

Moving to San Diego on PCS?

Not sure where to call home?

Inside, you'll discover the neighborhoods PCS and Military buyers are loving right now, including Coronado, Imperial Beach, Point Loma, and more.

Whether you are relocating across San Diego or moving from out of state, this guide will help you understand where to start your home search.



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Hi, I'm Hilary

San Diego Realtor helping military families move on PCS orders, and your go-to guide for the neighborhoods that fit your life.

My own family served in the Coast Guard for 22 years. I was the spouse on orders — I moved to three states and bought and sold homes in each one. That's not a marketing angle. It's the lens I bring to every PCS buyer and seller I work with.

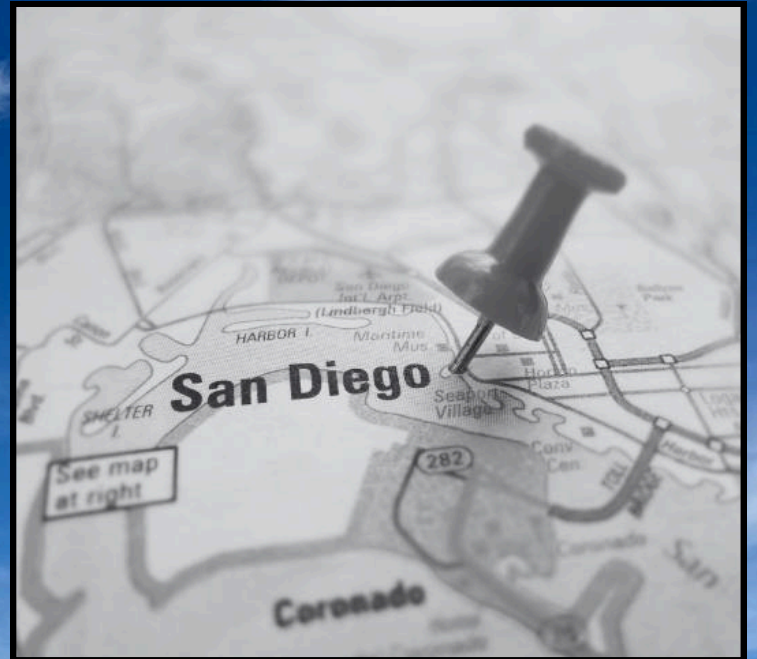
San Diego has neighborhoods for every stage of a military career — Coronado, Imperial Beach, Point Loma, North Park, Chula Vista, and more, each with its own feel and its own reasons to love it. My goal is to help you understand the market, work around your timeline, and close with no surprises — whether you're arriving on orders or leaving them behind.

Let's find the right neighborhood for your next chapter

That's us



San Diego County is *big*...
And exploring where to
live can feel
Overwhelming...



From walkable village communities to hillside neighborhoods with views, San Diego offers something for every lifestyle and budget, with everything you need nearby.

The areas below are some of the most popular places buyers are searching right now.

In 2024, California experienced a significant increase in VA loan activity, with nearly 20,000 loans approved for military families. This resurgence underscores the importance of VA loans, particularly for homebuyers in a competitive market like San Diego, where affordability remains a critical factor for service members and their families.





SCHEDULE

This list outlines the general steps toward fulfilling on your home buying goal:

HIRE A REALTOR

- In the traditional transaction, the seller pays the buyer's agent's commissions (subject to contract).
- Schedule an initial in-person meeting online to discuss your goals.

PRE-APPROVAL

- I will provide you with a list of preferred lenders for pre-approval, but you are free to use your own.
- You will decide the amount you are comfortable spending each month, and we will search for homes within that price range.

FINDING A NEW HOME

- I will set up email notifications to you for homes matching your search.
- I will schedule private showing appointments as needed, fitting your schedule. Keep in mind the market is hot so time is of the essence.



SCHEDULE

Writing Offers

- We will suggest an offer price using recent sales, days on the market, and property condition.
- We will proceed to determine and negotiate your offer price and terms.
- You will be able to sign your offer.
- I will assist you in compiling the appropriate documents to include with your offer (i.e. proof of funds, letter, pre-approval letter from lender).
- Once your offer is accepted, we will assist you in navigating the escrow/under contract process.

Disclosures and Inspections

- I will deliver copies of any available seller reports and disclosures for a given home.
- I will determine inspections and arrange contractor/vendor walk-throughs.

