PCS Relocation Guide

ARMY COMMUNITY SERVICE
ACS
Real-Life Solutions for Successful Army Living

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TeamBliss
"Serving the Nation"

Moving is never easy, whether it is a move across town or to another continent. The information in this booklet has information on many subjects important to military personnel that are in the process of a Permanent Change of Station (PCS) move. This information is generic, meaning it applies to almost all moves, not just to or from any specific installation. However, local laws, rules, etc. may change some of this information. **Always ask the local offices that are involved with your PCS for specific information.**

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RELOCATION ENTITLEMENTS

There are nine separate relocation entitlements for which a soldier may qualify. Some entitlements are applicable only for CONUS moves, some for OCONUS moves and some for either. **DO NOT ASSUME** that you will receive any of these allowances; ask your local finance office to get the best information.

Dislocation Allowance (DLA) - DLA is intended to help with all of those miscellaneous costs of moving, such as connecting utilities, pay deposits and the like. It is available for CONUS and OCONUS moves.

- DLA is **NOT PAID** on the first and last move. Check your orders to be sure. If the "MDC" code is a 1 or a 7, you are not authorized DLA.
- DLA is **NOT PAID** on a local move, unless movement of household goods has been authorized.
- DLA is **NOT PAID** if the soldier is assigned to government quarters and at the new duty station the soldier is not accompanied by family members.
- DLA is **PAID** when the travel voucher is filed after the move. An advance of 100% of the DLA may be requested.
- DLA is **figured at two and one half times the soldiers BAH Table II rate**. The Table II rate is equivalent to the old BAQ rates. As an example the DLA for a private with dependents is currently $1,603.99.

Monetary Allowance in Lieu of Transportation (MALT) - Also known as "mileage," this is the amount paid when the soldier or family drives to the new duty station. Available for CONUS and OCONUS moves.

- Based on the Official Military Table of Distances.
- May be paid for up to two vehicles without special approval.
- Rates vary from 15 cents to 20 cents per mile, depending on the number of people in each vehicle.
- May be advanced at 80% before the move and is paid by travel voucher.

Per Diem Allowance - Per diem is paid to reimburse the soldier and family for meals and lodging on route to the new duty station. Available in CONUS and OCONUS.

- For POV travel, the government divides the distance between duty stations by 350 to get the allowed number of travel days. If the remainder is over 50 miles, an additional day is authorized.
- For the soldier, per diem is **$91 per day**. For family members over 12 years of age the rate is **$68.50 per day.**
  For family members under 12 years of age the rate is **$48.00 per day**.
- Per diem may be advanced at 80% and is claimed on the travel voucher.

Temporary Lodging Expense (TLE) - TLE is only paid within CONUS and is intended to help pay the cost of lodging and meals while the family is staying in temporary housing.

- TLE is paid for a maximum of ten days.
- TLE is computed based on several factors too complicated to explain here.
- TLE is not authorized on the last move. TLE became payable on the first move to a permanent duty stationin October 1999.
- TLE for PCS overseas with family entitles a 5-day TLE at the loosing installation

Advance Pay - Advance pay is simply an interest-free loan using your future military earnings as collateral. Available to CONUS and OCONUS

- Up to three months' base pay may be authorized with documentation. (Receive 1 at losing installation and 2 at gaining location.)
- Usually repaid over 12 months.
- Many soldiers get into serious financial trouble with advance pay. Remember that this is a loan, not extra cash to use

as you wish. Advance pay should only be used to pay extraordinary costs of a PCS move.

It is helpful to use-IF YOU ARE CAREFUL!

Things to consider before taking advance pay (from Army Times 6 August 2001):

- It might be better to take advance pay than pull money out of personal savings or run up more debt. May need this for emergency purposes.
- Don't use your advance pay for "Vacationing" on your way to the new duty station. Many military folks get into trouble this way. They spend all this money and when they go to set up their household there is no money to move into their new location. Plus, when the paperwork is signed for the advanced pay it is for PCS-related expenses, not vacations or paying off previous debts...this can get you in trouble with military officials.
- Many soldiers get into serious financial trouble with advance pay. Remember that this is a loan, not extra cash to use as you wish. Advance pay should only be used to pay extraordinary costs of a PCS move.
- Look at your "Financial Status" and see if you can afford the amount requested to be paid back in monthly installments.

Move-In Housing Allowance (MIHA) - This allowance is available only for OCONUS. It is intended to pay for one-time rent related expenses, modification of homes for security reasons and the initial cost of making a home habitable.

- Only available at certain locations.
- State Department determines whether a location is "high threat."

Temporary Lodging Allowance (TLA) Not to be confused with TLE. **TLA is for OCONUS ONLY!** It is intended to help pay for the cost of lodging and meals while awaiting permanent lodging.

- TLA is figured based on a formula that is much too complicated to explain here. It is based on several factors.
- May usually be paid for a maximum of 60 days when arriving OCONUS and 10 days when departing OCONUS.

Advance Overseas Housing Allowance (OHA) - OHA is paid in some OCONUS locations to cover the difference between BAH and the actual cost of off-post rental housing.

- Once housing has been located take a copy of your lease to the appropriate office and complete a DD Form 2367.
- Advances are usually limited to 12 months of OHA.

Advance basic Allowance for Housing (BAH) - This advance must be approved by the unit commander. It is generally limited to 3 months' BAH CONUS and 12 months OCONUS. Remember that this is not extra money, it is an advance on the normal BAH and will be deducted from your monthly pay.

TRANSPORTATION OF HOUSEHOLD GOODS

Hold Baggage - When **Service Members** are on orders to overseas assignments they have a hold baggage shipment. The weight of this shipment depends on the rank of the service member and should include immediate needed items.

Furniture items, to include large screen TV's may be prohibited in this shipment. This shipment is sent in a very thick walled cardboard box and will arrive at the service members duty station approximately 30 days from the day it is shipped. Service members assigned to Germany without a pinpoint assignment are limited to 500 pounds unaccompanied baggage.

Family Members on an accompanied overseas tour are also entitled to hold baggage not to exceed a maximum of 1,000 pounds for the family. The weight is figured

according to the age of the family member. Once dependent travel is authorized, family members' baggage and household goods will be shipped.

Household goods shipments include everyday living items and the furniture a service member and their family may own.

Storage - There are two kinds of storage: TEMPORARY and NON-TEMPORARY.

Temporary storage is used when the service member is en route or has yet to secure housing. There is a **90 day limit on temporary storage**; extensions can be requested through the gaining transportation office. When the soldier is ready for delivery, the transportation office must be notified.

Non-temporary storage includes those items that will not be needed by the service member or their family members for the duration of their overseas tour. It is important for individuals to realize that this is not a shipment you can request things from, the whole lot goes into storage and remains there. Service members may need to request an extension of their non-temporary storage if their rotation date back to the States changes and more time is needed. This request is processed through the transportation office that did the non-temporary storage paperwork; failure to do this may result in the service member having to pay storage fees.

Shipment to a Designated Location -

Some service members on overseas orders would rather have their extra items shipped to a designated location rather than have the government store them. In this case the transportation office will schedule another pick up at the service members home and have the items shipped to the specified location. Service members electing to do this must make sure that the designee stated on the transportation paperwork will be available to take possession of the shipped items. Upon completion of the overseas tour, the service member will again elect an additional shipment if these items are to be returned to his household.

Privately Owned Vehicles (POV)

Official POV WEB SITE:
http://www.afcrossroads.com/dodinstall/mainframe.htm

This shipment applies to overseas tours only. Stateside moves require the owner to move their own vehicles. POV storage is not authorized except when the service member is on a restricted tour and POVs are not authorized. In this case, a service member must visit the transportation office to get authorization before putting the POV in storage. The storage will be paid for while the service member is serving a restricted tour.

Service members who are entitled to ship a POV must take extra steps to assure this shipment goes smoothly. Your transportation office will advise you, the service member, of the location of the nearest port for shipment. Upon receipt of orders, you, the service member, should call the port to see if your vehicle may be shipped in advance and inquire about what other steps is needed to prepare your vehicle for shipment. This could include removing all dirt from the body, under the carriage and inside the vehicle, making appropriate modifications to the engine or exhaust system, and obtaining written permission from the lien holder, of that vehicle, to ship the vehicle outside the United States. Service members have up to one year from their overseas travel date to ship a vehicle. All vehicles shipped overseas from the United States are entitled to a return shipment from overseas. Vehicles purchased overseas may have to be shipped at the owners expense.

Service members desiring to ship more than one vehicle overseas have a few different options. You can locate a private shipping company and make arrangements with them to transport the vehicle or you may call one of the coastal ports to request

information on space available shipment of POVs. Space available shipments are generally on United States military supply vessels that may dock at locations which are a far distance from your new duty assignment. For example, the US Navy does space available POV shipments from the East Coast, but all vehicles must disembark in Naples, Italy.

Boats - Boats are considered household goods. Their weight counts against the total weight allowance. Within the United States, any boat, with or without a trailer, ***shorter than 14 feet*** will be shipped with the rest of the household goods. Boats, with or without trailers, ***over 14 feet long*** will be require a special one time only shipping contract. This will be handled by the transportation office.

The service member is responsible for any extra expenses incurred for moving the boat such as lift-on and lift-off services, or any other incidentals not normally involved with moving standard household items.

Shipping of boats can be VERY expensive, especially OCONUS. Charges can easily exceed over $4,000.00.

Storage of boats is authorized if the soldier is moving OCONUS. Storage is usually self-storage and will be reimbursed upon return to the United States.

Within CONUS, soldiers are authorized to DITY Move a boat to save money, even if the government moves the other household goods.

Mobile Homes - Soldiers are authorized to move either a mobile home or household goods, but may not move both. A service member may elect to contract for a mover or may have the government move the mobile home.

Movement of mobile homes usually requires a substantial out-of-pocket expense for the soldier. Government moves generally cost more.

The Transportation Office will need at least 30 days notice in order to contract for the movement of mobile homes.

Some items (grandfather clocks, items that may fall or be damaged) cannot be shipped in a mobile home and will have to be shipped separately at the soldier's expense.

DITY (Do IT Yourself) Moves

The DITY Program is offered to active duty service members as an alternate method of moving their household goods. Participation in this program is voluntary. The service member has the option of a DITY move, a government move, or a combination of both, called a Partial DITY.

Under the DITY program the service member is paid a monetary incentive of up to 95% of what it would have cost the government tomove the actual weight or authorized weight, whichever is less.

A DITY move must be authorized in advance of the actual movement by the Transportation Office using **DD Form 2278**.

The move itself may be accomplished by using a POV, trailer or rental service. The actual vehicle to be used must also be approved in advance. A service member may borrow a vehicle for use if they have a letter of authorization from the owner. In all cases utilizing a POV, the service member must provide the POV registration to the transportation office at the time of the counseling.

An advance operating expense, which is part of the total incentive, is authorized in connection with the DITY move if the service member will be utilizing a rental vehicle. No advance is authorized for service members utilizing POVs or to service members separating from the service.

The cost of this move is at the soldier's expense with payment upon completion of the move.

Service members who do not process through the transportation office prior to making a DITY move will not be entitled to any incentive pay. They may only receive reimbursement of the actual cost

<u>of the move, providing receipts are produced.</u>

- Actual moving costs that exceed the cost that the government would have spent are at your expense.
- You must obtain a certified weight ticket for the empty truck and the loaded truck.
- Vehicles are not included in the weight.
- You are authorized an advance of up to 60% of what it would have cost the government to move your household goods.
- The vehicle used to move your household goods must be approved in advance.
- Final settlement is based on the actual weight moved.
- You must settle within 45 days from the start of your move. Settlement is done on a separate voucher-**not the travel voucher**
- You will receive a separate W-2 Form for the DITY move. You must save this form and include this amount as income when filing your tax return. KEEP YOUR RECEIPTS so that you can take an adjustment to income on your tax return. Otherwise, you will end up paying tax on the entire amount of the DITY move pay.
- Obtain information and approval from the transportation office PRIOR TO making any arrangements with any rental company.
- Map your route to your new station to prevent additional miles/days charges. Your local ACS office may be able to assist with trip planning.

Renting Moving Vans or Trucks

- Check and compare military rates and requirements.
- Make reservations early.
- Remember to get a certified weight of the vehicle/trailer both when empty and full. You cannot liquidate your claim without certified weights.
- Confirm the vehicle size/capacity with the rental company. It is better to be a little too big than a little too small.
- Confirm the number of days/miles allowed for move your move.
- Make sure you obtain these necessary supplies:
  - Loading Ramps
  - Dolly
  - Padding
  - Boxes
  - Tow Bars
  - Trailer lighting connections
- Verify additional costs:
  - Insurance and Deductibles
  - Drop-Off Charges
  - Additional miles/days
- Load carefully.
  - Disassemble what you can
  - Pad delicate items
  - Load heavy furniture first
  - Secure the load
- Measure your furniture to be sure it will fit.
  - Oversized beds
  - China cabinets
  - Large dressers
  - Appliances (refrigerator, freezer, stove, washer/dryer)
  - Sofa
  - Piano/Organ
  - Shelving Units
- Check sofas, large chairs and dining tables to see if the legs can be removed to fit furniture through narrow doors, halls or stairways.
- Disassemble shelving units when packing.
- If your refrigerator or freezer will not fit through the door, try taking the door off.
- Some items such as, pianos, pool tables and grandfather clocks will require special handling and crating.
- Wrap sofa and chair cushions in sheets of plastic bags to use as extra padding for other large items you transport.
- If you are moving a short distance, leave clothes on hangers and cover with large garbage bags.

