

Quick and Easy Steps to Prepare for Your PCS Move



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6 Tips to Get Your House Ready to Sell

If your primary goal for your current home is to sell, then you need to get to work, and fast!

The key to selling your home quickly and for top dollar is to get your home in optimum selling condition.

Check out the following six tips to help prepare your house for selling!

Remove your treasures.

As military families, we're fortunate to have the opportunity to live in and experience so much of our country and the world. We may not have the most expensive furniture, and our furniture may have more than a few love bites from former PCS moves, but the pieces we collect tell stories. If your bar from your three years at Ramstein fits perfectly into your home or your credenza from Okinawa looks as if it was custom built for your home's entry way, then remove it. I know that sounds counter-intuitive because you want buyers to see your home at its best, but unless you're willing to part with that piece or have it compromise your home sale as a buyer's condition, then just get it out of sight.



Neutralize your home.

Considering how many TV shows now beat this into home sellers, it seems redundant to even mention it, but it must be said. Remove personalization.

That means take down family photos, put away your collection of ceramic owls, and paint over any garish colors. In our early 20s, we painted our dining room TCU purple; it looked so cute, I promise! Our new property manager vehemently disagreed, though. She was only too delighted when we agreed to paint it a boring, neutral tan color.

Clean it up.

Another potentially redundant point but one that cannot be overemphasized is to declutter and clean. Start with the boxes you never opened since you last moved. Do you really think you're going to start using that stuff at your next duty station? It's not likely. Consider making a little extra cash to fund a mid-PCS vacation en route to your next assignment by selling some of those items. If you're feeling generous or if you want the tax deduction, donate the items to your base thrift store so that at least the items will go to good use.

When the clutter is removed, your home will look so much more spacious and clean. Buyers want to see the roomy expanse of your master bedroom and living room so that they can imagine their king-sized bed and sectional sofa fitting comfortably inside. If you still need more convincing, check out how [Neat Homes Garner Bidding Wars](#). You'll find advice on why you should be concerned about your pet's bed and even the foods you cook while trying to sell.



You may also want to check out [MilitaryByOwner's guide to home staging](#) to learn if home staging is right for you. You'll learn about the different levels of home staging, as not every home needs a complete home staging. If you're selling at a high price point, for instance, then you may want to consider full-service staging, as it may mean a difference of tens of thousands of dollars in your home sale. If you're selling at a lower price point, then perhaps a professional consultation or virtual staging may work for you.

Don't forget the front of the house.

If you've made the inside clean and beautiful but left a weed-ridden front yard, then you may as well not have bothered. According to a recent report from the National Association of Realtors, almost 60 percent of buyers who first find your home online will drive by your house before setting up an appointment to look at it. That's a huge number! Do you really want to miss out on all of those potential buyers? You don't need to invest thousands in landscaping, but do consider keeping the lawn in good order, trimming any shrubs, removing anything that looks half-dead, and investing a couple of hundred dollars into a cheery front porch. You can find more tips on how to easily create curb appeal in our post [Curb Appeal: Make a Good First Impression](#).

Take the extra steps to prepare for your open house.

Just under 10 percent of all homes sold in 2013 held open houses. That doesn't necessarily mean that they sold because they held an open house, but it's an important factor to consider when you're preparing your home to sell. There are a few more safety precautions that you'll want to take as part of your house prep checklist, and you can find some of them here in the following two posts.

[Top 5 Don'ts for Your Open House](#)

[Should You Have an Open House?](#)

Consider having an inspection.

If you're selling in either a market with high inventory or in a military-heavy market where you'll likely receive applicants with VA mortgage contingencies, then it's advisable to take the extra step to have an inspection conducted prior to listing. It will cost you roughly \$300, but it's money well spent as it'll give you the peace of mind in knowing that a buyer's inspector won't find a systemic problem that may cause a sale to fall flat at the last minute. It will also give your prospective buyer's greater peace of mind when putting forth an offer. Now, they will still most likely hire their own objective inspector, but you'll already know what to expect from his report.

For more tips on getting your home ready to sell, make sure to check out the following resources:

MilitaryByOwner's first ebook: [For Sale By Owner: Is it For You?](#)

[The Option of Using a Real Estate Agent](#)

[To DIY or Not to DIY? Getting Your Best Home Sale Photos](#)

[Get Your Home Ready to Show without Losing Your Mind](#)



HOME SALE CHECKLIST

Prepare your house to Sell!
SMART TIPS



Clean & Organize



The cleanliness factor cannot be overemphasized. Keep your home spit-shined while in the process of showing to potential buyers. Just as important is organizing closets and cupboards, as storage space is a huge selling point.



