If orders change in two years, will this property still give us acceptable options? The right home supports the current assignment without trapping the next move.

05 / ARRIVAL DESK

Official contacts worth saving

Begin with official JBSA resources for installation procedures, family support, housing, schools, and personal-property questions. Verify details before travel because hours and processes can change.

RESOURCE	CONTACT / PURPOSE
JBSA Newcomers	Official in-processing, access, housing, school liaison, and personal-property overview. jbsa.mil/Information/Welcome/
Fort Sam Houston housing	Military Housing Office: (210) 221-0881
Lackland housing	Military Housing Office: (210) 671-1840
Randolph housing	Military Housing Office: (210) 652-1840
Fort Sam M&FRC	Military & Family Readiness Center: (210) 221-2705
Lackland M&FRC	Military & Family Readiness Center: (210) 671-3722
Randolph M&FRC	Military & Family Readiness Center: (210) 652-5321

Your arrival file

- Orders, IDs, sponsor and gaining-unit contacts
- Temporary-lodging confirmation and pet requirements
- Vehicle, gate-access, childcare, school, and medical records
- Household-goods inventory, claims photos, and delivery contacts
- Lease or closing file, utility confirmations, and emergency backup plan

Official source: Joint Base San Antonio Newcomers and Military & Family Readiness resources, accessed July 2026.

06 / YOUR LOCAL GUIDE

Military experience applied to your move

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20	**25**	**$10.6M**
YEARS AIR FORCE SERVICE	PUBLICLY REPORTED CLOSED SALES	PUBLICLY REPORTED SALES VALUE

Areas of service

JBSA-Lackland · JBSA-Randolph · JBSA-Fort Sam Houston · Camp Bullis · Greater San Antonio

READY TO BUILD YOUR PCS PLAN?

Start with a strategy conversation before you start touring homes.
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This guide is educational and is not legal, tax, lending, or financial advice. Loan eligibility, installation processes, and property requirements vary. Verify official procedures and contact details before relying on them. Production figures are based on publicly available profile data and should be replaced with a current LERA MLS production report when available.