- Move dresser drawers without removing their contents to avoid re-packing.
- Do not mix items from different rooms in one packing box.
- Clearly label boxes with the rooms where they should be taken when unloaded
- Before disconnecting stereo systems, home theatre, or computers, label the cords for easier reconnection.
- Pack books and other heavy items in small boxes. They are easier to handle that way.
- No box should weigh over 50 pounds.

Shipping Your POV

Official POV WEB SITE:
http://www.afcrossroads.com/dodinstall/mainframe.htm
Within the United States, you must move your own POV by either driving it, towing it, or having someone else move it at your expense. If moving OCONUS, you may be entitled to have your POV shipped at government expense.

The successful movement of your POV is a result of proper advance preparation and planning. It is your POV. Ask questions. Be involved. Read what you sign. Contact your local transportation office prior to making any plans to ship a POV. The local transportation office can also provide the location of the nearest POV processing center.
NOTE: Ensure you have sufficient funds available in the event of unexpected delays/expenses to, from or at the POV processing center. It is highly suggested you call in advance.

Who Can Ship A POV - You are eligible to ship a POV if:
- You are a member of the United States Armed Forces
- You are a DoD Civilian and your orders authorize shipment of your POV
- You are a Retiree authorized to ship a POV

Contact your Transportation office for further assistance.

Your Entitlement - The entitlement to ship a single POV is limited to a permanent change of station (PCS) to, from or between places overseas; or upon official change in your home port of the vessel to which you are assigned. The transportation office will determine your entitlement based on your PCS orders.

Restrictions
- Only one POV owned or leased by you or your dependent and only for your personal use may be shipped to your new duty station at Government Expense.
- If you desire to make your own arrangements to ship an additional POV commercially, consult your sponsor and transportation office for any restrictions. You might have to pay an import duty on a second POV.
- Your local transportation office has information on specific United States and overseas host nation restrictions.

Size Limitations - At Government expense you may ship a POV **that does not exceed 20 measurement tons**. Exceptions may be granted for medical reasons. **A measurement ton equals 40 cubic feet**.

Vehicle Averages:
- Compact car =@ 9 tons
- Full size car =@ 15 tons
- If you ship a pickup truck with a camper, a recreational vehicle, a panel truck converted to a camper, or a similar vehicle that exceeds 20 measurement tons, you will be liable to pay transportation costs for the excess amount.
- These costs will be collected in accordance with your military service's regulations.
- Separatees must pay in advance of shipment.

- Exterior dimensions determine the size (measurement tons) of a vehicle; therefore, remove truck mirrors and other articles that extend from the vehicle, that could create excess cost.

Insurance and Licensing

United States. In some of our states, armed forces or host-nation, vehicle registrations, license plates and licenses either are not valid or are valid for only a very short time. Arrange to obtain these items prior to taking delivery of your POV. Most state motor vehicle divisions will accept registrations of POVs by mail.

If you are returning from overseas, make arrangements prior to leaving your old duty station for the continental United States. You should insure your POV before taking delivery.

Coverage must meet minimum requirements prescribed by the state where your next duty station is located. Prior arrangements may save you money, as you will be able to compare prices offered by various insurance companies.

Overseas. Insurance, taxes and licensing vary by country. The best sources of information are your local transportation office and your overseas sponsor. Remember, you are responsible for obtaining insurance, licenses and paying any taxes. Be sure to check on these items well in advance of making your shipment. Insurance is often much more expensive overseas, so research this matter carefully prior to making your shipment.

When to Ship

Time limitations on when you are entitled to ship your POV vary among the military services.

- **Army and Air Force Personnel:**
  - POVs will be accepted for shipment if delivered to the port within 90 days after the member or dependent has departed for an overseas tour of more than one year or within 30 days after the departure of the member on an overseas tour of duty, of one year or less.
  - When delivery to the port is delayed beyond 90 days, the POV may be shipped only with the approval of the overseas commander.
  - For overseas tours of more than one year, you must have a minimum of one year to serve on the current overseas tour when the POV is delivered to the port.
- **Navy and Marine Corps Personnel**
  - POVs will be accepted when at least 12 months remain to be served at the current overseas duty station at the time the vehicle is delivered to the loading port.
  - An exception is allowed if the overseas area commander or your commanding officer certifies the vehicle is necessary in performance of official duties.

Types of POVs That May Be Shipped - Only self-propelled, wheeled motor vehicles can be shipped. This includes automobiles, station wagons, jeeps, motorcycles, motor scooters, vans and pickups. Other passenger-carrying, multipurpose motor vehicles designed for overland ground transportation not specifically listed above may qualify.

However, these generally require a written certification stating the vehicle is for personal use as a passenger carrying vehicle. POVs that are modified to be "low riders" must have at least 6 inches of clearance to prevent damage to their POV during car carrier load/download. **POVs may not have a lift kit higher than 3 inches.**

Leased or Financed POVs - If your POV is leased or a recorded lien exists in the United States, you must provide written approval from the "third-party-in-interest" (leasing company or lienholder) that expressly provides that the vehicle may be exported.

This written approval must be on the leasing company's or lienholder's letterhead paper and contain a complete description of the vehicle, including the Vehicle Identification Number (VIN), the name of the owner or lienholder of the leased vehicle and the telephone numbers at which that owner or lienholder may be contacted.

The writing must bear an original signature of an official of the leasing company or lienholder, and state the date it was signed.

The written approval must include the leasing company's or lienholder's acknowledgement that return shipment, prior to the next permanent change of station, is a private matter between the leasing company/lienholder and you.

All requirements stated in the lease agreement are your responsibility.

Fuel Tanks - Fuel tanks must be purged and certified before the POV is turned in at the port. The Label should be affixed or tagged to the tank. You must produce written authority that the fuel tank is empty or has been purged. New and empty tanks meet these requirements. The certification must come from an individual or firm authorized to purge tanks.

What You May Ship In Your POV - You must ensure only authorized personal articles remain in your POV when it is turned in for processing. All household items and camping equipment must be removed. You may ship the following:

- Tools, not to exceed $200 in value
- Items such as jacks, tire irons, tire chains, fire extinguishers, nonflammable tire inflators, first aid kits, jumper cables, and warning triangle/trouble lights
- one spare tire and two snow tires with wheels (either mounted or unmounted)
- Portable cribs, children's car seats and strollers
- Luggage racks
- Small items such as thermos bottles, bottle warmers and car cushions if they can be packed entirely within a carton provided by the port
- If your POV is going to be containerized at the port, these articles may be placed in the trunk without a carton
- Factory or non-factory stereo and speakers in car or trunk, but they must be bolted down or permanently fixed as part of the car vehicle

What You May NOT Ship In Your POV

- TVs and VCRs; except factory installed
- Accessories not permanently installed
- Flammable or hazardous substances such as waxes, oils, paints, solvents and polishes

Dispose Of These Items Before You Turn In Your POV

- Any liquids, for example antifreeze or air fresheners, that may be spilled and leave stains
- Any pressurized cans
- **Citizen Band Radios.** Importation and Operation of CB Radios are prohibited in most overseas areas. Failure to comply with these restrictions may result in your POV being held at the port of discharge until such equipment has been removed before it can be shipped out of the country. All costs associated with removing your CB Radio and shipping will be at your expense.

Your Responsibilities - Following a few simple rules will make shipping your POV overseas much easier. Failure to follow these rules may cause the POV processing center to refuse your POV for shipment.

If a military or civilian member chooses to ship out of an alternate port, there may be an alternate-port-charge incurred to the member if the alternate port is farther away from their new duty assignment, than the designated port.

If you have any questions, you should contact your Transportation Office or VPC to find out what the additional cost might be.

At Point-Of-Origin:

- Have seven copies of your orders and any amendments.
- U.S. Customs (19CFR192) requires one certified (notarized) and two facsimiles (copies) of the original or certified copy of the vehicle title. The title must include the vehicle identification number (VIN) or, if the vehicle does not have a VIN, the product identification number will need to be provided.
- Provide written approval from any leasing company or lienholder authorizing export. See paragraph above.
- Ensure your POV contains no more than one-fourth tank of fuel (gasoline or diesel).
- If the vehicle is lease, you must have a letter from the third party (leasing company) authorizing exportation of the vehicle.
- Have in your possession a valid driver's license, proof of ownership (title and registration) and a photo ID.
- Contact vehicle processing center prior to shipment if the permanent change of station is to a remote area.
- Have in your possession a complete set of keys, to include gas cap and wheel lock keys, if necessary, upon delivery to the vehicle processing center. Retain a complete set of duplicate keys and have them with you when you pick up your POV.
- Turn off or otherwise disconnect installed auto alarm or anti-theft device prior to turn-in.
- There must be a signed letter of authorization, simple power of attorney, or other acceptable evidence of agency if vehicle is delivered by someone other than the service member. **(Not required of spouse appearing on the PCS orders.)** Here is an acceptable example: "I hereby appoint (name of agent) as my agent for the delivery of my privately owned vehicle (vehicle and ID number) to the appointed military outlawing port, and I appoint him/her my attorney-in-fact to sign all documents required for the delivery of my vehicle for overseas shipment."
- Ensure your agent has proper civilian identification and all other documentation required to ship your POV.
- Make sure your POV is in a safe and operable condition when you turn it in at the port.
- Make sure your POV is clean. The VPC will not accept a POV laden with dirt, soil, mud or similar matter, to include the undercarriage.
- Empty the glove compartments.
- Have the make, model, color, year, and serial number of your POV.
- Have mileage of vehicle at time of turn-in.
- Provide a destination address where you may be notified that the vehicle is ready for pickup.
- An inspector will inspect the POV with you. When the inspection is completed, you and the inspector will sign DD Form 788, "Private Vehicle Shipping Document." You will be provided a legible copy of DD Form 788 as a receipt for your POV. Your copy of DD Form 788 will be required when you pick up the vehicle and it will be required by the military claims office should you file a claim for loss or damage to your POV.
- Make sure your POV meets any host-nation emission control and safety standards.
- Discuss host-nation requirements with your sponsor and local transportation office before departing. You may be required to make some modifications prior to shipping your vehicle.
- Since your POV may be exposed to freezing temperatures during shipment or during storage at the destination terminal, safeguard the cooling system with permanent-type antifreeze solution. An antifreeze testing to minus 20 degrees Fahrenheit or lower should be used. (For Arctic areas, contact your

sponsor or transportation office to determine if additional protections is necessary.)

- Consider rust protection and undercoating prior to shipment. Climatic conditions in certain areas of the world may cause your POV to deteriorate rapidly without some type of protection.
- Make sure you read the liability statements on the reverse of DD Form 788, or equivalent commercial POV inspection and shipping form.

At Point-Of-Destination:

- To avoid unnecessary trips, contact the vehicle processing center for official confirmation that the POV is on-hand and available for pick-up.
- When you or a designated agent pick up the POV at the destination vehicle processing center, you must have:
  - Proper identification i.e., military ID, drivers license
  - Your copy of DD Form 788, "Private Vehicle Shipping Document"
  - Complete set of keys
  - Power of Attorney if your spouse or agent picks up the POV. Please note that if your vehicle is not picked up within 45 days from the postmarked date of notification of arrival, you are subject to the vehicle being placed in storage at your expense.

Loss and Damage - When picking up your POV:

- Carefully inspect the exterior and interior to determine if there is any new damage.
- Make sure items left in the POV at the origin terminal are still there.
- Carefully and completely list any loss and all damages to your POV on your vehicle shipping document, DD Form 788. List all loss and damage discovered and why it was not discovered at the final inspection at the pickup point.
- Failure to do this may result in no payment for this damage.

Nonconforming POVs - POVs imported to the U.S. are subject to safety standards under the Motor Vehicle Safety Act of 1996, revised under the Imported Vehicle Safety Compliance Act of 1988, recodified at 49 U.S.C. 301; bumper standards under the Motor Vehicle Information and Cost Act of 1972 (which became effective in 1978), recodified at 49 U.S.C. 325; and air pollution control standards promulgated by the Environmental Protection Agency (EPA) under the Clean Air Act of 1968, as amended in 1977 and 1990. These laws and regulations apply to importing POVs to any state of the United States, the District of Columbia, Puerto Rico, The Northern Mariana Islands, Guam, American Samoa and the Virgin Islands.

Modifications required bringing a nonconforming POV into compliance with U.S. Safety and Environmental Standards, are performed by Registered Importers (RIs) and Independent Commercial Importers (ICIs). As a general rule, all POVs less than 25 years old must comply with all applicable federal motor vehicle safety standards and all POVs less than 21 years old must comply with federal emissions standards. Fulfillment of federal requirements does not relieve you from fulfilling requirements of a state or district of the United States. For information regarding registration or operation of a properly imported vehicle in a specific state, contact the Department of Motor Vehicles or other appropriate agency.

Vehicles manufactured to meet the federal motor vehicle safety standards have a certification label affixed by the original manufacturer in the area of the driver-side door. Vehicles manufactured to meet the federal motor vehicle emissions standards have an emissions label affixed in the engine compartment stating that the vehicle meets U.S. EPA emissions standards. Vehicles lacking these certification labels are nonconforming and must be brought into compliance.

Information for importing and converting vehicles to U.S. specifications may be obtained from the following web sites:

www.customs.ustreas.gov/travel/auto.htm
or
www.nhtsa.dot.gov/cars/rules/import

Information concerning vehicle emissions and listing of ICI Companies may be obtained from the EPA, 202-564-9660. Information concerning compliance with motor vehicle safety standards and listing of RI companies may be obtained from the aforementioned web site and from the DOT safety hotline, 800-424-9393 (in U.S.) or 202-366-0123.

In order to ship a nonconforming POV to the United States via the Defense Transportation System, you must, as a condition of shipment, provide written proof that you have entered into a contract with an RI/ICI located in the vicinity of the final destination CONUS vehicle processing center. You are responsible for any excess costs resulting from the inland movement to a RI/ICI that is beyond the area of the entitlement, which is normally POV delivery to the VPC nearest the new permanent duty station.