Declutter & Depersonalize



Remove personal photos and art. Hide stacks of magazines, mail, and paper piles. Store vitamins, prescriptions, lotions, and cosmetics behind closed doors.



Feng Shui & Flow



Ensure furniture fits the room it's in. Remove oversized pieces. Walk through your house from room to room and make sure you can move without hindrance. Ensure that home colors are complementary and balanced.



Light & Natural



Open up windows to let in natural light. Add floor and table lamps to dim areas. Use potted plants and flowers to enhance the energy in the room. Cheery and bright with a touch of outdoors feels healthful, making it a place you want to be.



Front & Center



As important as indoor preparation is the outdoor component. Tend to the yard and spruce up the front entrance. First impressions go a long way...if the front of your house looks neglected, your potential buyers may never come inside!

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Checklist for Preparing Your House for Rent

If you've decided that you would rather rent than sell your home, then let's take a look at the steps that you need to take right now to make sure that you're ready to execute your mission.

First, let's get the less than exciting parts of the checklist over with first so that they're over and done with. We'll look at four key things that you can address immediately.

Protect Your House

Insurance for you

Once you move, you no longer need full homeowner's coverage for your property. Call your insurance company and switch to owning two policies instead. One is a renter's insurance for your own items while you're in transit to your new property. The second is a fire and hazard insurance for your now rental property; this is otherwise known as a rental property insurance policy. Your insurance policy essentially covers fire, hazard, and major damages to the property. You can also have additional riders on the policy that cover items such as rent for a period when the property sits vacant for too long, though these policies are usually owing only to situations such as water remediation, fire recovery, and so forth rather than you just couldn't find a tenant.



Insurance for your tenant

Before considering anything else, make a note to require that your future tenant possesses renter's insurance, and then request a copy of the policy. Your policy will not protect your tenant's items, and if your tenant destroys your property, do you really want the entire weight of that destruction on your policy?

Protect Your Wallet

Taking steps to legally protect your property will protect your wallet in the long run, but make sure to set yourself up financially, too. A key way to protecting your wallet is to treat your rental like a business by keeping your income and expenses for that property separate from your personal finances. Check out our post on *Military Spouse Magazine* where we share [5 steps on how you can easily establish your rental property checking account](#).



Get a Holistic Overview of the Condition of Your House

I know you just bought your property only two or three years ago, but before you convert it to a rental, have another inspection conducted. You'd be surprised at what damage to your systems may have occurred during your time of ownership, and most of them are easy to miss. Take it from someone who had a water leak that an inspector would easily have caught; less than one year into the lease, the water leak turned into a huge mold problem, requiring water remediation and a complete overhaul of two adjoining bathrooms. It was a disaster. A thorough inspection will provide you with an objective measure upon which to base move-in and move-out inspections, and you will have evidence to substantiate any damage claims you may need to assess upon your tenants.



Make Your Home State and Local Standard Picture Perfect

Check both state and local requirements for rental properties to determine safety and rental hygiene requirements. You may need to install or add alarms, add fire extinguishers, replace the carpet, and check for potential health and safety risks, such as lead paint and asbestos.

The last thing that you want associated with your record as a fine, upstanding citizen who serves his/ her country is a designation of the title slumlord. Read MilitaryByOwner's post on [Are You a Military Slumlord](#) to learn how you may inadvertently fit the title without meeting Urban Dictionary's definition of a rich, profit-driven, miser who only owns homes in less-than-desirable areas.

Now that you've addressed the four most important issues, you can then move on to the somewhat more exciting part of preparing your home to rent: Staging your home, listing your home, screening applicants, signing a lease, and beginning your new life as a landlord. We hope it's both personally rewarding and lucrative for you!

To help you get started, make sure to check out these resources and more on MilitaryByOwner.com:

[8 Lessons for a First Time Landlord](#)

[Implications of Tax Codes for Landlords](#)

[How to Select the Best Fit for Your Rental Property](#)



Legal
Forms

Neighborhood
Reviews

Helpful
Resources

Tenant
Screening
Tool

TIPS FOR PREPARING YOUR HOME FOR RENT



INSPECT every room of your home and create a checklist. Take pictures of everything to show them in good repair.



