BARLOWE DALY REALTY

FREE GUIDE · JOINT BASE SAN ANTONIO

PCSing to San Antonio?

Military Relocation Guide

Neighborhoods by base, VA loan and BAH budgeting, buying remotely, and a step-by-step PCS timeline.

Kassie Johnson, REALTOR®

210-361-7715 · kassie@thegoldeneyegrp.com
kassiekeys2homes.com · TX License #780591

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WELCOME TO MILITARY CITY, USA

Your move, on your timeline.

Orders to Joint Base San Antonio usually come with a tight window. This guide walks you through where to live near each installation, how to budget with your VA loan and BAH, and how to buy a home before you ever set foot in Texas. Use it as a checklist, then call me and we'll build a plan around your report date.

PCS timeline

When	What to do
As soon as you have orders	Call me for a free relocation consult. Decide rent vs. buy. Connect with a VA-experienced lender and get pre-approved. Look up your BAH for the San Antonio area.[6]
90 days out	Narrow down neighborhoods by base commute and schools. Start receiving matched listings. Schedule your household goods move and ask your transportation office about entitlements.
60 days out	Tour homes by live video (FaceTime/Zoom) or plan a house-hunting trip. Make an offer, schedule inspection and appraisal. If you're selling or renting out your current home, list it now.
30 days out	Final walkthrough by video, arrange insurance and utilities, and register children with the new school district. Confirm closing can be signed remotely if you're not here yet.
Arrival week	Get your keys. If your home isn't ready, Temporary Lodging Expense (TLE) can partially cover lodging for up to 21 days on a CONUS move.[1] File your Texas homestead exemption once you occupy the home.

Where the installations are

JBSA is one joint base spread across several locations. The main ones are **JBSA-Lackland** on the southwest side, **JBSA-Fort Sam Houston** just northeast of downtown, **JBSA-Randolph** in Universal City to the northeast, and **Camp Bullis** on the far north side off I-10. Where you're assigned should drive where you look, because San Antonio traffic on Loop 410, Loop 1604, I-35 and I-10 can turn a short distance into a long commute.

Sources
1. JBSA: TLE increased to 21 days for CONUS PCS moves:
https://www.jbsa.mil/News/News/Article/3982734/department-of-defense-authorizes-additional-7-days-to-conus-temporary-lodging-e/
6. DoD Defense Travel Management Office: BAH calculator:
https://www.travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/

NEIGHBORHOODS BY BASE

Where to look, base by base.

These are the areas my military clients ask about most. Every family's priorities are different, so treat this as a starting point and I'll tailor recommendations to your budget, schools and commute.

Installation	Areas to consider	Why families choose them
JBSA-Lackland	Westover Hills, Alamo Ranch, Southwest San Antonio communities	Newer homes, lots of new construction, and short commutes to the base.
JBSA-Fort Sam Houston	Alamo Heights, Terrell Hills, Downtown and the Pearl; Stone Oak for suburban living	Historic character and highly regarded schools close in; Stone Oak offers newer homes and amenities within a reasonable drive.
JBSA-Randolph	Schertz, Cibolo, Universal City, Converse	Minutes from the base, strong value for the money, and family-friendly suburbs.
Camp Bullis	Stone Oak, Helotes, Boerne, Leon Springs area	Hill Country setting, larger lots and acreage options, and well-regarded schools in Boerne.

Questions I'll help you answer

- Which school districts and campuses serve the homes you like? (Boundaries can change street by street.)
- How long is the commute during your actual duty hours, not just on a map at midnight?
- Is there an HOA, and what do the dues and rules cover?
- What are the property tax rate and MUD/PID fees for that specific address?
- Would this home make a good rental if you PCS again in two or three years?

BUDGETING YOUR MOVE

VA loans, BAH and Texas taxes.

VA loan basics

- $0 down payment for eligible borrowers with full entitlement, and no monthly private mortgage insurance.
- A one-time VA funding fee applies to most borrowers. For a first-time VA purchase with less than 5% down it's typically 2.15% of the loan, and up to 3.3% for subsequent use.[2]
- Veterans receiving VA disability compensation, and certain surviving spouses, are exempt from the funding fee.[2]
- You'll need a Certificate of Eligibility (COE), which a VA-experienced lender can usually pull for you. Texas veterans can also ask about Texas Veterans Land Board loan programs.