Storage of POVs - Section 368 of the FY 97 Defense Authorization Bill authorizes the storage of POVs when members are:

- Assigned to an OCONUS permanent change of station where POVs can not be shipped or where extensive modification of the vehicle would be required, or
- When members are transferred in conjunction with a contingency operation for more than 30 days and the movement is not a permanent change of station.

Contact your local transportation office for further details at 785-239-3035.

Moving With Pets

The following are tips for transporting your pets by: car, air, military aircraft and overseas travel. Remember these are only a few tips. You will need to contact your transportation or household goods office for more detailed instructions and requirements.

Before the Move

- Prior to a trip, your dog or cat should be examined by a vet to assure it is in good health.
- An Exam is necessary to obtain legal documents required for interstate and international travel. The vet should provide any inoculations your pet requires such as rabies, distemper, bordatella (kennel cough) and FELV (Feline Leukemia Virus). Heartworm preventive pills may be given after a simple blood test. You might want to contact a vet in the destination state or country for more information. Check into this ahead of time to allow for completion of any special paperwork.
- A vet may prescribe a sedative or tranquilizer for the nervous pet traveler. If so, get a dose to try at home before the trip, making sure that the dosage is correct and the medicine does not make the pet sick. Some pets may also need to be medicated to prevent motion sickness.
- If your pet takes any routine medications, get an ample supply to allow settling in at the new location.
- Limit changes to your pet's routine. If possible, take the same food and carry a supply of water from home to minimize the chance of illness caused by a change of diet. Some animals are very sensitive to diet changes.

Legal Requirements

- Check with your veterinarian to determine what requirements exist in your destination country for importing animals. Some countries and even

some states, have quarantine laws that can be very difficult and expensive to follow.

- Every dog or cat traveling across state lines should be accompanied by a valid health certificate and rabies vaccination. It is advisable to obtain the required documents to avoid the risk of having your pet placed in quarantine or refused entry into a state.
- Other animals, such as horses, may be subject to specific rules or quarantines when moving state to state. Make sure to check in advance, the consequences can be very expensive.
- To visit Canada, your animal will be permitted to enter the country without any special documents if it is healthy, but must be accompanied by a rabies certificate and rabies vaccination. It is advisable to obtain the required documents to avoid the risk of having your pet placed in quarantine or refused entry.
- Remember that pets are subject to the quarantine laws in countries or states where you may make an intermediate stop or layover.

Travel Carrier

- Carrier should be durable and smooth edged with opaque sides and grill door. It should have several venting holes situated on four sides.
- Select a carrier which has enough room to permit your animal to stand up and turn around, sit and lie down. If transporting cats, you will need a carrier with enough room for a litter box. Be certain to choose a carrier with a secure door handle. Mark with your name and destination address and phone number. You may want to attach a photo of your pet. The words "This End Up" and "Live Animal" should be written on the carrier. Also post instructions for feeding and watering.
- Buy the carrier ahead of time and allow the pet to get used to it. Put the food dish and a favorite blanket or toy inside the carrier at home, to allow the pet familiarity by going in and out of the carrier.
- After arrival, leave the carrier in the room with the pet for a few days. Pets should be exposed to their new home slowly and in degrees, especially outdoor animals.

Traveling By Car

- Get your pet used to car travel by taking it on short trips while it is still young.
- While in a moving car, don't let the pet jump around or hang its face out the window.
- Cats should travel in a carrier. Get the pet accustomed to the carrier well before the trip.
- Keep feeding to a minimum during travel. Carry a container of water. Stop frequently to allow the pet to drink, exercise and relieve itself.
- Take some familiar toys, feeding dishes or the pet's blanket to give a touch of home in the car and at your destination.
- If the trip will require an overnight stay enroute, make reservations at a motel that allows pets or arrange for a kennel overnight.
- Carry a leash for walks. Be prepared to handle the pet in case of car trouble.
- Never leave your pet alone in a car on a hot or extremely cold day.

Traveling By Air

- Make shipping arrangements in advance.
- Try to take a direct flight. This will minimize exposure to the elements, movement of the carrier and chances to escape.
- Have a current health certificate, and rabies, distemper and hepatitis inoculations.
- Place a copy of all paperwork in a sealed envelope secured to the crate.
- Print your name, address and destination on the outside. It is very important to also include the pet's name so the

attendants can talk to him. Make any other necessary notations, i.e. the animal bites.

* Feed a light meal six hours before shipping. Don't give water within two hour of shipping, unless it is a hot day.
* Check with the airline or airfreight company for any other documents or important instructions they may require for transporting your animal.
* Consult with your veterinarian as to the use of tranquilizers or other medications associated with transporting animals.
* Have someone scheduled to pick up the animal at the other end.

Using Air Mobility Command

* You must pay for the shipment of pets. Only two pets per family are authorized.
* AMC does not sell, lend or rent pet shipping containers.
* Owners are responsible for immunizations, clearances and ground transportation.
* Owners must have a DD Form 2208, rabies vaccination certificate or equivalent, when making reservations.
* Make pet reservations when you make your own travel arrangements. Pets are boarded as excess baggage.
* Reserve space early; spaces for pet travel are limited.

If transporting pets overseas, contact your transportation office for details. Check the SITES booklet, for your next installation, to get more information about moving pets into or out of specific countries.

Documents for Overseas Assignments

Passports

Eligible DoD personnel and their family members will use "No-Fee Passports" while on official travel to countries requiring passports. Each family member, regardless of age, must obtain a separate "No-Fee Passport." Family members must have "No-Fee Passports" in their possession before port call. "No-Fee Passports" are issued for a specific purpose and may be used only under the conditions and restrictions specified.

Service members should contact the servicing military personnel office for the required paperwork. To expedite processing, all applicants should have in their possession a certified copy of their birth certificate with a raised seal or a previously issued passport.

An individual may possess a valid tourist passport and an "Official Passport" or "No-Fee Passport" simultaneously. Tourist passports may be required for off-duty or non-government sponsored travel.

Some countries may also require a visa prior to entry. Military personnel clerks should be able to advise travelers on this subject.

Drivers Licenses - In Germany, USAREUR POV licenses are issued by the military for military personnel, civilian employees and family members. POVs are also registered with the military and a USAREUR POV License is required to operate any USAREUR-registered POV.

In Korea, unaccompanied military personnel are typically not allowed to have POVs. For those who do have a POV or must drive a military vehicle, the military issues a special civilian license with a military stamp.

Sponsorship

The U.S. Army established the Total Army Sponsorship Program to assist soldiers, civilian employees and family members during the relocation process. Program participants are provided with accurate, timely information and other support needed to minimize problems associated with relocating to a new duty station.

The program is available to the Active Army, the Army National Guard, the United States Army Reserve and to Civilian Employees whose assignment to a position

within the Department of the Army requires a permanent change of station (PCS).

To benefit from the Sponsorship Program it is essential that soldiers formally request sponsorship by completing DA Form 5434 (Sponsorship Program Counseling and Information Sheet) immediately upon receiving notification of their assignment. The DA Form 5434 is the "trigger" that sets in motion all the support mechanisms that the Total Army Sponsorship Program can muster to help relocating personnel. The DA Form 5434 should be filled out completely and indicate any special needs or requirements for soldiers or their family members and should indicate any additional information required.

Helping Kids Adjust To A Move

Children have many worries about moving. Many of their concerns can be helped by talking to them and involving them in the process. Whatever the reason for the move, openness and honesty are essential. Children of all ages are usually capable of dealing with a move when given time, support and understanding.

Before The Move:

* Maintain a positive outlook. Children pick up on parents' attitudes.
* Tell your children about the move as soon as you know, so they have time to adjust to the idea and say good-bye to friends. It is particularly important to explain why the move is taking place, so they understand the reasons for the change.
* Children worry about fitting into the new school/neighborhood and talk about them when you return home. Look into any clubs or activities at the new location that fit your children's interests.
* Talk about the possibilities for your children in the new city and if possible, have them visit.
* Let your children be involved in planning for the new home. If feasible, let them go house hunting; if not, get their ideas ahead of time.
* Take pictures or videos, both inside and out when you select your residence.
* Involve your children in packing their belongings. Allow them to carry special treasures (within reason) when you travel.
* Check the school schedule and enrollment requirements in your destination city.
* For the trip to your new location, pack a special moving kit for the children, i.e. coloring books, games, special foods. This will help make moving special and enjoyable.

After The Move:

Try to keep the family schedule as normal as possible to give your children a sense of security in the new environment. If possible, take family pets along to keep things as stable as possible.

* Check out child care organizations carefully. Check references, make impromptu visits and talk to other parents.
* If the new school curriculum is significantly different, be willing to seek a tutor for your children immediately.
* Ask school personnel and neighbors about car pools or public transportation for your children's extra-curricular activities.
* Younger children have an easier time entering a new school than older children.
* You can help by arranging for your children to meet someone they will see on the first day of school (preferably a neighborhood child or the child of a co-worker) so they don't feel completely estranged. Once done, however, step back and let your children make their own friends.
* Make time for your child to talk about the new school, friends, etc. Children need to share their experiences.
* Encourage your children to invite new friends home so you can meet them. Don't worry if they are not ideal; first contact is very important and will pave the way for your children to eventually choose a suitable peer group.

❋ Allow your child some "quiet time" with no commitments. Relocation takes a lot of energy and children need time to internalize changes.
❋ Plan excursions to familiarize your child with new places like parks, zoos, ice cream shops or theaters.
❋ Be patient. Roots grow slowly.

Moving and Income Taxes

You can deduct certain expenses of moving to a new home, because you changed job locations or started a new job. Thanks to the latest changes in tax laws for moving expense, you may now get a tax break for moving expenses, without having to itemize deductions.

Use **Form 3903** to report your moving expenses if your move was within or to the United States, or its possessions. Use a **separate Form 3903** for each qualified move.

Where to Deduct:

Deduct your moving expenses on **line 26 of Form 1040.** The amount of moving expense you can deduct is shown on **line 5 of Form 3903.**

In order, for expenses paid or reimbursed, to qualify as moving expenses, the move must satisfy certain requirements in the law which involve work, distance and time.

❋ **Work Related Test:** The move must be closely related in both time and place to the start of work at a new job location.
❋ **Distance Test:** The distance between your new principal place of work and your old residence must be at least 50 miles greater than the distance between your old principal place of work and your old residence. Your commuting distance must have increased by at least 50 miles.
❋ **Time Test:** In the 12-month period following the move, you must be a full-time employee for at least 39 weeks. This test may be waived in cases of disability or death, an involuntary separation from service (other than for willful misconduct) or if you are transferred again for the benefit of your employer.

If you are a member of the Armed Forces on active duty and you move because of a permanent change of station (PCS), you do not have to meet the ***distance and time tests***, discussed earlier. You can deduct your unreimbursed allowable moving expenses.

❋ A permanent change of station includes:
(1) A move from your home to the first active post of active duty
(2) A move from one permanent post of duty to another, and
(3) A move from your last post of duty to your home or to a nearer point in the United States. The move must occur within one year of ending your active duty or within the period allowed under the Joint Travel Regulations.

Spouse and Dependents

If a member of the Armed Forces deserts, is imprisoned, or dies, a permanent change of station for the spouse or dependent includes a move to:
(1) The place of enlistment
(2) The member's, spouse's, or dependent's home of record, or
(3) A nearer point in the United States

If the military moves you, your spouse and your dependents to or from separate locations, the moves are treated as a single move to your new main job location.

Services or Reimbursements Provided By Government:

Do not include in your income value of moving and storage services provided by the government, because of a permanent change of station. If the total reimbursements or allowances you receive from the government, because of the move, are more than your actual moving expenses, **the government should include the excess in your wages on Form W-2. However, the excess portion of a dislocation allowance, a temporary lodging allowance, a temporary lodging**

expense, or a move-in housing allowance is "NOT" include in income. Do Not attach Form 3903 to your Form 1040! If your reimbursements or allowances are less than your actual moving expenses, do not include the reimbursements or allowances in income. You can deduct the expenses that exceed your reimbursements. See *Deductible Moving Expenses*, later.

How To Complete Form 3903 For Members Of the Armed Forces.

Follow these steps:

(1) Complete lines 1 and 2 (using your actual expenses). **DO NOT** include any expenses for moving services provided by the government.

(2) Enter on line 4 the total reimbursements and allowances you received from the government for the expenses claimed on lines 1 and 2. **DO NOT** include the value of moving services provided by the government. Also, do not include any part of a Dislocation Allowance, Temporary Lodging Allowance, Temporary Lodging Expense, or Move-In Housing Allowance.

(3a) Complete line 5. If line 3 is more than line 4, subtract line 4 from line 3...enter the result on line 5 and on Form 1040, line 26. This is your moving expense deduction.

(3b) Complete line 5. If line 3 is equal to or less than line 4, enter zero on line 5 (you do not have a moving expense deduction). Subtract line 3 from line 4. If the result is more than zero, enter it on Form 1040, line 7.

If the military moves you and your spouse and dependents to or from different locations, treat these moves as a single move. Unless they exceed actual expenses, do not include income reimbursements, allowances or the value of moving and storage services provided by the government to move you, your spouse and your dependents to and from the separate locations.

Deductible Moving Expenses

If you meet the above requirements, you can deduct the reasonable expenses of:

(1) Moving your household goods and personal effects (including in-transit or foreign-move storage expenses)

and

(2) Traveling (including lodging, but not meals) to your new home.

YOU CAN NOT DEDUCT THE EXPENSES PAID BY THE GOVERNMENT! YOU CAN ONLY DEDUCT ANY EXPENSES PAID BY YOU!

