

# Your PCS Guide

EVERYTHING YOU NEED TO KNOW ABOUT YOUR MOVE TO

**JBSA-FORT SAM HOUSTON**

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**Chad Sellers, REALTOR® · JBGGoodwin REALTORS®**

Your local, military-experienced REALTOR® for JBSA-Fort Sam Houston



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# WELCOME TO SAN ANTONIO, TX

Moving to a new duty station is more than a change of address — it's a mission, a milestone, and the start of a new chapter. My goal is to help make that transition smoother, clearer, and a whole lot less stressful.

Whether you're PCSing, separating, retiring, or relocating to support your family, stepping into a new area can feel overwhelming. I'm here to provide guidance, local insight, and boots-on-the-ground support so you can feel confident from day one.

I'm Chad Sellers, and I understand that finding the right home is only part of the mission. Feeling comfortable in your neighborhood, knowing the community, and having trusted recommendations ready when you need them — that's what helps a new duty station feel like home.

I am uniquely qualified to support you because I have lived this process. As a 22-year Air Force retiree who has PCSed multiple times, my family and I know how it feels to be negotiating the process you're entering. Our last PCS, in fact, was to San Antonio over 6 years ago! The information in the pages that follow is compiled from both my experience as a REALTOR® and my time as a service member. My hope is that this guide will provide a clear roadmap through every step of your PCS process. Should I get the privilege of representing you as your real estate agent, I will fight to make sure you find the right home and have as smooth a transition to this duty station as possible!

## MY OBJECTIVE

To stand by you with honesty, clarity, and genuine support throughout your PCS journey — you won't face this move alone.



**Chad Sellers**

REALTOR® · JBGGoodwin REALTORS®

## DEDICATED TO YOUR MOVE.

Relocating under military timelines can be stressful, but you won't face it alone. I'm here to answer your questions, share local insight, and help turn this move into something you can feel confident and even excited about.

# YOUR FORT SAM HOUSTON PCS: BEYOND THE BASICS

This guide is designed to go beyond basic checklists and generic relocation advice. Inside, you'll find practical guidance, honest insights, and useful information to help make your PCS transition smoother as you move to San Antonio.

## THE 5-STEP PCS JOURNEY

1

### Orders & Planning

Review orders, understand benefits, and outline your relocation plan.

2

### Pre-Move Preparation

Schedule appointments, organize paperwork, and prep your household.

3

### Travel & Transition

Coordinate transportation, manage logistics, prep for moving day.

4

### Settle & Adjust

Complete key tasks, unpack, and get familiar with your surroundings.

5

### Build Your New Routine

Establish connections, explore the area, create a sense of home.

## WHAT IT REALLY FEELS LIKE



### Timelines Shift

Paperwork slows down — flexibility becomes important.



### Expect Changes

Plans can shift quickly, so staying adaptable helps.



### Out of Your Control

Housing, scheduling, and delays are common.



### The Adjustment Is Real

Give your family time and grace to settle in.



### Lean on Your Support

You do not have to navigate this alone.

## MY COMMITMENT TO YOU

My objective is simple: to stand by you with honesty, clarity, and genuine support throughout your PCS journey to JBSA-Fort Sam Houston — from your first question to the day you get your keys.



HONESTY



CLARITY



SUPPORT

# JBSA-FORT SAM HOUSTON

## OVERVIEW & MISSION



YEARS OF SERVICE  
**150 YEARS**

Continuously active since 1876 —  
one of the U.S. Army's oldest  
installations



MAIN POST ACREAGE  
**3,000+**

Acres on San Antonio's northeast  
side, known as the Home of Army  
Medicine



W/ CAMP BULLIS ANNEX  
**31,000+**

Combined acreage including the  
28,000-acre Camp Bullis training  
annex

## PRIMARY COMMANDS & TENANT UNITS

U.S. Army North (Fifth Army) — Headquarters

U.S. Army South — Headquarters

AMEDD Center & School (Army Medical Center of Excellence)

Brooke Army Medical Center (BAMC) / San Antonio Military Medical Center

U.S. Army Institute of Surgical Research (DoD Burn Center)

### MISSION SUMMARY

Fort Sam Houston is the U.S. Army's flagship medical training and readiness platform — home to AMEDD Center & School, Brooke Army Medical Center, and the Army's only Level I burn/trauma center, earning its nickname: the "Home of Army Medicine."