CLOSING

- SIGNING, KEYS, AND MORE!

A group of people, including a woman with dark hair and a man with curly hair, are looking down at something out of frame. The background is bright and out of focus.

FREQUENT QUESTIONS

What Price Should I be Searching in??

I recommend searching at or below your maximum budget in the San Diego area. In order to be competitive in multiple offer situations, you need to look comfortably below your maximum budget in order to have the ability to bid over the list price.

How quickly should i see a home i am interested in?

I recommend reaching out to me immediately to learn a specific home's showing instructions. This might mean SAME DAY. Together we can decide on the most convenient time for all parties.

Can i send you homes i find online?

Yes. Finding a home is a collaborative process. As one of my services to you, I set up alerts directly from the MLS. You can respond to those or send me links from your favorite home search sites.

Who pays your compensation?

Sellers typically pay an agent's compensation. On a contract, it is possible that the selling agent might request you pay part of the compensation.

How long is a typical escrow/Contract Period?

A closing timeframe is typically for 30 days from the date that an offer is accepted, depending upon if you are obtaining financing or paying cash. 30 days is most common in our market.

What are my closing costs are going to be?

Yes, there are closing costs with VA Loans. Closing costs vary according to your loan. For the most accurate estimate, contact your lender. For a rough estimate, you can use 2-3% of the purchase price.



FREQUENT QUESTIONS (CONT'D)

Do you have a list of recommended inspectors and vendors?

Yes! I have many favorite inspectors and home service providers that I look forward to sharing with you.

How Much Should I Budget For Inspections??

I recommend budgeting \$500-750 for your inspection.

How will you tell me about the newest homes available?

I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you: by phone, email, or text. You will also receive daily alerts directly from the MLS search I share with you that meet your criteria.

Will you inform me of homes from all real estate companies?

I will keep you informed of ALL homes. I want to help find your dream home, which means I need to stay on top of every home that's available on the market.

How Does A For Sale By Owner Work (FSBO)?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the listing agent commission, but most understand they will pay for buyer's agent commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most of the time the homeowner will work with an agent even though their home is not listed, since the agent is introducing a potential buyer to their property. This is no cost to you and ensures you are fairly represented and receive all of the disclosures and documentation throughout the sale.



FREQUENT QUESTIONS (CONT'D)

ONCE MY OFFER IS ACCEPTED, WHAT SHOULD I DO?

Getting the lender the necessary documentation and signed authorizations should be at the top of your priority list. The quicker you are, the smoother the process will be for all parties. Your lender will get you a loan estimate and will go over it with you in detail so there are no surprises at closing.

Celebrate and focus on moving into your new home! Plan for inspections, complete all documents in a timely manner and ask any questions that you have. You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details.

THE VA BUYING PROCESS



MAKE A DECISION
TO BUY A HOME



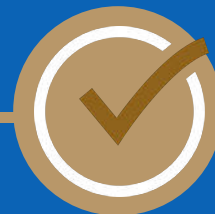
DETERMINE HOW MUCH
YOU CAN AFFORD



FIND A
KNOWLEDGEABLE
REALTOR®



BEGIN SEARCHING
FOR A HOME



GET PRE-APPROVED
FOR YOUR MORTGAGE



MAKE AN
OFFER TO PURCHASE
AND BEGIN
NEGOTIATING



DO YOUR
DUE DILIGENCE



CLOSE ON YOUR
NEW HOME!

THE VA LOAN PROCESS

LOAN APPLICATION

Complete the required documents and review costs.

1



Compliance Documents Sent

Within 3 days of completing your loan application, you will receive a package of disclosures for your review.



2

UNDERWRITING REVIEW

The Underwriter reviews your file and issues a Conditional Approval (which is what we want!)

3



List of Conditions

Processor will reach out to you with any remaining items needed to finalize approval of your loan. Please send any requested items back within 48 business hours to help keep your file moving for an on-time closing.

4



THE VA LOAN PROCESS

5

appraisal order

Once you have completed your home inspection, your agent will give permission to order the appraisal.

7

submitted for final approval

Once all of your conditions have been gathered; the Processor will submit your file back to underwriting for Final Approval. Final Approval usually takes 24-48 hours from the time of submission.