Reasonable Expenses

You can deduct only those expenses that are reasonable for the circumstances of your move. For example, the cost of traveling from your former home to your new one should be by the shortest and most direct route available. If you use your car to take yourself, members of your household, or your personal effects to your new home, you can figure your expenses by deducting either:

(1) Your actual expenses, such as gas & oil for your car, if you keep an accurate record of each expense

OR

(2) 15 cents a mile

Household Goods and Personal Effects

You can deduct the cost of packing, crating and transporting your household goods and personal effects (including in-transit storage within any period of 30 consecutive days and insurance expenses) from your old residence to your new residence. The cost of moving automobiles and pets are included in this category. You can also deduct any costs of connecting or disconnecting utilities required because you are moving your household goods, appliances or personal effects.

DITY Moves

You will receive a separate W-2 Form for the DITY move. You must save this form

and include this amount as income when filing your tax return. **KEEP ALL YOUR RECEIPTS** so that you can take an adjustment to income on your tax return. Otherwise, you will end up paying tax on the entire amount of the DITY move pay.

State Income Taxes

Federal law provides that military personnel must pay state income tax only to the state from which they entered the military. Therefore, if you enter the military as a resident of Georgia, for example, you will always pay income tax to Georgia, not to the state where you are stationed.

However, if you have a second job, you will be liable for state tax in the state where the job is located and you may also have to pay your home state. Generally, state laws provide for credits or other procedures to prevent paying taxes to both states on the same income. Make sure that your tax preparer understands these situations.

Civilian spouses of military personnel are generally assumed to be residents of the same state as the military person. They may be liable to that state for income taxes and also liable for taxes in the state where the job is located.

Insurance and Relocation

Auto Insurance

Anyone who owns a vehicle will probably need auto insurance. Upon relocation, policies may need to be updated or even purchased new from a different company. Typically, insurers require that the policy be written in the state where the vehicle is driven, garaged and parked, so each time you move the policy may have to be changed to remain within the rules.

Most states require a minimum amount of liability insurance. This is the part of the policy that covers the other involved parties if you are at fault in an accident. In many states, the amounts required as a minimum have not been adjusted in years, so they haven't kept up with the increases in costs of medical care, repairs, new cars and litigation. Therefore, you will probably need a policy that provides substantially more liability coverage than the state requires. At least $200,000 in liability is recommended.

You can save some money on your policy by agreeing to a higher deductible, which is the amount that you pay out of pocket before the insurance company pays on a claim. Just be sure that you can come up with the deductible amount if you must.

Also, if available in the state where you are insured pay the extra for uninsured and underinsured motorist coverage. This part of the policy, which is very inexpensive, will cover your expenses if you are in an accident, the other party is at fault and they are uninsured.

Home Insurance

Home insurance policies are fairly standardized, but there are a few things to consider when relocating. Typical policies do not include coverage for flood or earthquake. If moving into an area where those coverage's are required or necessary, they will need to be purchased as a separate policy.

You will pay extra for it, but you should consider getting a policy with "replacement cost." In a typical policy, losses are depreciated before being covered. For example, if your ten-year old TV were stolen, the insurance company would base its payment to you on the depreciated value of a ten-year old TV. With replacement cost, the company will pay to replace the TV at current prices. It's worth the extra cost.

You may also need to pay extra to "schedule" some items, such as jewelry or collectibles. Policies usually limit coverage for some items, so if you have more than the policy will cover you must pay extra to cover them completely.

If looking for a home in a new area, you may wish to investigate the cost of insurance first. Home insurance costs can vary widely based on factors such as water supply, emergency communications and the

distance to the nearest fire station. Fire departments are rated on these and many other factors. They are assigned a Public Protection Classification on a scale of 1 to 10. A 10 is assigned to areas with no fire protection and a 1 goes to the best departments. A department's boundaries may end abruptly, so one side of the street may be covered by one department and the other side of the street is covered by another department. If the departments' ratings are different, then the cost of home insurance may also vary substantially.

Renters Policies

Tenants have special insurance needs, regardless of the geographic location. The number one priority after moving into any rental property should be the purchase of a renter's policy.

Renter's policies, also known as tenant policies, pay to replace your belongings if they are destroyed by a covered peril. Covered perils typically include fire, smoke, lightning, vandalism, theft and just about anything else bad that can happen. If you don't have such a policy, and something happens, you are probably going to be out of luck. The landlord is not responsible for paying for your things and his/her insurance policy only covers the building itself, not the contents.

Renter's policies are generally very reasonably priced. A typical policy to cover $20,000 worth of belongings will probably cost less than $20 per month. That's not much to pay for protection of your furniture, clothing, electronics, jewelry or collectibles. Note that the cost will vary based on the location, building construction, number of tenants and other factors.

Another component of a typical renter's policy is liability coverage. This covers you if a person is injured at your residence or your actions cause damage to the property of others. The cost of defending yourself in lawsuits is also usually covered.

Keep a couple of other things in mind as well. When you are living in a building occupied by 8, 10, 12 or more families, the risk of a fire or other disasters is compounded. If you live in a single-family home, you are solely responsible for fire safety. However, you can be the safest, most careful tenant in a building and still lose everything because of another tenant's carelessness. And, if you are the one that starts the fire, all the other tenants might sue you. Either way, you are sunk without a good renter's policy.

Renters policies typically cover loss of use, meaning that the policy will assist in paying extra living expenses incurred while your home is damaged and unfit to live in. The policy may also cover other losses, such as credit card fraud or the loss of frozen foods due to power failure.

In some states, your lease may contain a clause stating that you are required to have a renter's policy in effect throughout the lease period. If you don't, then you are in violation of the lease, and will not have a legal leg to stand on in case of a loss or a lawsuit against you.

Without a renter's policy, you are entrusting all your belongings and your financial well-being to everyone who lives or works in your building. Are you willing to take that chance to save a few dollars each month?

Insurance Overseas

Insurance rules and regulations in other countries vary greatly. Before relocating, check with the appropriate agencies to determine your needs. You might need to purchase special policies to cover your property during shipping.

Family Housing

Depending on: the installation, your rank and the size of your family, family housing may or may not be available. Some installations actually have excess housing and families can move in almost immediately. At other installations assignment to family housing may take a

year or more. Each installation determines how many housing units will be assigned for each rank category. In some cases, assignment to family housing may be mandatory.

Lodging/Guest Housing

Lodging/Guest house use is voluntary and is a service to provide short-term accommodations to military families. Confirmed reservations, which may be made up to 60 days in advance (more at some installations), are accorded on a first-come basis, without regard to rank, for personnel in a PCS status. This entitlement is additionally extended to spouses/relatives of graduates for the nights preceding and following the soldier's graduation ceremony and for visitors of hospital patients and personnel undergoing outpatient medical treatment. Arriving PCS families may stay in lodging/guest housing for a **maximum of 30 days**. Departing PCS stateside members are limited to 10 days. Twenty days is authorized for visitors of hospital patients and 7 days for all others. Pets may or may not be permitted in lodging/guest houses, so call ahead to make plans.

Family Housing Application Process

Your date of eligibility for on-post family housing is the date of departure from your last permanent duty station. If you arrive from a dependent restricted overseas tour, you will receive an eligibility date based on your departure for that tour (maximum credit, 14 months) provided you were eligible for family housing at that time. If you acquired dependents while on a dependent restricted tour, your eligibility date will be when dependents were acquired. You have up to 30 days after arrival at your new installation to apply for housing and retain the eligibility date. Otherwise, the effective date of eligibility will be the current date of application. Your name cannot be placed on the waiting list prior to your clearing your last duty station. Criteria for determination of bedroom requirements, as outlined in **AR 210-50**, is:

- 1 bedroom for service member or service member and spouse
- 1 bedroom for up to 2 children: same sex until one child is 10 years old, opposite sex until one child is 6 years old
- 1 bedroom each additional child using the above criteria

Some installations have neither one-nor five bedroom dwelling units. You may elect to be placed on a waiting list for one bedroom less than that for which you qualify. If housing is assigned under this condition, you will be considered adequately housed and a later move to other quarters will not be approved. You may elect to be placed on a waiting list for one bedroom more than that for which you qualify under the conditions below:

- If an impending change in the age (to occur within 8 months) of a child would change bedroom requirement.
- If the birth of a child is expected prior to Housing assignment which would change the bedroom requirement.
- If pending adoptions have been approved.

Requests for exceptions to family housing assignment and waiting list policies must be justified in detail and submitted in writing through your chain of command. Requests based on medical conditions must be substantiated by the attending physician and forwarded through the Medical Commander. This includes sponsors with family members enrolled in the Exceptional Family Member Program.

Quarters Assignment

When you apply for family housing, you will be told what to expect regarding notification of housing availability. Please understand that the estimated waiting times calculated by family housing are not written in stone; they are estimates and may change periodically.

Once you reach the top of the waiting list, you **WILL NOT** be offered housing if:

❋ You have less than 6 months remaining in the command

❋ You are in receipt of PCS (other than to a restricted tour), ETS or retirement orders

❋ Your family members are not going to reside with you

❋ You are divorced and do not have full custody of your children. Joint custody is acceptable if the child resides with the sponsor more than 6 months out of a year.

If you choose not to accept the quarters offered, your name will be removed from the waiting list and, upon request, will be placed at the bottom of the waiting list with the eligibility date being the date of placement back on the list. If you are unable to accept quarters for reasons such as a lease, you may be deferred one time for up to 90 days.

Once adequate quarters are assigned and occupied, you will not be reassigned other quarters except under exceptional circumstances. Moves of this nature must be approved in writing and will be at occupant expense.

Termination of Quarters

Quarters termination is required when the sponsor is reassigned (PCS) to another duty station, retires or is otherwise no longer assigned to the present duty station. Quarters termination may be directed due to misconduct of the sponsor or family members. Under certain conditions a soldier's family may be authorized to reside on post after his PCS departure date.

Temporary modifications made in or around quarters must be removed and unit/grounds restored to original condition, unless approval to do otherwise has been obtained from the Family Housing Office. Damage to government quarters resulting from other than fair wear and tear will be restored or compensated for by the occupant. Repayment is collected by cash collection procedures or payroll deduction.

Overseas Housing

The process for applying for government quarters overseas is much the same as it is stateside with a few exceptions. **Only** command sponsored families may be housed in government quarters, non-command sponsored families may, in some cases, receive assistance from the Housing Referral Office in locating off-post, economy housing.

Service members who receive Concurrent Travel Orders will know in advance what type of housing they are being assigned to, it will state on the orders: concurrent travel to government/or economy quarters.

Government housing overseas comes in may shapes and sizes, and may be called something other than family housing. There are three types of housing that come under the umbrella of government quarters: On-post government quarters, leased quarters, and the Government Housing Rental Program (GHRP).

The first type requires no explanation. Leased quarters are housing units, subdivisions or apartment buildings that the US government has leased for an extended period of time to house US service members stationed in a foreign country. GHRP housing is generally single family housing units, either a single family home or an apartment, rented for the period of service members tour. Leased quarters and GHRP housing may be located within a certain distance from the installation.

Off-post housing in overseas locations is called Economy Housing. The assignment to economy housing may or may not be controlled by the Family Housing Office.

Renting a Home or an Apartment

While not as complex as buying a home, determining the nature of the rental market in a new city can be difficult. If you are willing to do research, many sources can help you find a good place to rent.

❋ Most cities have apartment finder services that can help you find something to suit your particular needs. Be aware that even if they do not charge you a fee, they are charging the landlord or management company, which may be reflected in your rent.

❋ Call the housing office at your new installation to ask for their help.

❋ Call local universities and colleges and find out if they have compiled a list of available apartments. Not all complexes that house students are typical "student housing," many are suitable for families as well.

❋ If you know someone in your destination city or have a sponsor assigned, have them send you a free rental guide if one is available for that area (found in businesses, the housing office or at the relocation assistance office) and the Sunday classified section in the local newspaper. Ask your local library if they carry the new city's newspaper(s).

❋ In addition to reading classified ads in local papers, contact property management companies. They might know about places that are available but not yet advertised. Some do specialize in particular types of housing like executive rentals. Ask if you can get on a waiting list.

❋ Ask questions: your sponsor or other unit personnel may know of an apartment opening up.

❋ Visit the city and drive around, looking for neighborhoods you like. Pay attention to "For Rent" signs in yards; some places go so quickly they never have to advertise.

❋ It is always a good idea to inquire about the distance to grocery stores, libraries, shopping centers, banks and hospitals.

❋ If you are forced to rent over the phone, be sure to research the landlord or management company thoroughly. Ask them to send you floor plans and photos, if they have them.

❋ Call the utility provider for the location you are considering; to find out the previous year's bills. Ask how that compares to average usage cost in the city.

❋ Before signing a lease, contact the local law enforcement and military police to inquire about the area's criminal activity. Some neighborhoods may look harmless in the daytime, but are dangerous after sundown.

❋ Be sure to ask about landscaping services, security arrangements and which amenities are up to you and which are shared by the complex. Find out which costs are included in the monthly rent or if there are additional fees. Many large complexes have pamphlets detailing all this information.

❋ Consider your situation carefully before you sign a lease. Is it better to pay a little more for a shorter lease so you can move again when you know the city better? Or is long-term security more important?

❋ Be sure to go through the apartment when you first rent to identify and document any problems, so you will not be charged for them later.

❋ Remember that typical "military clauses" **DO NOT** cover moving into family housing. Generally, these "early out" clauses only apply to a PCS move.

❋ Some leases require you to purchase renters insurance. Make sure you have it.

Buying A Home

After a PCS, you may have several options for housing. You may be able to move into on-post or contracted family housing immediately. You may choose to rent an apartment or home. And, of course, you may decide to take the plunge and purchase your own home.