### JBSA-CAMP BULLIS: THE TRAINING ANNEX

About 17 miles northwest of the main post near Loop 1604 and I-10, JBSA-Camp Bullis is a 28,000+ acre training annex used for AMEDD field medical training, small-arms ranges, and Army/Air Force field exercises. It has its own gate, on-post lodging at the Patriot Inn, and Fort Sam Houston ISD serves military families living in housing on Camp Bullis.

FOR OFFICIAL USE ONLY

### JBSA "App" Rollout

Download on the App Store | GET IT ON Google Play

## JBSA Connect

Joint Base San Antonio  
at your fingertips.

**OBJECTIVE:** Effectively communicate across JBSA — Flatten comms with a flexible and responsive JOINT app

**Key Features:**

- Up to date gate information
- Base Map/Directory
- Roadwork updates
- Bulleting Boards/Announcements
- Push Notifications
- A new "Base Status" page — Coming Soon!
- Tons of valuable resources!

Download and provide feedback now!

JBSA: #1 Place to Work, Train, & Live — at Leading Edge of Innovation & Joint Solutions

# GATE ACCESS & TRAFFIC TIPS

Getting on base should be simple and stress-free. Below are gate locations, hours, and practical tips to help you plan ahead at JBSA-Fort Sam Houston.

| GATE                                                           | HOURS                                                                             |
|----------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <b>Walters Street Gate (Main)</b><br><i>Walters St.</i>        | 24/7 — round-the-clock access; Visitor Control Center open 6 a.m.–5:30 p.m. daily |
| <b>Harry Wurzbach Gate (East)</b><br><i>Harry Wurzbach Rd.</i> | 24/7 — round-the-clock access                                                     |
| <b>SAMMC / IH-35 Gate</b><br><i>off IH-35</i>                  | 24/7 — round-the-clock access                                                     |
| <b>Schofield Gate</b><br><i>Schofield Rd.</i>                  | 24/7 — round-the-clock access                                                     |
| <b>New Braunfels Gate</b><br><i>New Braunfels Ave.</i>         | Mon–Fri 6 a.m.–9 p.m.; closed weekends & holidays                                 |
| <b>Harry Wurzbach Gate (West)</b><br><i>Harry Wurzbach Rd.</i> | Mon–Fri 6 a.m.–9 p.m.; closed weekends & holidays                                 |

All personnel should carry a valid CAC or approved identification while entering the installation.

JBSA-Camp Bullis, the training annex about 17 miles northwest of the main post, has its own separate gate off Loop 1604 near Bulverde Road — hours vary with active training schedules, so call ahead before heading out there.

## REAL-WORLD TRAFFIC TIPS



### Avoid Peak Traffic

Heavier during 0600–0900 and 1500–1800.



### Use Alternate Gates

If your primary gate is congested or closed, check nearby entrances.



### Have ID Ready

Keep your CAC, ID, and vehicle documentation accessible.

## NEW TO THE AREA?

Gate routines and traffic patterns take a few weeks to learn. I'm happy to walk you through the best commute options for your specific neighborhood before you even arrive.

# CITIES & COMMUNITIES IN THE AREA

A quick reference for commute times, home prices, property tax rates, and school districts across the communities surrounding JBSA-Fort Sam Houston.

## ALAMO HEIGHTS

-  **COMMUTE:** 5–10 min
-  **MEDIAN PRICE:** \$800K+
-  **PROP. TAX:** ~1.9–2.1%
-  **SCHOOLS:**  
Alamo Heights ISD

## TERRELL HILLS

-  **COMMUTE:** 5–10 min
-  **MEDIAN PRICE:** \$650K+
-  **PROP. TAX:** ~1.8–2.0%
-  **SCHOOLS:**  
Alamo Heights ISD

## OLMOS PARK

-  **COMMUTE:** 8–12 min
-  **MEDIAN PRICE:** \$700K+
-  **PROP. TAX:** ~1.8–2.0%
-  **SCHOOLS:**  
Alamo Heights ISD

## WINDCREST

-  **COMMUTE:** 10–15 min
-  **MEDIAN PRICE:** \$315K
-  **PROP. TAX:** ~1.9–2.1%
-  **SCHOOLS:**  
Alamo Heights ISD