6

initial closing disclosure

You will receive your initial Closing Disclosure in the mail 3 days prior to closing. This is the best estimate of what your final figures will be.

8

closing

Once your file is Final Approved, it moves to the Closer! Your Final Closing Disclosure will indicate the final amount that you will need to bring to closing.



COSTS TO BUYING A HOME USING YOUR VA LOAN

PURCHASE AMOUNT

This is the amount you have agreed, with the seller, to pay for the home. It is inclusive of the earnest money and down payment you have offered. It is not inclusive of your closing costs.

EARNEST MONEY

When you make an offer in writing you will also pay a deposit called earnest money deposit, usually 1-3% of the purchase price. Paid by the buyer, earnest money is a portion of the purchase amount that is held by the escrow company as a good faith from the buyer to the seller. When the transaction closes, the earnest money is transferred to the seller as a portion of the original purchase amount. It is not an additional fee.

Down Payment

The down payment is a portion of the purchase price that the buyer is paying in cash. Down payments can range between 0% to 100% and each buyer determines the best scenario for their particular purchase.

With a VA Loan, a 0% down payment is available but can also be any other amount.

CLOSING Costs

Closing costs are not part of the purchase amount, but rather charges associated with the buyers loan, the transaction itself and any pre-payment required by the lender such as taxes, insurance and HOA dues. Closing costs are an assortment of fees based on the transaction between the seller and the buyer of a home.

CLOSING COSTS (CONT'D)

These fees are collected by the escrow company at the end of a transaction. The Fee for VA closing costs run between 2-3%.

WHO PAYS CLOSING COSTS?

Some closing costs, such as the fee the escrow company charges, are split between the buyer and the seller. Many of the closing costs are related to the mortgage and are therefore the buyer's responsibility. One of the largest costs associated with the closing costs is the VA loan origination fee. This is the fee your lender is charging you to provide the loan. Again, overall you can expect to pay 2-3% of the purchase price in closing costs.

2026 ENLISTED BAH RATES

San Diego (CA038)

Paygrade	With Dependents	BAH x 36 Months	Without Dependents	BAH x 36 Months
E1	\$3,666	\$131,976	\$2,763	\$99,468
E2	\$3,666	\$131,976	\$2,763	\$99,468
E3	\$3,666	\$131,976	\$2,763	\$99,468
E4	\$3,666	\$131,976	\$2,763	\$99,468
E5	\$3,975	\$143,100	\$3,147	\$113,292
E6	\$4,404	\$158,544	\$3,387	\$121,932
E7	\$4,446	\$160,056	\$3,678	\$132,408
E8	\$4,488	\$161,568	\$4,065	\$146,340
E9	\$4,671	\$168,156	\$4,188	\$150,768

THAT'S OVER
\$100,000 IN BAH
ON A 3 YEAR SAN DIEGO TOUR
FOR MOST RANKS





2026 WARRANT OFFICER BAH RATES

San Diego (CA038)

Paygrade	With Dependents	BAH x 36 Months	Without Dependents	BAH x 36 Months
W1	\$4,425	\$159,300	\$3,564	\$128,304
W2	\$4,464	\$160,704	\$4,062	\$146,232
W3	\$4,521	\$162,756	\$4,206	\$151,416
W4	\$4,731	\$170,316	\$4,410	\$158,760
W5	\$4,992	\$179,712	\$4,455	\$160,380



THAT'S WELL OVER
\$100,000 IN BAH
ON A 3 YEAR SAN DIEGO TOUR

2026 OFFICER BAH RATES

San Diego (CA038)

 Paygrade	 With Dependents	 BAH x 36 Months	 Without Dependents	 BAH x 36 Months
O-1	\$4,032	\$145,152	\$3,351	\$120,636
O-2	\$4,401	\$158,436	\$3,873	\$139,428
O-3	\$4,518	\$162,648	\$4,248	\$152,928
O-4	\$5,082	\$182,952	\$4,440	\$159,840
O-5	\$5,493	\$197,748	\$4,458	\$160,488
O-1E	\$4,449	\$160,164	\$3,972	\$142,992
O-2E	\$4,506	\$162,216	\$4,161	\$149,796
O-3E	\$4,770	\$171,720	\$4,398	\$158,328

O-1E to O-3E: officers with over 4 years of prior enlisted or warrant service.