REPAIR anything that needs it, from roofs to loose towel racks and toilet paper holders.



TEST everything...fixtures, electrical, faucets, doorbells, lights and plugs, banisters and handrails, etc.



EXAMINE walls and floors. Take care of holes and chips.



CLEAN like a fiend. It should pass the white glove inspection.



ENSURE windows and doors function properly and lock. Make sure smoke alarms are current and meet safety codes.



TIDY the yard. Mow, weed, and edge. Make the front entrance to the house appealing. Don't forget the garage!



RE-INSPECT to make sure you didn't miss anything.



Leave an organization book for your tenants.

- warranties
- model/serial #'s
- trash pick-up times
- paint swatches
- utility/service contacts
- school information
- trash schedule
- your contact information



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Budget for Your PCS

You may have heard this line a time or two: “Well, at least the military moves you.” How about this one: “I’d move if someone took care of it for me, too!” As much as we may love our family and friends, they may not quite get it. Even if the “military” (or whatever lowest bid movers they’ve found this week) came and packed up our homes and deposited our items safely into our new homes, there are still an array of expenses associated with moving across the country.



By the end of our first move, most of us know the fundamentals of how money relates to your PCS, such as Dislocation Allowance (DLA) or the government’s estimated 95 percent reimbursement for your Personally Procured Move (the DIY version of moving your own stuff) On the surface, the financials of a PCS seem relatively cut-and-dry: You either end your lease or move out of your home, you receive DLA, you move yourself and receive a reimbursement or the government moves you, and then you pay a deposit or closing costs (unless you use a zero down loan, such as a [VA home loan](#) or [USDA loan](#)) to move into your new home. Unfortunately, though, there are many nit-picky little costs associated with moving that we can easily overlook. Your bank account doesn’t overlook them, though.

To avoid some of the financial pain that comes with a military relocation, create a PCS Budget Checklist for your military family’s move. We’ve drawn up a tentative list for you to keep in mind as you plan a checklist that meets your family’s needs. When we get to the end of the checklist, if you find that your family will fall short a few dollars, we’ll discuss one additional financial entitlement that service members can elect.



Budget for your PCS

Maintenance and Repairs

If you're renting, honestly appraise the condition of your home before assuming you'll receive your security deposit back. If you have pet stains on the carpet or any damages that would require repair by the landlord, consider requesting an estimate for the repair in advance. You may not want to call attention to the damage, but don't imagine that the landlord will miss anything that seems even slightly out of place on the [walk-through inspection](#) .



If you're the owner, consider having an inspection conducted on the property. This will help you in two ways:

1. Determine any possible damage to the property prior to converting it to a rental.
2. Prepare for an easier sale, particularly if you're selling in military-heavy areas where you can expect that sellers may use a VA home loan.

An inspection will cost several hundred dollars, but the peace of mind is worth far more. Once you've had the [home inspection conducted](#) , you may also choose to have either a real estate agent or home stager tour your property to offer some advice on items that require repair that you may have overlooked.

Mortgage Payment

Ideally, you would move out of your home and either finalize your home sale or have your tenants move in the very next day. Unfortunately, that's not always the case. If your home hasn't found new occupants, then continuing to make your mortgage payment may be the costliest part of your move. One option to help keep your expenses in check is to find inexpensive temporary housing, such as a sublet at your new location. The good news, though, is that if you find temporary lodging, you don't need to move all of your items as the military will store them for 90 days.



Vehicle

If you're completing a CONUS PCS, then you'll drive, ship your car, or sell and buy a different one when you arrive at your new duty station. If you drive, you'll receive a mileage allowance. In 2015, the PCS mileage allowance is \$0.23 per mile. You will not receive any reimbursement for shipping your car. If you are completing an OCONUS PCS, you may be eligible to [ship one vehicle at the military's expense](#).



One option is to rent a trailer and pull the second vehicle or haul the second vehicle behind your own. While this will negatively impact your gas mileage, an added advantage will be that you can use the towed vehicle as a storage unit for items you'll need to get your new home started. Since the movers won't transport certain items such as cleaning products, you can transport them in this car rather than having to throw them away and then pay to replace them.

Pets

If you have pets and are expecting an OCONUS PCS, then you need to start budgeting now. Actually, if you are not expecting an OCONUS PCS, but you do have pets, then you should probably start planning now anyway, because you never know what will happen! Scheduling your [pet's vaccinations through the base veterinarian](#) will save quite a bit of money over seeing a civilian vet.