## LIVE OAK

-  **COMMUTE:** 12–18 min
-  **MEDIAN PRICE:** \$285K
-  **PROP. TAX:** ~2.0–2.2%
-  **SCHOOLS:**  
Judson ISD

## CONVERSE

-  **COMMUTE:** 12–18 min
-  **MEDIAN PRICE:** \$260K
-  **PROP. TAX:** ~2.1–2.3%
-  **SCHOOLS:**  
Judson ISD

## UNIVERSAL CITY

-  **COMMUTE:** 15–20 min
-  **MEDIAN PRICE:** \$275K
-  **PROP. TAX:** ~1.9–2.1%
-  **SCHOOLS:**  
Judson ISD

## CIBOLO

-  **COMMUTE:** 20–25 min
-  **MEDIAN PRICE:** \$320K
-  **PROP. TAX:** ~1.8–2.0%
-  **SCHOOLS:**  
Schertz-Cibolo-Universal City ISD

Home prices and tax rates above are general-area market snapshots for planning purposes only, based on recent public data — not an appraisal or valuation of any specific property, and they change frequently. I'll pull current, property-specific numbers for any home you're considering.

# NEW HOME CONSTRUCTION IN THE AREA

## What to Know Before You Buy New Near Fort Sam Houston

Fort Sam Houston sits in a historic, largely built-out part of San Antonio, so most large new-construction activity is happening a bit further out in the Cibolo, Converse, and Universal City corridor along I-35 and Loop 1604 — while the close-in neighborhoods right around the post are mostly resale.

### ACTIVE BUILDERS & COMMUNITIES



CIBOLO

#### **BEST KNOWN FOR:** *Buffalo Crossing*

Coventry Homes is building Buffalo Crossing between I-35 and I-10 in Cibolo, about 20–25 minutes from Fort Sam Houston with strong SCUC ISD schools.



CIBOLO

#### **BEST KNOWN FOR:** *Saddle Creek Ranch*

Davidson Homes' Saddle Creek Ranch is a newer community in Cibolo offering modern floor plans and easy I-35 access to base.



CONVERSE

#### **BEST KNOWN FOR:** *Horizon Pointe*

Horizon Pointe offers new construction in Converse, in northeast Bexar County with a shorter commute to Fort Sam Houston than the Cibolo corridor.



ALAMO HEIGHTS / TERRELL  
HILLS / OLMOS PARK

#### **BEST KNOWN FOR:** *Established & Infill Only*

These close-in, highly desirable neighborhoods right around the post are fully built out — expect resale and occasional infill rather than new subdivisions.

### THE NEW-CONSTRUCTION TRAP FOR MILITARY BUYERS

Builder incentives — rate buydowns, closing-cost credits, free upgrades — are hard to pass up on a PCS timeline, and plenty of military families take them. The catch: as long as the builder keeps developing nearby lots, they control pricing on new inventory and can price it below what you'd need to sell for a profit.

That built-in competition can suppress appreciation until the neighborhood fully builds out — sometimes for years. If you're considering a new build, plan to stay at least 3 to 5 years before you can expect to sell for a profit. If a PCS move is likely sooner than that, a resale home in an established neighborhood may be the safer financial choice.

# 2026 BAH RATES FOR FORT SAM HOUSTON

Basic Allowance for Housing (BAH) can play a major role in your relocation and housing decisions at JBSA-Fort Sam Houston. Rates below reflect the official 2026 San Antonio, TX military housing area schedule (JBSA-Fort Sam Houston shares the same San Antonio MHA as JBSA-Lackland and JBSA-Randolph), effective January 1, 2026.

| RANK | WITH DEPENDENTS | WITHOUT DEPENDENTS |
|------|-----------------|--------------------|
| E-4  | \$1,728         | \$1,359            |
| E-5  | \$1,869         | \$1,500            |
| E-6  | \$2,094         | \$1,596            |
| E-7  | \$2,112         | \$1,731            |
| O-3  | \$2,127         | \$2,007            |
| O-4  | \$2,307         | \$2,088            |
| O-6  | \$2,475         | \$2,103            |

For the most current BAH figures, visit the official DoD BAH Rate Lookup at [travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/](https://travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/)



#### Updated Annually

BAH rates are reviewed and adjusted by the DoD each year.