THAT'S WELL OVER
\$100,000 IN BAH
ON A 3 YEAR SAN DIEGO TOUR

Calculating YOUR PAY IN SAN DIEGO



BASE PAY

Find your 2026 base pay on the DFAS military pay charts.



BAH

Look up your rate with the DTMO BAH calculator using ZIP code or duty station.



REMEMBER

Base pay and COLA are taxed. BAH and DLA are tax free. Your BAH is what you use to qualify for your VA loan.



KNOW YOUR NUMBERS.
CONFIDENCE STARTS WITH CLARITY.

LET'S TALK *Benefits*

YOUR ENTITLEMENTS EXPLAINED



TEMPORARY LODGING EXPENSE (TLE)

TLE helps cover your hotel and meals while you are between homes. For a move within the continental U.S., you are authorized up to 21 days of TLE, and you can split those days between your old duty station and San Diego. The daily maximum is \$290.



Smart move: Use your TLE days to tour homes in person and close on your San Diego house before your household goods arrive. Keep every lodging receipt.



Hilary Reese
PCS SAN DIEGO REALTOR

Hilary Reese | PCS San Diego Realtor |
Rates effective January 1, 2026.
Verify your rate at DTMO.

LET'S TALK

Benefits

YOUR ENTITLEMENTS EXPLAINED

01. TRAVEL PER DIEM

Per diem pays a set daily amount for each authorized travel day while you drive to San Diego, plus a set amount for your dependents.

example

Driving across country?
Authorized travel days are generally based on 1 day for every 350 miles. Plan your route so you don't burn TLE days on the road.