Using BAH to set your budget

Look up your exact rate with the DoD BAH calculator using a San Antonio ZIP code such as 78234 (Fort Sam Houston).[6] Your BAH depends on pay grade and dependency status. Many buyers aim for a total monthly payment (principal, interest, taxes, insurance and HOA) at or below BAH so the rest of their pay stays free. Your lender will confirm what you qualify for.

Texas property taxes and exemptions

Texas has no state income tax, but property taxes are higher than in many states, so always budget for them. Once the home is your primary residence, file for the homestead exemption with the county appraisal district.

Exemption	What it does
General homestead	School districts must exempt $140,000 of your home's value from school taxes.[3]
Disabled veteran (10% to 90%)	A partial exemption that increases with your VA disability rating, starting at a 10% rating.[5]
100% disabled veteran	Exempts the total appraised value of the residence homestead for veterans with a 100% rating or individual unemployability.[4]

Exemption rules can change; confirm eligibility with your county appraisal district (Bexar, Comal, Guadalupe or Kendall).

Sources

2. VA News: VA funding fee, who pays and who is exempt: https://news.va.gov/147050/funding-fee-who-pays-who-is-exempt/
3. Texas Comptroller: Property tax exemptions: https://comptroller.texas.gov/taxes/property-tax/exemptions/
4. Texas Comptroller: 100% disabled veteran exemption FAQ: https://comptroller.texas.gov/taxes/property-tax/exemptions/disabledvet-100-faq.php
5. Texas Veterans Commission: Exemptions by disability rating: https://tvc.texas.gov/news/property-tax-exemptions-available-veterans-disability-rating/
6. DoD Defense Travel Management Office: BAH calculator: https://www.travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/

BUYING FROM ANYWHERE

Close before you arrive.

Many of my clients buy while they're still stationed across the country or overseas. Here's how we make that work.

1. Consult and pre-approval
A 20-minute call to understand your timeline, budget, and must-haves, then an introduction to a trusted VA lender.

2. Buyer agreement and search
We sign a written buyer representation agreement, then you get listings matched to your commute and schools, often before they hit the big portals.

3. Virtual showings
I tour homes live on FaceTime or Zoom, open closets, check water pressure, and drive the neighborhood so you see what photos don't show.

4. Offer and negotiation
I write a strong offer that protects you with inspection and appraisal contingencies, and time closing around your report date.

5. Inspection and appraisal
I attend the inspection, send you the report and video, and negotiate repairs.

6. Remote closing
Where the title company allows, documents are signed electronically or with a mobile notary. You arrive to keys.

Rent vs. buy, and planning for the next PCS

- If you'll be here three or more years, buying often builds equity instead of paying a landlord. Shorter tours can still work if the home would rent well.
- Choose homes with broad rental appeal: good school zones, reasonable HOA rules on leasing, and easy base access.
- Ask your lender about occupancy requirements; VA loans require you to live in the home as your primary residence at first.
- Not ready to buy? I can help you find a rental and we'll plan your purchase for later.

YOUR CHECKLIST

Before you call the movers.

- [ ] Copy of orders and report date
- [ ] Lender pre-approval and Certificate of Eligibility
- [ ] BAH rate for your pay grade
- [ ] Neighborhood shortlist by base commute
- [ ] School district research and enrollment documents
- [ ] Plan for current home: sell, rent or end lease
- [ ] Household goods shipment scheduled
- [ ] TLE and travel entitlements confirmed with finance
- [ ] Homeowners insurance quote
- [ ] Utilities scheduled for move-in day
- [ ] Homestead exemption filed after move-in
- [ ] Vehicle registration and Texas driver's license plan

Ready to plan your move?

Fill out my quick buyer questionnaire so I can start your search:
kassiekeys2homes.com/questionnaire.html

Call or text **210-361-7715** · Email **kassie@thegoldeneyegrp.com**

I respond within 24 hours, wherever you're stationed.

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