Military personnel do not have the same all-inclusive relocation packages offered to corporate employees. One of the biggest differences is the lack of a program to ease the burden of homeowners facing relocation. While many corporations will actually go so

far as to buy your home, with the military , you are on your own. Therefore, military personnel should consider all the possibilities when deciding to buy a home. When PCSing away from the home that you own, you could:

* Sell the home. You may actually take a loss after paying the commissions and closing costs.
* Rent the home out. This works great for some people, for others it is a disaster. Your home may be abused and destroyed by a tenant or the tenant may never pay the rent. You will still have to make the mortgage payment.

Home ownership is best considered near retirement, when the soldier has decided where to live after the career is over. But, make sure that the retirement pay will be enough to pay the mortgage!

The Home-Buying Process

In general, your buying process should follow this basic outline:

* Select a qualified real estate agent
* Pre-qualify with your lender
* With your agent's assistance, select properties for preview
* Select the home you would like to purchase and then decide on what price to offer
* The agent presents the offer and negotiates the price
* Offer is accepted or countered until an agreement is reached
* Escrow is opened
* Complete the loan process
* Loan is accepted
* Property is inspected by home inspector
* Contingencies are satisfied and removed
* Buyer walk-through
* Escrow is closed-the home is yours
* Move in!

Selecting A Real Estate Agent

When choosing a real estate agent look for an **efficient, qualified, conscientious agent** who will take the time to determine your buying needs. You want an agent representing you...the buyer.

Seller's agents have contractual relationships with their clients that preclude them from advising you about how much to offer or recommending any special considerations you might receive from the seller.

A buyer's agent represents you, the buyer, when purchasing property in a real estate transaction. The agent owes full fiduciary responsibilities, duties and loyalty to you, the buyer. A buyer's agent represent you exclusively, will negotiate on your behalf and is not concerned with finding the best price for the seller. The agent is compensated either by the buyer or the seller depending on the laws of the state in which you are purchasing the home.

Please check with your assigned agent for full disclosure of the laws regarding agent compensation. It is important for you to discuss the buyer's agent compensation during your initial interview with your assigned Realtor and find out what type of written agreement needs to be signed prior to being shown any properties. Your buyer's agent will help you:

* Evaluate your specific needs and wants, and locate properties that fit those specifications
* Assist you in determining what amount you can afford by getting you pre-qualified through an ARM preferred mortgage leader
* Select properties to view that meets your specific criteria
* Research the selected properties to identify any problems or issues to help you decide on what price to offer
* Present the offer and negotiate the price (provide "earnest money" to help your agent negotiate the best price)
* Review and explain all legal documents
* Research potential qualified vendors for inspections, insurance, legal issues, etc.

Effective Strategies For Home-Buying

The basic rule of home buying is prepare, prepare, prepare. To avoid frustration and confusion later on, you want to make sure that your finances are stable far in advance. Once you actually begin the process of looking, the more organized you are, the more smoothly the purchase will happen.

* **Be Prepared:** Long before you are ready to buy, start reading real estate classifieds and attend open houses. If you qualify, send for your VA certificate of entitlement, just in case you want a VA mortgage.
* **Check Your Credit:** Contact a credit bureau and request your credit report. The reports are often free, and even if there is a cost, it is worth the price to know there are no mistakes, or that you might be confused with someone who has a similar or same name.
* **Manage Your Money:** Skip that weekend trip or night on the town and put away some money for a down payment and closing costs. If someone is making a large cash gift towards your purchase, try to get the funds into your own account several months before you apply for a mortgage loan.
* **Put Away Your Plastic:** Don't make any large purchases on credit. Buying a house needs to come before that new car or boat-and before applying for any new credit cards.
* **Don't Be A Big Fish In A Small Pond:** When you start actively looking, try to buy the least expensive house in the most expensive neighborhood. This improves your chances for a **better profit if you resell.**
* **Don't Buy Someone Else's Problem:** Do not fall into the trap of looking at the location first and the building second. If a house is too big or overbuilt for a site, then it becomes a problem-one you do not want.
* **Take Notes:** A map and notepad are essential for good house hunting. Mark the location of the home on the map and write down special features and things to remember on the notepad. If the owner offers a fact sheet, keep it; a house you are not initially excited about might grow on you later.
* **Don't Overdo It:** Never look at more than three houses at a time. After that, all homes seem to blur together. See three in the morning, have lunch, see three more, have dinner and then, *maybe* see three more. Six to nine houses in a day should be anyone's maximum. Even then you may find it difficult to keep the features straight.
* **A Picture Is Worth A Thousand Words:** Bring a camera or camcorder to take pictures of any house that appeals to you. Visual cues and a comfortable chair will help you remember why you were interested and give you as much time as you need to mull things over.
* **Finish The Process:** If you purchase a newly constructed home, make sure you get a **builders warranty** for any faults that may appear in the first two years. Check with the assessor's office about the amount of taxes to be levied.

Financing

If you are thinking about buying a house, especially your first one, you may have some basic questions about the home-financing process. The following answers to the questions listed may help.

(1) How large a mortgage will you be able to get? A general rule is that you usually can qualify for a mortgage loan of two, to two and one-half times your household's income. For example, if your family has an income of $30,000 a year, you can usually qualify for a mortgage of $60,000 to $75,000.

Lenders use many other factors to determine how large a mortgage they will give you. For example, lenders generally prefer that your housing expenses (including mortgage payments, insurance, taxes and special assessments) should not exceed 25 to 28 percent of your gross monthly income.

Other long-term debt (monthly payments extending more than ten months) added to your housing expenses should not exceed 33 to 36 percent of your gross monthly income. Federal Housing Administration (FHA) and Department of Veteran Affairs (VA) mortgage loan percentages may vary.

In addition, lenders want to know about your employment and credit history. This includes finding out about your job, income and how well you have handled and repaid loans in the past.

Legal safeguards exist to insure this information is used fairly. For example, the Fair Credit Reporting Act states that lenders must certify to the credit bureau the purpose for which this information is sought and that it will be used for no other purpose. The Equal Credit Opportunity Act prohibits discrimination in lending based on: sex, marital status, race, national origin, religion, age or because someone receives public assistance.

(2) How about the down payment and closing costs? Lenders usually expect you to be able to make a down payment of between 10 and 20 percent of the house's price and to pay closing costs, often three to six percent of the loan amount. If you make a down payment of as little as five percent, but less than 20 percent, the lender will require you to pay for private mortgage insurance. (Requirements for VA or FHA loans may differ.) Under the federal Real Estate Settlement Procedures Act, the lender must provide you with information on known and estimated closing costs.

(3) How do you shop for mortgage loans?

Mortgage packages vary widely and it is important to investigate several options to find the one best for you. For example: you are using a real estate agent or broker to shop for a home. You might want to consider their suggestions about lenders and mortgage packages. Check real estate or business newspaper sections, which may include brief tables on mortgage availability. Look in the Yellow Pages under "mortgages" for a list of mortgage lenders in your area.

Call several lenders for rates and terms on the type of mortgage you want. In addition, consider trying a commercial "computerized mortgage shopping service." (Although such a list may reflect only a selection of lenders and you might be charged a fee.)

Compare the mortgages offered by several lenders before you apply for a loan. Most lenders require you to pay a fee when you file your loan application. The amount of this fee varies, but it can be $100 to $300. Some lenders do not refund this fee if you are not approved for the loan, or if you decide not to accept the loan terms offered. Before you apply, ask the lender whether they charge an application fee, how much it is and under what circumstances and to what extent it is refundable.

(4) What kind of mortgage should you select?

There are two major types of mortgage loans—those with fixed interest rates and monthly payments, and those with changing rates and payments. However, there are many variations of these plans on the market and you should shop carefully for the mortgage that best suits your needs.

Common fixed-rate mortgages include 30- year, 15-year and bi-weekly mortgages. The 30-year mortgage usually offers the lowest monthly payments of fixed-rate loans that have a fixed month payment schedule.

The 15-year fixed-rate mortgage enables you to own your own home in half the time and for less than half the total interest costs of a 30-year loan. These loans, however, often require higher monthly payments.

The bi-weekly mortgage shortens the loan term from 30 years to 18 to 19 years by requiring a payment for half the monthly amount every two weeks. While you pay about 8 percent more a year towards the loan's principal than you would with the 30-year, one-payment-per-month-loan, you pay

substantially less interest over the life of the loan. Keep in mind, that with shorter-term loans, you trade lower total costs for small mortgage interest deductions on your income tax.

Mortgages with changing interest rates and/or monthly payments exist in many forms. The adjustable rate mortgage (ARM) is probably the most common, and there are many types of ARM loans available. The ARM usually offers interest rates and monthly payments that are initially lower than fixed-rate mortgages. But these rates and payments can fluctuate, often annually, according to changes in a pre-determined "index"-commonly the rate of return on U.S. Government Treasury bills.

Some adjustable loans, for a fee, contain a provision permitting you to convert later to a fixed-rate loan. Another type of mortgage loan carries a fixed-interest rate for a number of years, often seven, before adjusting to a new interest rate for the remainder of the loan. A "buydown" or "discounted mortgage" is another type of loan with an initially reduced interest rate which increases to a higher fixed rate or to an adjustable rate usually within one to three years. For example, in a "lender buydown" the lender offers lower monthly payments during the first few years of the loan.

(5) What features should you compare with different mortgage loan packages? Probably the single most important factor to look for when shopping for a home mortgage is the annual percentage rate, or the "APR." The APR includes all the costs of credit, including such items as interest, "points" (fees often charged when a mortgage is closed) and mortgage insurance (when included in the loan). Lenders must disclose the APR under the Truth in Lending Act. The lower the APR, generally the lower the cost of your loan. Advertisements that state other rates such as "simple" interest rates, do not include all the costs of the loan.

VA Loans

(1) What is a VA Loan? VA loans are made by a lender, such as a mortgage company, savings and loan or a bank. VA's guaranty on the loan protects the lender against loss if the payments are not made and is intended to encourage lenders to offer veterans loans with more favorable terms. The amount of guaranty on the loan depends on the loan amount and whether the veteran used some entitlement previously. With the current maximum guaranty, a veteran who has not previously used the benefit may be able to obtain a VA loan up to $203,00 depending on the borrower's income level and the appraised value of the property. The local VA office can provide more details on guaranty and entitlement amounts.

(2) Who is Eligible? More than 29 million veterans and service personnel are eligible for VA financing. Veterans with active duty service, that was not dishonorable, during World War II and later periods are eligible for VA loan benefits.

- World War II (September 16, 1940 to July 25, 1947)
- Korean Conflict (June 27, 1950 to January 31, 1955)
- Vietnam Era (August 5, 1964 to May 7, 1975)

Veterans must have at least 90 days service. Veterans with service, only during peacetime periods, and active duty military personnel must have had more than 180 days active service. Veterans of enlisted service, which began after September 7, 1980, or officers with service beginning after October 16, 1981, must, in most cases, have served at least 2 years.

- **Persian Gulf Conflict:** Basically, reservists and National Guard members who were activated on or after August 2, 1990, served at least 90 days and were discharged honorably are eligible. VA regional office personnel may assist with eligibility questions.

❋ Members of the Selected Reserve, including National Guard, who are not otherwise eligible and who have completed 6 years of service and have been honorably discharged or have completed 6 years of service and are still serving may be eligible. The expanded eligibility for Reserves and National Guard individuals will expire October 28, 1999. Contact your local VA office to find out what is needed to establish eligibility. Reservists will pay a slightly higher funding fee than regular veterans (See paragraph entitled "Costs of Obtaining a VA Loan.")

(3) VA Loan Highlights. Before arranging for a new mortgage to finance a home purchase, veterans should consider some of the advantages of VA home loans.

❋ Most important consideration, no down payment is required in most cases.

❋ Loan maximum may be up to 100 percent of the VA-established reasonable value of the property. Due to secondary market requirements, loans generally may not exceed $203,000.

❋ Flexibility of negotiating interest rates with the lender.

❋ No monthly mortgage insurance premium to pay.

❋ Limitation on buyers' closing costs.

❋ An appraisal which informs the buyer of the property value.

❋ Thirty year loans with a choice of repayment plans:

a. Traditional fixed payment (constant principle and interest; increases or decreases may be expected in property taxes and homeowner's insurance coverage)

b. Graduated Payment Mortgage—GPM (low initial payments which gradually rise to a level payment starting in the sixth year) and

c. In some areas, Growing Equity Mortgages-GEMS (gradually increasing payments with all the increase applied to principal, resulting in an early payoff of the loan).

❋ For most loans for new houses, construction is inspected at appropriate stages to ensure compliance with the approved plans. A 1-year warranty is required from the builder that the house is built in conformity with the approved plans and specifications. In cases where the builder provides an acceptable 10-year warranty plan, only a final inspection may be required.

❋ An assumable mortgage, subject to VA approval of the assumer's credit.

❋ Right to prepay loan without penalty.

❋ VA performs personal loan servicing and offers financial counseling to help veterans avoid losing their homes during temporary financial difficulties.

How To Apply For A VA Loan.

(1) VA Appraisal-Certificate Of Reasonable Value The CRV (Certificate of Reasonable Value) is based on an appraiser's estimate of the properties value to be purchased. Since the loan amount may not exceed the CRV, the first step in getting a VA loan is usually to request an appraisal. Anyone (buyer, seller, real estate personnel or lender) can request a VA appraisal by completing **VA Form 26-1805**; Request for Determination of Reasonable Value (DRV). After completing the form, it can be mailed to the nearest VA Office-Loan Guaranty Division for processing **OR** an appraisal can be requested by calling the Loan Guaranty Division for assignment of an appraiser. The local VA Office may be contacted for information concerning its assignment procedures. The appraiser will send a bill for his/her services to the requester according to a fee schedule approved by VA. To simplify things, VA and HUD/FHA (Department for Housing and Urban Development/Federal Housing Administration) use the same appraisal forms. If the property was recently appraised under the HUD procedure, under certain limited circumstances, the HUD conditional commitment can be converted to

a VA CRV. The local VA Office can explain how this is done.