LET'S TALK *Benefits*

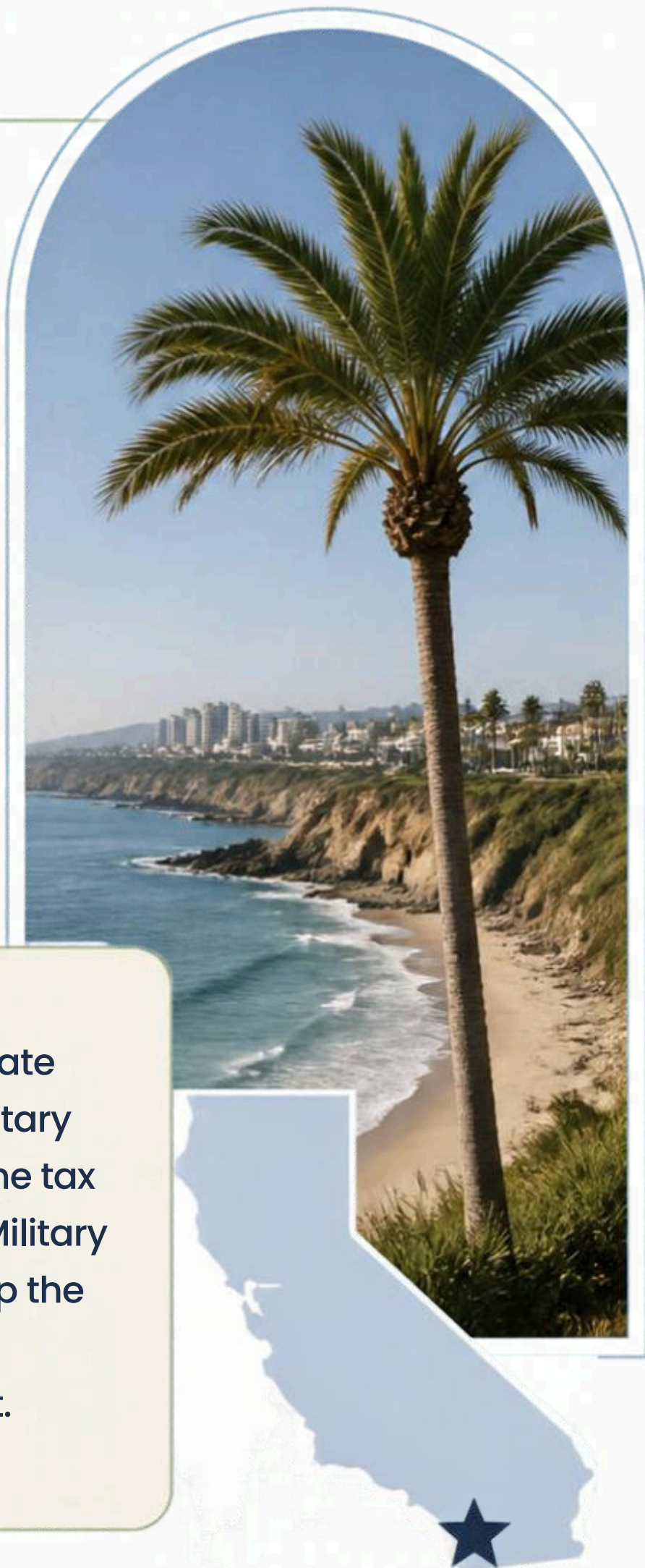
YOUR ENTITLEMENTS EXPLAINED

02. THE CALIFORNIA TAX ADVANTAGE

San Diego now receives a small, taxable COLA, about \$31 to \$73 a month in 2026. The bigger win: under the Servicemembers Civil Relief Act, your military pay is taxed by your state of legal residence, not California.



If your home of record is a state with no income tax, your military pay stays free of state income tax while you live in San Diego. Military spouses may be able to keep the same state of residence. I'm happy to walk you through it.



LET'S TALK

Benefits

YOUR ENTITLEMENTS EXPLAINED

03. DLA

Dislocation Allowance is a one time, tax free payment to help cover moving related expenses when you PCS to San Diego.

good to know

Every move comes with costs nobody plans for: deposits, utility setup, restocking the pantry. DLA partially reimburses those. The amount depends on your paygrade and whether you have dependents.



Let's Explore Coronado

The Island -

Price Point - \$1,500,000 to \$4,000,000

Coronado is home to Naval Air Station North Island and Naval Amphibious Base Coronado. For Navy Aviators and SEAL families, this is the shortest commute in San Diego — and one of the most expensive ZIP codes in the county.

The Village is walkable and bikeable: shops and restaurants on Orange Avenue, a straight shot across the Bay Bridge to downtown, and a beach that consistently ranks among the best in the country. It's also a golf cart-friendly town in the village.

Most homes near the Village are historic Craftsman and Spanish-style properties. Newer construction and larger lots show up toward the Cays and Shores.

WHY BUYERS LOVE CORONADO:

Walk or bike to NAS North Island

Historic Downtown filled with restaurants, shops, movie theater, and more.

Small-town feel, big-city access

Top-rated Coronado Unified School District with tons of support for military students

Some of the best beaches in California

Strong resale value due to small inventory and beach town status.



Let's Explore *Point Loma*

Bay on One Side- Ocean on the Other

Price Point - \$900,000 to \$2,800,000

Point Loma sits on a peninsula between the bay and the ocean, home to Naval Base Point Loma and Naval Submarine Base San Diego — a favorite for submarine and surface fleet families.

Neighborhoods range from the historic homes near Liberty Station to hillside estates above Sunset Cliffs, with water views from nearly every high point.

It's a tight, built-out market. Well-priced homes move fast, and buyers relocating from out of state should expect competition.



Let's Explore Imperial Beach

San Diego's Last Affordable Beach Town

Price Point - \$650,000 to \$1,300,000

Imperial Beach is the closest civilian community to Naval Outlying Landing Field Imperial Beach and NAB Coronado — and San Diego's most affordable beach city. It has a laid-back, surf-town feel: a mile-long pier, a walkable downtown corridor, and none of the price tag of Coronado or Point Loma. Inventory runs from older beach cottages to newer builds a few blocks off the sand, so buyers get real ocean proximity without the ocean-view premium.

WHY BUYERS LOVE IMPERIAL BEACH:

- Most affordable beach access in San Diego
- Short commute to NAB Coronado and Border Field
- Laid-back surf-town community
- Realistic price point for VA buyers
- Growing downtown corridor

Imperial Beach is one of the best buys in Southern California close to Coronado and the new Silver Strand Training Complex. Great historic feel with walkable strip full of restaurants and bars.



Let's Explore Chula Vista

South Bay's Best Value

Price Point - \$600,000 to \$1,300,000

Chula Vista is South Bay's biggest value play — a straight shot to Naval Base San Diego, NAB Coronado, and the border, at a price point well below the coastal neighborhoods.