Plan for quarantine costs overseas, as you may need to pay a daily rate to board your pet. Contact the overseas vet prior to your move to discuss these costs, as daily boarding fees add up quickly. You may find that it makes more sense to ship your pet separately once his quarantine period is over.

The cheapest way to fly with your pet is on the [Patriot Express](#), though you will need to budget for a non-collapsible kennel if you don't already own one. Expect to pay several hundred dollars to fly with each pet or several thousand dollars for door-to-door transportation for your pet.



Traveling to Your New Destination

Once you've moved out of your home, you will probably need lodging before leaving your installation, as well as at your new duty station. Temporary Lodging Expenses will cover up to ten days of lodging costs for your family during your CONUS move. Alternatively, you may choose to use these ten days during your housing leave time. The key is that you can only receive reimbursement for a total of ten days. However, it's vital to know the lodging reimbursement rates. You can find those rates using the [Per Diem Rates Query](#) calculator. Use those rates to calculate the reimbursement based on your particular family's needs using the [Computing Temporary Lodging Expenses](#) guide from TMO. Here, you'll find reimbursements to cover both lodging and meals.



When you're searching for lodging at your new destination, you can find military friendly hotels using MilitaryByOwner's partner site [PCS-Lodging](#). By inputting your duty station, you can find information for both on-base temporary lodging as well as off-base lodging. Don't forget that you'll need the information for on-base lodging to contact them first before receiving approval for using off-base lodging if you are seeking reimbursement for your TLE costs.

Restocking Your New House

Food

After what can amount to weeks of fast food, take out, and restaurant foods, a home-cooked meal is in order! Restocking the pantry may incur a grocery bill far larger than any holiday shopping grocery trip. While some non-perishable pantry items may make the trip, not every PCS is conducive to transporting food items. When making your grocery list, consider the pantry items that you'll actually use during your first week or two by making a meal plan and purchasing only those items. That will help spread out the costs of buying all of your favorite spices and specialty food items over several shopping trips.

Cleaning Items

Moving companies do not permit the transportation of most cleaning products. Since you can't bring your products



[Cleaning for Your Next PCS](#) shows how you can greatly reduce the cost of replacing your cleaning products while using safe, non-toxic products.

Decorating

Repurpose your own items and then make a list of what you need to finish up each room. Prioritize in order of needs and wants. For instance, it may be most important to you to have a completed master bedroom to retreat away from the stress of the PCS or you may not bother with your room since you can shut the door; instead, you may want to focus on your entertaining space so that you can receive guests as soon as possible.

Before you go shopping, make a decorating budget. Take advantage of the base thrift stores, local consignment stores, Bookoo, Craigslist, and Facebook groups for local military families. If they don't fit your space at your next move, then you haven't wasted too much money on them, and you already know where you can resell them!

Agh! I Need Way Too Much Money Upfront for My PCS! Can't We Just Stay Here?!

After reviewing all of the expenses for your PCS, you may find that your family's budget simply doesn't cover the additional expenses. In such a case, you don't need to whip out your credit card, drop into the local lending shark, withdraw from retirement, or even pawn your engagement ring. The government permits a one-time pay advance with each PCS. The service member can request a Base Pay Advance, which is deposited into his bank account. Taxes are withdrawn, and the total amount is repaid over the course of a year. This is an advantage over using a credit card or any other form of loan as it is a zero percent interest loan, and loan repay-



ments are automatically deducted from the service member's pay. However, if you have already made your budget for your new location, then make sure you deduct the monthly repayment before requesting the pay advance to make sure that you can actually afford to live on the remaining amount.

Though it's not feasible to create a comprehensive budget that meets the needs of every military family, this PCS Budget Checklist can give you an idea of where to begin to budget for your next move.



PCS Budget Items

Current Home

*Advertise
Maintain
Repair
Clean*



Pets

*Health Certificate
Vaccinations
Quarantine
Travel Carriers*



Vehicle

*Maintenance
Gas
Shipping*



Mortgage Payment



*Be prepared
to cover!*

Lodging & Food

*Restaurants
Travel
Snacks
Hotels
Road Tolls*

New Home



*Pantry Items
Curtains
Decor
Shower Items
Cleaning Products*

Did you know?



The government permits a one-time pay advance with each PCS. The service member can request a **Base Pay Advance**, which is deposited into his bank account. Taxes are withdrawn, and the total amount is repaid over the course of a year.