It is important to recognize that while the VA appraisal estimates the value of the property, it is not an inspection and does not guarantee that the house is free of defects. As a homebuyer you are encouraged to carefully inspect the property yourself, or hire a reputable inspection firm to help you in this area. **VA guarantees the loan, not the condition of the property!**

Application

The application process for VA financing is no different from any other type of loan. In fact, the VA application form is the same as that used for HUD/FHA and conventional loans. The mortgage lender verifies the applicant's income and assets, and obtains a credit report to see that other obligations are being paid in time. If all is well and the appraised value of the property is enough to cover the loan needed, the lending, in most instances, can then close the loan under VA's automatic procedure. Only about 10 percent of VA loan applications have to be submitted to a VA Office for approval before closing.

Five Easy Steps To A VA Loan

* Apply for a Certificate of Eligibility. A veteran who does not have a certificate can obtain one easily by **making application on VA Form 26-1880** (Request for Determination of Eligibility and Available Loan Guaranty Entitlement) to their local VA Office.
* Decide on a home you want to buy and sign a purchase agreement
* Order an appraisal from VA. (Usually this is done by the lender.) Most VA Regional Offices offer a "speed-up" telephone appraisal system. Call your local VA Office for details.
* Apply to a mortgage lender for the loan. While the appraisal is being done, the lender (mortgage company, savings and loan, bank, etc.) can be gathering credit and income information. If the lender is authorized by VA to do automatic processing, upon receipt of the VA or LAP appraised value determination, the loan can be approved and closed without waiting for VA's review of the credit application. For loans that must first be approved by VA, the lender will send the application to the local VA Office, which will notify the lender of its decision.
* Close the loan and the buyer moves in.

For What Can I Use A VA Loan?

* To buy a home, including townhouse or condominium unit in a VA-approved project.
* To build a home.
* To simultaneously purchase and improve a home.
* To improve a home by installing energy-related features such as solar or heating/cooling systems, water heaters, insulation, weather stripping/caulking, storm windows/doors or other energy efficient improvements approved by the lender and VA. These features may be added with the purchase of an existing dwelling or by refinancing a home owned and occupied by the veteran. A loan can be increased up to $3,000 based on documented costs or up to $6,000 if the increase in the mortgage payment is offset by the expected reduction in utility costs. A refinancing loan may not exceed 90 percent of the appraised value plus the costs of the improvements. Check with a lender of VA for details.
* To refinance an existing home loan up to 90 percent of the VA-established reasonable value or to refinance an existing VA loan to reduce the interest rate.
* To buy a manufactured home and/or lot.

Requirements For Loan Approval

To obtain a VA loan, the law requires that:

* The applicant must be an eligible veteran who has an available entitlement.
* The loan must be for an eligible purpose.
* The veteran must occupy or intend to occupy the property as a home within a

reasonable period of time after closing the loan.

* The veteran must be a satisfactory credit risk.
* The income of the veteran and spouse, if any, must be shown to be stable and sufficient to meet the mortgage payments, cover the costs of owning a home, take care of other obligations and expenses, and have enough left over for family support.
* An experienced mortgage lender will be able to discuss specific income and other qualifying requirements.

The Cost Of Getting A VA Loan

(1) Funding Fee

* A basic funding fee of 2.0% must be paid to VA by all but certain exempt veterans. A down payment of 5% or more will reduce the fee to 1.5% and a 10% down payment will reduce it to 1.25 %.
* A funding fee of 2.75% must be paid by all eligible Reserve/National Guard individuals. A down payment of 5% or more will reduce the fee to 2.25% and a 10% down payment will reduce it to 2.0%.
* The funding fee for loans to refinance an existing VA home loan with a new VA home loan to lower the existing interest rate is 0.5%.

Veterans who are using entitlement for a second or subsequent time who do not make a down payment of at least 5% are charged a funding fee of 3%.

NOTE: For all VA home loans, the funding fee may be paid in cash or it may be included in the loan.

(2) Other Closing Costs

Reasonable closing costs may be charged by the lender. These costs may not be included in the loan. The following items may be paid by the veteran purchaser, the seller or shared. Closing costs may vary among lenders and also throughout the nation because of differing local laws and customs.

* VA Appraisal
* Credit Report
* Loan Origination Fee (usually 1% of the loan)
* Discount Points
* Title Search and Title Insurance
* Recording Fees
* State and/or Local transfer taxes, if applicable
* Survey

No commissions, brokerage fees or "buyer broker" fees may be charged to the veteran buyer.

Using A VA Loan Again

(1) Remaining Entitlement: Veterans who had a VA loan before may still have "remaining entitlement" to use for another VA loan. The current amount of entitlement available to each veteran is $36,000. This was much lower in years past and has been increased over time by changes in the law. For example, a veteran who obtained a $25,000 loan in 1974 would have used $12,500 guaranty entitlement, the maximum then available. Even if that loan is not paid off, the veteran could use the $23,500 difference between the $12,500 entitlement originally used and the current maximum of $36,000 to buy another home with VA financing. An additional $14,750 up to a maximum entitlement of $50,750 is available for loans above $144,000 to purchase or construct a home.

Most lenders require that a combination of the guaranty entitlement and any cash down payment must equal at least 25% of the reasonable value or sales price of the property, whichever is less. Thus, in the example, the veteran's $23,500 remaining entitlement would probably meet a lender's minimum guaranty requirement for a no down payment loan to buy a property valued at and selling for $94,000. The veteran could also combine a down payment with the remaining entitlement for a larger loan amount.

(2) Restoration Of Entitlement: Veterans can have previously-used entitlement "restored" to purchase another home with a VA loan if:

* The property purchased with the prior VA loan has been sold and the loan paid in full, or
* A qualified veteran-transferee (buyer) agrees to assume the VA loan and substitute his/her entitlement for the same amount of entitlement originally used by the veteran seller. Remaining entitlement and restoration of entitlement can be requested through the nearest VA Office by completing **VA Form 26-1880**.
* The entitlement may be restored one time only if the veteran has repaid the prior VA loan in full, but has not disposed of the property purchased with the prior VA loan.

Showing Your Home

A potential buyer's first impression of your home will be the condition of its exterior. If prospective buyers do not like what they see from the outside, they will not want to see the inside.

Appearances do matter, so make sure the potential buyer sees your homes potential from the beginning instead of convincing them how it *could* look.

Consider the following:

* Pruning your shrubs and trees and trimming the lawn.
* Add potted flowers or beds of pretty seasonal flowers, especially concentrating on if from the entryway
* Paint any areas that show signs of wear (mailbox, front door, window ledges, shutters, etc.)
* Remove unsightly rubbish, put away gardening equipment and coil up hoses
* Clear all walkways of snow, ice, dirt and leaves
* Check the outside features such as faucets, latches and garage doors to make sure they are in working order
* Be sure that your house number is visible from the street

The inside of your home is equally important. You want to shout "**WELCOME!**" when the potential buyer enters your home for the first time.

You may want to:

* Keep decorations minimal and neutral so that buyers can envision their furnishings matching the decor
* Arrange the furniture so that each room has a spacious appearance
* Create a fresh clean smell (no tobacco or pet odors)
* Put clean linens in the bathrooms
* Use attractive bedspreads and throw pillows
* Clean windows, walls and woodwork
* Remove unnecessary items from the basement, attic and closets
* Consider changing any light fixtures that may be harsh or unappealing
* Be sure that everything that stays with the home is in good working order (door hinges, door knobs, faucets, appliances, heating system, fans, etc.)

When showing your home:

* Try not to be present during a showing to grant the prospective buyers privacy
* Make sure that during the day all the blinds and curtains are open and at night all the lights are on
* Keep pets, litter boxes and feeding bowls out of sight
* Entice prospects with pleasant smells, which can be a strong yet subtle influence. You may want to simmer potpourri, especially cinnamon or spiced apple scents. You also could have fresh baked goods that provide a homey atmosphere.
* Outline all of the costs to maintain your home. Have copies of all utility bills for the past twelve months. Including gas, electricity, heat and water bills.

REMEMBER: The average homebuyer spends approximately 20 to 30 minutes viewing a home before seriously considering purchasing it. Take extra steps to make sure every home showing you have COUNTS!

Moving Checklist

Use this handy list to plan your move and make sure nothing is forgotten. You will need these materials to: protect yourself financially, file your income tax, travel oversees, file for Social Security or other benefits, to sell your car for emergencies and numerous other situations. For protections, some of these documents should be kept in a safe place, such as a safety deposit box between moves and HAND CARRIED during the moves. Some of these documents should be carried at all times and **SHOULD NEVER BE PUT INTO LONG TERM HOUSEHOLD GOODS STORAGE!**

When Orders Are Received–GET ORGANIZED!

_____Start a file for all moving-related receipts, contracts, etc. This will come in handy for filing travel vouchers, tax returns, claims and the like.

_____Compile a **personal file** for **each** family member:

- Adoption Papers (if applicable)
- Birth Certificates (original or certified copies) for all family members
- Chld ID File
- Driver's Licenses (if applicable)
- Educational Report Cards & Records, Individual Education Plan (IEPs) documentation if applicable (Preschool, K-12) & Transcripts from Colleges, Universities, Vocational Training and Business Schools attended). Also addresses and phone numbers of these locations
- ID Cards (for all dependants 10 years and older)
- Immunization Records
- Naturalization Papers/Green Cards/Citizenship Papers (if applicable)
- Medical Records (shot records too)
- Passports (if needed and if so...must be for ALL FAMILY MEMBERS)
- Social Security Cards for all family members

_____Set up **family records file**

- Allotment Records (Copy of allotment application)
- Bank Books (checking/savings)
- Car: Insurance, Registration, Title
- Checks: Blank, Canceled, Current Statement
- Credit Cards
- Deeds and Mortgages
- Divorce papers (Pertaining to any prior marriages: Discharge papers, Divorce papers, Death Certificates & Annulments)
- Income Tax Forms/Records (AT MINIMUM the past 3 years)
- Insurance Policies: Include the company, address, phone number, policy number and type of insurance for each company (life/fire/etc)
- LES (Last Leave and Earnings Statement)
- Lists of: Bonds, Mutual Funds, Stocks and other investments (Brokers address, phone number and account number(s))
- List of: Company payments due for household (due dates, account numbers, phone numbers and address-to avoid delinquent payments)
- Marriage Certification
- Moving Materials: Hold baggage, Household goods and Shipping/Storage documents
- Orders (extra copies-minimum 3) and Dependant Orders if separate
- Original Will (Per Adult)
- Personal Papers (Those not listed that you will need)
- POV Shipping Documents
- Power of Attorney (Check Expiration Date, 3 copies of your)
- Safety Deposit Box Key(s)
- Spouse Resume, Letters of Recommendations and Last Pay Statement, Records of Employment, Copies of Personnel Actions (i.e. step

increases or change of career status received from CPO)
- State and Federal Tax Records
- Travelers Checks
- U.S. Savings Bonds
- W-2 Forms

_____Review your Orders. If concurrent travel (overseas only) is not stated and you would prefer concurrent travel...contact you PAC to get approval for an Amendment to Orders.

COUNTDOWN TO MOVING DAY
AS SOON AS ORDERS ARE RECEIVED

ARMY COMMUNITY SERVICE:
- Contact your local ACS Office for information about your new duty station and ask for a printed SITES Booklet

CHILDREN'S ISSUES:
- Include the children in your plans by listening to their concerns and tell them honestly, as much as you can about the move, while reassuring them that things will work out well for ALL family members at their new location

FAMILY ISSUES:
- **CAREER:** Request a Sponsor be provided from the gaining installation
- **EXCEPTIONAL FAMILY MEMBER:**
- If dependant has special medical/educational needs, he/she must be enrolled in the Exceptional Family Member Program (EFMP)
- **MEDICAL:**
- Check immunization needs for each family member (especially going overseas)
- Check DEERS Enrollment

FINANCIAL & HOUSEHOLD MANAGEMENT ISSUES:
- **FINANCE:** Order a current credit report and check for incorrect or outdated items that you may need to have for a clean credit report to rent or buy a home at your new location
- **HOUSING:**
  - Homeowners you need to begin preparations to sell or rent your home (if applicable)
  - Shop for a realty company that meets your needs & Contact the Housing Office to list your property for rent and obtain more information
  - If you are residing in government quarters, contact the Housing Office and provide your projected departure date, and get instructions on leaving quarters

MOVING ISSUES:
- **PETS:**
  - Gather information
  - Check with veterinary services about requirements for moving pets
- **SHIPMENT INFORMATION:**
  - Contact your local transportation office to schedule counseling sessions
    - Do It Yourself Move (DITY)
    - Note: DITY move reimbursements are considered taxable income

- *If leasing or if you have a lien holder and you are going Overseas...you need written permission from them to take the vehicle with you!
  - For more information: http://www.afcrossroads.com/dodinstall/mainframe.htm
- Movement of mobile home (if applicable)
- Privately Owned Vehicles (POVs)
- Shipment and Storage of Household Goods
- Start planning to ship your vehicle(s), household goods, etc. to be available when you arrive
- Unaccompanied baggage

* **TRAVEL:** Dependent travel overseas
* _____
* _____

UP TO TWELVE WEEKS BEFORE MOVE (84 Days)

FINANCIAL & HOUSEHOLD MANAGEMENT ISSUES:

* **BUDGET:** Decide how to save for unreimbursed moving expenses
* **FINANCE:** Contact for details on your temporary lodging expense entitlements
  - Begin keeping track of tax deductible moving expenses
* **HOUSING:** Renters notify landlord as required by lease (usually 30 days, meaning the first day of the month, not the middle of the month)
  - Give notice of intent to terminate quarters; make arrangements for inspections and remember BAH will not begin until final termination of quarters
  - Destination known...then begin scouting out housing options; contact your new installation if you plan to live on post to check for advance application procedures
* **LODGING:** Make temporary arrangements; call Lodging for reservation
* **NOTIFY:** List of who to notify and who to provide forwarding addresses to:

___ Bank(s)
___ Book/record club(s)
___ Church/Synagogue/etc.
___ Creditor-(Credit Cards, Mortgage Co., Auto...)
___ Dentist/Doctor/Optician
___ Department of Motor Vehicles & Revenue
___ Family and friends
___ Veterinarian
___ Federal & State Income Tax (military and private)
___ Insurance Companies (Auto/Home/Life)
___ Local club(s)/organization(s)
___ Magazine(s), Newspaper(s), Subscription(s)
___ Medical facility(s)
___ Pharmacy
___ Phone company (local/long distance service)
___ Post Office
___ Professional organization
___ Professionals: Accountant, Attorney & Broker
___ Schools
___ Utlities (deposits)

* If the military member is going TDY in advance of PCS move then go to Legal Services and get a power of attorney or letter of authorization drawn up, if needed
  - Issues it may be needed for: Buy/Sell a house, Ship household goods, Ship/Register a vehicle, Provide for childcare, Provide medical care, arrange for termination of quarters, etc.
* **MAIL ORDERS:** Do not place any more mail order purchases

FAMILY ISSUES:

* **APPOINTMENTS:** Schedule for necessary medical, optical or dental exams
  - **FILES:** Organize personal records, such as birth certificates, insurance papers, warranties, etc.