Newer master-planned communities like Otay Ranch and Eastlake offer larger, newer homes with HOA amenities — pools, parks, and top-rated schools — that are harder to find closer to the water.

This is where VA buyers get the most house for their entitlement, especially families who need more bedrooms than the coastal market allows.

WHY BUYERS LOVE CHULA VISTA:

- Newer construction, larger lots
- Strong fit for VA loan buyers
- Family-friendly master-planned communities
- Close to Naval Base San Diego and the border
- More home for the money



Let's Explore South Park

- Outdoor Lifestyle Living -

Price Point - \$750,000 to \$1,600,000

South Park is a designated historic district of Craftsman bungalows and Spanish Colonial homes, walking distance to Balboa Park and a short drive to Naval Base San Diego on 32nd Street.

The 30th Street corridor defines the neighborhood—coffee shops, breweries, and some of the city's best-reviewed restaurants, all within walking distance. Homes here sell fast, often above asking. Buyers relocating on a PCS timeline need financing and paperwork ready before they compete.

WHY BUYERS LOVE SOUTH PARK:

Close commute to Naval Base San Diego

Walkable to Balboa Park

Historic character, tree-lined streets

30th Street shops and restaurants

Strong, consistent appreciation

South Park remains one of the most in-demand walkable and bikeable neighborhoods in central San Diego.



Let's Explore Bay Park

-Water Views Without the Water-Front Price -

Price Point - \$900,000 to \$1,900,00

Bay Park sits on the east side of Mission Bay, an easy shot to I-5, I-8, and MCAS Miramar — with a lower price tag than the coastal neighborhoods just west of it. It's a mix of original 1950s ranch homes and newer remodels, many with bay or canyon views, in a quiet, family-oriented setting. Buyers priced out of Pacific Beach or Mission Hills often find more house for the money here, without giving up water access.

WHY BUYERS LOVE BAY PARK:

- Fast freeway access to MCAS Miramar
- Bay views without bay-front pricing
- Family-centric, walkable layout
- Close to Mission Bay Park

Room to renovate and build equity in one of San Diego's best-located neighborhoods.



Let's Explore *La Mesa*

- The Jewel of the Hills -

Price Point - \$700,000 to \$1,600,000

La Mesa is one of the most desirable East County communities — a walkable downtown village, tree-lined streets, and a straightforward commute to San Diego's bases via I-8 and 94.

La Mesa Village has restaurants, coffee shops, breweries, and local boutiques. Residents get small-town walkability minutes from downtown San Diego. Buyers will find a mix of historic homes, mid-century properties, and updated modern builds, most on larger East County lots.

WHY BUYERS LOVE LA MESA:

- Walkable downtown village
- Reasonable commute to San Diego bases
- Mount Helix scenic views
- Farmers market and community events
- More home for the price than the coast

La Mesa continues to be one of the highest-rated non-coastal areas in San Diego for Military Buyers. It is a top pick for PCS families who want space without leaving San Diego behind.



Why Buyers Are Choosing to Stay in San Diego after the Military

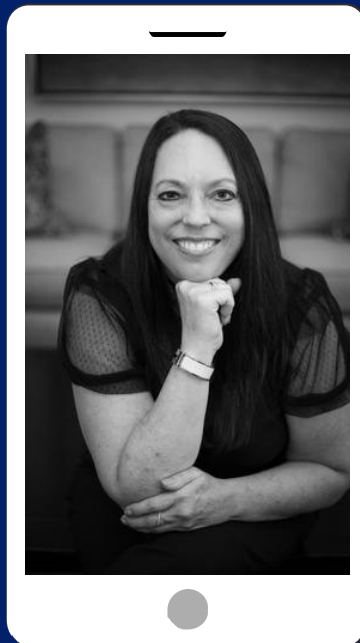
- More space and larger homes than the coastal market
- A large, built-in military and veteran community
- Strong job market for veterans, contractors, and military spouses
- Home equity that has historically outpaced most of the country
- Easy access to Naval Base San Diego, NAS North Island, and MCAS Miramar for reserve duty or contractor work
- Close access to Naval Medical Center San Diego
- For many service members, San Diego becomes home long after the orders end.



If you're ready to chat about where to call home in San Diego

I'd love to help you find the right neighborhood for
your PCS move to San Diego!

Lets Connect!



Hilary Reese

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**Better
Homes
and Gardens**
REAL ESTATE

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