MOVING ISSUES:

* **SORTING:** Go through closets and drawers; gather clothes and other items to give away or sell; check to see if stored seasonal clothing is clean
* **SALE/DISBURSE:** Plan a garage sale, check with swap and assist programs and thrift shops
* Good used furniture, appliances and clothing can be donated to many community good-will/donation shops
* **PREVIOUS MOVES:** Make sure stickers were removed from your furniture
* _____
* _____

UP TO EIGHT WEEK BEFORE (56 Days)

CAREER ISSUES:

* **SPOUSES:**
  * Employed give notice of termination and obtain a letter of referral
  * Compile or update your resume

CHILDREN'S ISSUES:

* Keep talking about the move with family. Honesty is essential.
  * Children, as well as adults, need time to deal with feelings of loss and separation

FINANCIAL & HOUSEHOLD MANAGEMENT ISSUES:

* **BUDGET:**
  * Contact insurance company(s) concerning: auto (s), home and household goods
    * Find out about coverage on your possessions in transit/storage and about your high value item(s)
    * Some policies cover only at one specific location, some policies 100% coverage expires after 30 days, some policies only cover major perils and not cover "rough handling, mysterious disappearance, etc."
  * Check banking procedures for transferring funds or closing accounts
  * Get a letter of credit or have enough cash available for the new location in case a deposit is required for utilities
  * Check expiration date on major credit cards that are to be used during travel
    * Arrange for closing or transfer of charge accounts
    * Close out any local charge accounts
  * Obtain a change of address kit from the post office and fill out cards; you may need to do this twice if using temporary quarters at your next base, so contact your new base for a temporary mailing address
* **HOUSING:**
  * Schedule house-hunting trips. Permissive TDY may be granted for up to 10 days; be sure to request your TDY prior to leaving your losing installation and remember it must be signed by a Lt. Colonel or above
  * If you go house hunting without your family, take pictures and bring back literature to share with them to help the children adjust and become interested rather than nervous or fearful about a place they have not been to before

- **MISCELLANEOUS:**
  - Up-Date ID Cards(s) and Driver's License(s)
    - Arrange for absentee voting ballots or obtain an address where you can write for ballots

- **VACATION:**
  - If you are planning to vacation while in route to your new duty station and if this will occur during peak tourist season, make reservations now
  - Plan accordingly to do sightseeing to make the move more exciting
  - If the sponsor is going on a remote tour, you need to decide where the family will reside until the sponsor returns
- **VEHICLE:**
  - Take care of auto maintenance and repairs now

MOVING ISSUES:

- **INVENTORY:** Prepare a general inventory by room, closet, attic, garage, etc. of all household and personal possessions for your own use, so that you will be able to make an accurate estimate of their value for insurance purposes
  - Remember to include books, pictures, silver china, glassware, linens, clothing, tools, sports and hobby equipment, musical instruments and cameras, as well as, furniture, lamps, rugs, curtains, etc. You may wish to do a room-by-room picture series or videotape including a voice description of the most valuable items as well as serial numbers and etc.
  - Note what items need repaired/cleaned that you plan to put into storage or ship to your overseas location
  - Obtain written appraisal for valuable items such as antiques, jewelry, furs and paintings. To obtain appraisals, check with a professional who deals in the type of valuables you have (i.e. antiques you would check with an antique dealer)
  - Start planning to ship your auto, household goods, etc to be available when you arrive at your new duty station
  - Keep cleaning and sorting. Remember charitable organizations such as swap and assist programs to donate your "extras too," keep receipts for tax time
- **PETS:** Have pets checked by your vet and have vaccinations/inoculations brought up-to-date, obtain a copy of these records
- USE UP: cleaning supplies, food, spray paint, and other consumables and combustibles
- _____
- _____

UP TO FOUR WEEKS BEFORE (28 Days)

CAREER ISSUES:

- Family members with part-time jobs provide notice to your employer(s)

CHILDREN'S ISSUES:

- Visit your children's school
  - Notify schools of the children's last day too arrange to pick up child/children's or obtain the procedures for sending the records to the new school(s)

- Discuss any educational concerns
  - If a child has an IEP, see if any "modifications" need to be made before leaving and collect:
    - Academic Achievement Records (tests, report cards, transcripts)
    - Psychological Evaluations
  - Physical Therapy, Occupational Therapy, Speech, Language Evaluations
    - Current and Past Individualized Educational Plans
    - Behavioral/Social Evaluations
    - Vocational Evaluations (interest, skills, aptitudes)
    - Medications
- Give a party for your children (another for yourself and friends); help your children assemble a list of addresses and phone numbers of their friends at the party so they can keep in touch
- Research New Dance/Music Teachers at the new location

FAMILY ISSUES:

- **MEDICAL:**
  - Ensure that all your family is properly listed on DEERS
  - Pick up medical records from local physicians (off base)
- RELIGION/ORGANIZATIONS: Arrange for a letter of transfer from local church/synagogue, clubs, (i.e. Scouts or other national/international organizations...)

FINANCIAL & MANAGEMENT ISSUES:

- Meet with the military finance center for your financial counseling and to review your finances
- Advance pay may be authorized
  - Check with finance concerning details and other benefits for which you may be entitled
  - Be sure of your mode of travel (car/plane/bus/boat/etc) when discussing travel advances to avoid over/under payment
- Cancel or transfer memberships such as health clubs, civic organizations and volunteer programs

MOVING ISSUES:

- **SALE/DISBURSE:**
  - Haul castaway items to your local thrift shop (obtain receipt for donation) or have garage sale
  - Plan for plants; plants don't travel well and are not allowed overseas (sell at garage sale or use as "Thank You" to friends)
- Provide an **itinerary** to a family member or close friend
  - Obtain a map; access where you go, when, how long and your stops on the way
- _____
- _____

UP TO THREE WEEKS BEFORE (21 Days)

CHILDREN'S ISSUES:

- Arrange for childcare on packing and moving day(s)

FINANCIAL & HOUSEHOLD MANAGEMENT ISSUES:

- Inform all utilities, the Phone/Cell/INTERNET Company and home/delivery services when to discontinue your services; ask for a letter of credit reference from the company(s)
- Leave essential utilities on until the day after you leave

MOVING ISSUES:

- Develop a game plan for your arrival at the new location
- **PACKING TIPS:** Computer buffs, back up your important files
- PETS: If traveling separately from family, make prior/proper arrangements
- SHIPMENT INFORMATION: If you are having more than one shipment, know the weight limits of each, decide what contents for each shipment and begin separating

UP TO TWO WEEKS BEFORE (14 Days)

FINANCIAL & HOUSEHOLD ISSUES:

- **HOUSING:** If renting your home to someone else during your reassignment, make sure your homeowner's insurance is adequate
- Make Travel Arrangements (Include pet(s) if going)
- Plan menus from what is in your freezer and cabinets
- Renew and pick up all necessary prescriptions and medical records
- Retrieve
  - All loaned out items
  - Any developed film, dry-cleaning or other items
  - Drapes and rugs cleaned; leave in protective wrappings for shipping
- Return all library books and other borrowed items

MOVING ISSUES:

- **PACKING:** Separate professional books, papers and equipment, since these items will be weighed and listed separately on your shipping inventory
- **PETS:**
  - Take pet(s) to the Veterinarian for required vaccinations and certificates
  - Get copies of medical records
  - Obtain a list of hotels/motels that allow pets or kennels for housing your pet(s)
- **PREPARE:**
  - For home cleaned for inspection (on and off post)
  - By checking luggage and making necessary repairs (locks and more than one key)
    - Purchase new luggage that is needed (buy lightweight/durable pieces)
    - **REMEMBER:** They are probably going half way around the world and in most cases must make a return trip home
    - Car by being Serviced/Tuned up for the trip (check oil, water, battery, belts, brake and transmission fluids and tires)
- **RECONFIRM:** Moving dates and times with the transportation office
- _____
- _____

UP TO ONE WEEK BEFORE (7 Days)

FINANCIAL & HOUSEHOLD MANAGEMENT ISSUES:

- Settle Outstanding Bills
- Obtain Travelers Checks for trip expenses
- Close out safety deposit box if opening one in new location

MOVING ISSUES:

- **PACKING:**
  - Pull out all items from beneath stairways, in attics or other locations that do not allow full standing room
  - Remove wall accessories such as drapery rods, small appliances, food and utensil racks
  - **Drain/Disconnect:**
    - All garden hoses
    - Drain oil and gas from lawn mower, motorcycles and other power tools
    - Disconnect spark plug(s) [lawn mowers, motorcycles, chainsaws, etc]
    - DISPOSE OF FLAMMABLES
    - Disassemble electronic components such as stereos and VCRs; place in the original packing boxes if available
    - Set aside cleaning materials to be used after the movers have packed and loaded all your possessions
    - "Park" hard disk drive units, then disconnect computer system
    - Place all disks in protective cases before packing in the cartons
- _____
- _____

THE FINAL STRETCH

FINANCIAL & HOUSEHOLD MANAGEMENT ISSUES:

- Contact all insurance companies at least 24 hours before storing and releasing your household goods to movers

MOVING ISSUES:

- Physically separate items not to be packed, including suitcases!!!! If more than one shipment will be made, separate into groups
- Keep **household inventory list** on hand to carry as part of your personal luggage
- **Pack a MOVING DAY NEEDS BOX:** cleaning supplies, sponges, paper towels, toilet and facial tissue, bath towels, bath soap, shampoo, can opener, paper plates, napkins, plastic eating utensils, snacks, coffee, tea, soda, light bulbs, scissors, hammer, screwdriver, tape, markers and trash bags (Put in your automobile, safely away from the movers)
- Clean and dry refrigerator and freezer; allow drying 1-2 days with the door open. CAUTION: Families with young children or pets should block doors open to prevent accidental closing!
- **Remove/Disconnect/Dismantle:**
  - TV and/or radio antennas
  - Pendulum from clocks
  - All gas and electrical appliances
  - Air conditioners from windows
  - Pictures and mirrors from walls
  - Light bulbs from lamps
- Audio/Video Equipment, Personal Computers (consult owner's manual)

- Use tape to code wiring for easier reinstallation
  - If you own a turntable, fasten down, tighten turntable screws and secure the dust cover
- Clean VCR heads before use in your new home
- Children's Play Equipment
- **Owner-packed cartons-leave open** so carriers can view contents and take responsibility of cartons
- **Make sure** cash, jewelry, medical records, important documents and, other valuable items are secure; many people lock valuables in their vehicle trunks
- **Separate items** to "hand carry and luggage," "unaccompanied baggage," "storage," "ship" and "professional"
- **OVERSEAS MOVE:** Ship by "unaccompanied baggage" items that will enable you to set up light housekeeping at once, at your new duty station, since it might be 1-4 months before your surface shipment arrives; suggested items include: iron, dishes, silverware, linens, bedding materials, clothing appropriate for climate, a few special toys for kids, etc

FAMILY ISSUES

- **MEDICAL:**
- **Pick Up ALL** Medical and Dental Records; unless you have a power of attorney, the sponsor cannot pick up the medical or dental records for the spouse
- **Active Duty:** Take one copy of your orders to medical records, so you can hand-carry to your next installation
- **Spouse and/or dependents 18 years or older:** go to outpatient records and dental clinic to pick up your records
- Either parent may pick up the records of children under age 18
- Pack a **first aid kit** with disinfectant, band-aids and so on to keep on hand
- **FILES:**
  - Double Check your Family Records file and place in a briefcase suitable for hand carrying...please include:
  - Copy of orders
  - Phone numbers of family and friends
  - Duplicates of luggage/car/other important keys
  - Home inventory of household goods plus pictures, receipts and videotapes
  - Medical and Dental Records
  - Computer Discs of backups to your hard-drive files
  - Give a copy of travel plans, with date, route and phone number to supervisor, orderly room staff, sponsor, relatives, etc.

CHILDREN'S ISSUES:

- Confirm your childcare arrangements for packing and moving day(s)
- Allow CHILDREN to choose one small toy/book for carry on luggage, one for the suitcase and several small pieces for hold-baggage (may even wish to pack one box of no-breakable items); have children place their name and draw a picture on the side of the box to feel more like they are part of the move
- _____
- _____

PACKING DAY

MOVING ISSUES:

- **Watch packers very carefully** to see that they understand and know exactly which items are to be packed; indication can be done by putting different colored stickers on each item or place in separate rooms
- Moving company personnel is to pack mirrors, paintings and other items easily damaged or broken
- **Lift vans** (huge crates of wood or metal used for overseas shipments) are loaded at your doorstep, watch the packing of them; be sure everything is protected against slippage, concussion or friction; the heaviest items should be at the bottom of the van
  - **REMEMBER:** Remember these Lift vans will be "hoisted by cranes, loaded on ships and treated roughly;" if not packed correctly your furniture will be suitable for firewood upon unpacking
- **Keep a record of the contents** of each carton being packed; will make easier to locate specific items upon arrival; if cartons become missing it will be possible to quickly determine what is missing
  - **REMINDER:** Movers pack FAST; you cannot hold them up while accomplishing this list

FAMILY ISSUES:

- Don't pack your **phone book**; you may need names and address later
- Put everything you **do not want shipped** (purses, wallets, garbage, etc) in a locked automobile or closet to prevent from being packed
- **Fill a cooler** with ice and drinks for packers and movers; they are packing your prized possessions, so it won't hurt to be extra nice to them
- Tuck in a **nylon folding suitcase/gym bag** to carry souvenirs or dirty laundry

CHILDREN'S ISSUES:

- Take children and pets to a friends' home (pets to kennel if needed)
- Take outlet covers, cabinet locks and etc with you, to use along the way
- Call ahead to confirm hotel services for children (cribs/cots); time alone with spouse, they should be able to recommend a reputable baby sitter
- _____
- _____

DAY OF MOVE

MOVING ISSUES:

A. Before Movers Arrive:

- Get up early and be ready for the movers
- Disconnect all major appliances (stove, refrigerator, washer, dryer, etc)
- Take out any trash you have, so it is not packed
- Take Children to the neighbors
- Get pets under control before movers arrive; perhaps letting them stay with a neighbor

B. During Movers Being There

- Useful items to have on hand: marker to make extra notes on boxes and coffee, cold drinks and snacks for yourself and movers
  - **INVENTORY SHEET:**

- ❋ Verify that mover's inventory is detailed, complete and accurate-DON'T accept any "miscellaneous" labels or entries, especially for valuable items
- ❋ Be sure your copy of the moving company's inventory is **LEGIBLE**; this inventory will not be as detailed as the ones you made earlier
- ❋ Check to see the condition of your possessions is correctly reflected on the inventory; exact location of existing scratches and worn or marred spots should be clearly indicated
- ❋ **READ ALL PACKING DOCUMENTS** prior to signing
- ❋ Make certain every container or crated items has the moving company's inventory tag or tape on it and that each items is listed on the moving company's inventory sheet

C. After Movers Leave

- ❋ Place a copy of the packer's inventory, stored possessions and baggage receipts in the family records file in hand-carry luggage (make a copy and send to a relative)
- ❋ Keep the transportation offices phone number(s) on hand; call if any problems or questions arise
- ❋ Have a vacuum cleaner ready to clean bed rails, piano backs and other hard-to-move items; **REMEMBER** empty the vacuum bag before placing in automobile or return to neighbor if you borrowed one
- ❋ Before leaving the house, check each room and closet to make sure windows are down and locked, lights are out and the exterior doors are locked
- ❋ _____
- ❋ _____

DURING THE MOVE

❋ Keep a log of all moving expenses incurred for tax time and finance at in-processing (if family is traveling separately, keep two logs), include:

- ❋ Rental Cars
- ❋ Cost of Gasoline
- ❋ Meals
- ❋ Utility Deposits
- ❋ Air/Bus/Rail Fairs
- ❋ Accurate Mileage
- ❋ Rent Deposits
- ❋ Installation Charges

❋ Hints for traveling with KIDS:

- ❋ They can be wary about the unknown, include them in this planning to help allay fears
- ❋ Provide a "routine" with bedtime and mealtimes, reading a favorite story and unpack their items the minute you arrive so he/she feels at home
- ❋ Balance the day, take plenty of time for a romp in the park and a cool drink after time in a museum...even when having fun, kids have a limited attention span

❋ _____

❋ _____

AFTER YOUR ARRIVAL

❋ Contact your local Army Community Service Office at your new location for up-to-date information about the installation and local area(s)

MOVING ISSUES:

- Visit the Housing Office on Post before making any housing decisions. They will be able to give you information about the availability of housing on Post and the time table for receiving quarters; if you need to secure housing off Post, the Housing Referral section will be able to guide you
- Contact the Transportation Office to arrange delivery of your household goods
  - Have a copy of the inventory you received by the moving/shipping company, on hand. Carefully check off each item by numbers as it is brought into your home. Do not sign anything until every item has been accounted for or has been noted on the form as missing
    - You have a limited amount of time to file a claim for any damages that occurred during the move; so open and unpack every box to be sure you are aware of any broken or damaged items

FAMILY ISSUES:

- File your travel voucher; you may need more than one depending on how you moved
- Put away receipts and other documents that might be needed for tax time
- _____
- _____

START GETTING READY FOR THE NEXT MOVE BY STAYING ORGANIZED!!!!!

Moving Websites

FAMNET http://www.famnet.com *This Air Force website contains helpful info to PCSing members of all services. Link to SITES and more.*

HomeFair's Relocation Wizard http://www2.homefair.com/wizard *Link to the military PCS Wizard to help plan your move, then use the moving calculator, and get free city reports.*

Military Teens on the Move http://dticaw.dtic.mil/mtom *Moving info for teens ONLY!*

SITES http://www.dmdc.osd.mil/sites

Local Neighborhood Information http://www.neighborhoodfind.com *Your link to detail neighbor information so you can find the best location for you and your family.*

Virtual Relocation http://www.virtualrelocation.com/ *Find worldwide travel info.*

Travel Websites

AAA Online http://www.aaa.com *Plan your trip, get road reports, and more*

Auto Europe Car Rentals http://www.autoeurope.com/res *Get driving info about countries, including speed limits, insurance, road rules, etc.*

How Far Is It? http://www.indo.com/distance *Find out how far it is between two locations, then link to a site for a map and driving directions*

Space Available on Military Aircraft http://www.ee.umd.edu/ *Link to info on traveling via military aircraft*

TravelWeb http://www.travelweb.com *Search for hotels worldwide, get airline flight info, and make reservations online.*

TripQuest http://www.mapquest.com *Create trip itineraries, check out the interactive atlas with access to overseas maps . . . and you can even plan your move.*

WorldHotel http://www.worldhotel.com *Retrieve info on worldwide hotel chains by the Chain Search link, and connect to discounted hotel rates by the Great Rates link.*

Travel Publications

City.Net http://city.net - *Search engine for more than 5,000 destinations*

Eurail.com http://www.eurail.com

Fodor's http://www.fodors.com

World Travel Guide http:www.wtg-online.com *Provides profiles of almost every country in the world.*

Information Websites (CONUS)

Area Code Listing http://www.555-1212.com/aclookup.html

Click City http://clickcity.com *Link to Chambers of Commerce national*

The Gallup Organization http://www.gallup.com

Guide.com http://www.guide.com *Use this handy guide to find everything from apartments to jobs and more*

HomeFair's Relocation Wizard http://www2.homefair.com/wizard *Use the salary calculator, the insurance professor, the relocation crime lab, get free city reports and soooo much more*

HospitalNet http://www.md.huji.ac.il/

MilitaryCity.com http://www.militarycity.com *Use this site for quick reference phone numbers and info.*

U.S. Census Bureau http://www.census.gov

U.S. Immigration and Naturalization Service http://www.ins.usdoj.gov

U.S. Post Office Zip Code Lookup http://www.usps.gov/ncsc

Yellow Pages Online http://www.bigyellow.com/ *Find yellow page listings for over 16 million U.S. businesses.*

Information Websites (OCONUS)

164 Currency Converter by OANDA http://oanda.com/cgi-bin/ncc

CIA World Fact Book http://www.odci.gov/cia/publications/factbook/index.html *Find out info about the economy, transportation, geography, military affairs, etc. on the country to which you will be traveling*

Click City http://clickcity.com *Link to international Chambers of Commerc*

Date and Time Gateway http://www.bsdi.com/date *Find out the current date and time for any region in the world*

The Electronic Embassy http://embassy.org

FedWorld Information Network http://www.fedworld.gov/

NATO—North Atlantic Treaty Organization http://www.nato.int

United Nations http://www.un.org

Universal Currency Converter http://www.travlang.com/money/ravlang.com/money/ *Current exchange rates and currency conversion*

U.S. State Department Passport Services http://travel.state.gov/passport_services.html

U.S. State Department Travel Warnings and Consular Information Sheets
http://travel.state.gov/travel_warnings.html

International shipping rates for Automobiles http://www.danstephens.com

Where is my POV www.whereismypov.com *Track your pov movement*

Medical, Dental, and Legal Websites

ABA Network http://www.abanet.org *Surf the American Bar Association website.*

LawInfo http://www.lawinfo.com

Housing Websites

American Relocation Center http://www.kniht.com *In the military section, answer a questionnaire and get help with house hunting.*

Virtual Relocation **http://www.virtualrelocation.com** *Find info on VA loans, compare costs of living info between cities, and more!*

AHRN www.AHRN.com *A DOD sponsored site dedicated to serve military-only needs.*

Renting

Apartments **http://www.apartments.com**

Apartment World.com **http://www.apartmentworld.com** ***Find apartments near military installations.***

Guide.com http://www.guide.com *Use this handy guide to find everything from apartments to jobs and more*

Rent.Net http://www.rent.net *Find info on apartments, self storage, etc., and even locate international rentals.*

Stpring Stree http://www.springstreet.com *Use this comprehensive apartment locator.*

Buying

National Real Estate Digest **http://www.ired.com**

REALTOR.COM http://www.realtor.com/ *Link to homes for sale, realtors, and more!*

Today's Mortgage Statistics http://www.hsh.com *Find current mortgage info, publications, financial calculators, and more!*

Pets Websites

Air Animal http://www.airanimal.com *Find info on transporting your pet by air.*

NetVet http://netvet.wustl.edu/vet.htm *In the directory section, link to veterinary directories such as animal hospitals and more.*

Traveling with Pets http://www.delphi.com/pets/travel/html

Employment Websites

Career Magazine http://www.careermag.com

Career Resource Center http://www.careers.org/

Company Information and Profiles http://www.hoovers.com

E-Span Career Companion http://www.careercompanion.com

FedWorld Information Network http://www.fedworld.gov

Military Spouses' Career Network http://w3.nai.net/~military

Online Employment Review Magazine http://www.bestjobsusa.com

Search Engines

AAFES http://odin.aafes.com/Employment/index.asp

Academic Employment Network http://www.academploy.com

America's Job Bank http://www.ajb.dni.us

Career Path http://www.careerpath.com

Career Site http://www.careersite.com

Career Web Job Search http://www.cweb.com

Federal Job Listing Index http://www.usajobs.opm.gov

Internet Career Connection http://www.iccweb.com

Job and Career Information http://www.careermosaic.com

JobHunt http://www.job-hunt.org

Job Search Network http://www.espan.com

Monster Board http://www.monster.com

Online Career Center http://www.occ.com

Online Job Database http://www.nationjob.com

Finances Websites

Money

The Advisor http://www.americanexpress.com/advisors *Use financial calculators, get advice, and more!*

Bank Rate Monitor http://www.bankrate.com/ *Locate world wide bank rates.*

Debt Counselors of America http://www.dca.org

Internet Bankruptcy Library **http://bankrupt.com**

Get Smart http://www.getsmart.com/ *Look up info in home loans, debt consolidation, credit cards, auto financing, student loans, and business financing. Insurance*

InsWeb http://www.insweb.com *Get quotes and info*

Social Security Online http://www.ssa.gov

Ultimate Insurance Links http://www.barryklein.com *Learn about specific companies.*

Automobiles

CarInfo.com http://carinfo.com/ *Learn the leasing and car-buying secrets dealers don't want you to know, as well as the secrets mechanics don't want you to know*

Used Car Buyers Checklist http://smogcheck.ca.gov *Although this site belongs to the California Department of Consumer Affairs, it contains a valuable checklist for people who are considering the purchase of a used car.*

Consumer Info

Better Business Bureau http://www.bbb.org

Center for the Study of Services http://www.checkbook.org *Get helpful consumer info, such as getting good deals on cars and shopping for other big ticket items (video and audio equipment, sports equipment, etc.*

Consumer Information Center http://www.pueblo.gsa.gov

Consumer World http://www.consumerworld.org ***Check out this compilation of 1700+ of the most useful consumer resources on the net.***

National Fraud Information Center http://www.fraud.org *Find tips on avoiding scams, links to state Attorneys-General, and more!*

U.S. Consumer Gateway http://www.consumer.gov ***Go to this one stop site for links to federal consumer info.***

Kids & Parents

Interactive Pregnancy Calendar http://www.pregnancycalendar.com

Kids and Jobs http://www.pbs.org/jobs ***Teens . . . get tips on searching for the right job, discusss the hot, new jobs for the next century, and determine if you are "working smart."***

KidsCom http://www.kidscom.com *Find a pen pal, write on a virtual graffiti wall, play games, write stories, and more. Includes info for parents and teachers*

National Center for Fathering http://www.fathers.com

Parenthood Web http://www.parenthoodweb.com

Parents Place http://www.parentsplace.com/ *Read the special features such as law and fertility treatments, health, and family fun.*

Youth Central Community http://www.youthcentral.com