#### Tax-Free

BAH is a non-taxable allowance, unlike base pay.



#### Rank & ZIP Based

Your rate depends on paygrade, dependents, and duty station ZIP.

## WONDERING WHAT THIS MEANS FOR YOUR BUDGET?

I'll help you translate your BAH into a real, comfortable home-buying or renting budget for the San Antonio market — no guesswork required.

# MY HONEST BAH ASSESSMENT

BAH rates are helpful, but they do not tell the full story. Housing decisions involve budget, commute, lifestyle, and long-term comfort. Here's an honest perspective to help you make informed choices as you plan your move to JBSA-Fort Sam Houston.

## THE GOOD NEWS



BAH in this area can provide meaningful housing opportunities depending on your rank and household needs. With the right strategy, you may have access to neighborhoods, rental options, or homes that align well with your goals.

## THE CHALLENGE



Housing costs, commute times, and neighborhood availability can vary widely between close-in Alamo Heights, Terrell Hills, and Olmos Park versus more affordable Windcrest, Converse, and Cibolo. A BAH table alone cannot account for changing market conditions.

## MY RECOMMENDATION



Instead of choosing based only on price, focus on communities that support your daily life and long-term comfort. A balanced strategy often leads to better decisions and a smoother relocation.

## LET'S FIND YOUR BALANCE

Every family's priorities are different. Tell me what matters most to yours — commute, schools, space, or budget — and I'll help you weigh the tradeoffs honestly.



HONESTY



LOCAL INSIGHT



YOUR FIT

# VA Home Loan Benefit

A simple guide for Veterans, service members, and eligible survivors

A VA home loan isn't money lent by VA directly — a private lender (bank, mortgage company, or credit union) makes the loan, and VA guarantees part of it. That guaranty lowers the lender's risk, which is why VA loans come with standout terms.

## KEY BENEFITS

- **\$0 Down Payment**  
No down payment required in most cases — nearly 90% of VA loans close with \$0 down.
- **No Monthly PMI**  
Skip the private mortgage insurance most low-down-payment loans require.
- **Reusable Benefit**  
See “Using Your Benefit More Than Once” below for the rules.
- **Negotiable Closing Costs**  
Sellers may credit up to 4% of the home's value toward your costs.
- **No VA Minimum Credit Score**  
VA sets no minimum; individual lenders may still set their own.

## WHO'S ELIGIBLE

- **Active Duty**  
Generally 90 continuous days of service.
- **Veterans (Gulf War era–present)**  
24 continuous months, or full call-up period (min. 90 days), or a qualifying discharge exception.
- **National Guard & Reserve**  
90 days of active duty, or 6 creditable years of service.
- **Surviving Spouses**  
Certain DIC recipients, or spouses of an MIA/POW service member.
- **Certificate of Eligibility (COE)**  
Required for everyone — apply free online at VA.gov or through your lender.

## VA Funding Fee — Purchase & Construction Loans

| Down Payment | First-Time Use | Subsequent Use |
|--------------|----------------|----------------|
| Less than 5% | 2.15%          | 3.30%          |
| 5% or more   | 1.50%          | 1.50%          |
| 10% or more  | 1.25%          | 1.25%          |

Rates effective 4/7/2023, as a % of the loan amount — usually financed into the loan. **Waived** for most Veterans receiving VA disability compensation, Purple Heart recipients on active duty, and surviving spouses receiving DIC. IRRRL, cash-out refinance, and NADL fees are lower and don't vary by down payment.

## Using Your Benefit More Than Once

- **Repaid your prior VA loan but kept the home?** You can restore your full entitlement **one time only** to use again.
- **Sold the home and repaid the loan in full** — or had another eligible Veteran assume it and substitute their own entitlement? Your entitlement is restored, with no limit on how many times.
- **Didn't restore your entitlement?** You may still have remaining “bonus entitlement” to buy or refinance another home with no down payment, based on your county's loan limit.

**SOURCE:** U.S. Department of Veterans Affairs (VA.gov) — Home Loans, Eligibility, Funding Fee & Closing Costs, and Loan Limits & Entitlement pages.

**EFFECTIVE DATE OF DATA:** Funding fee rates effective April 7, 2023; all other details reflect VA.gov content current as of January 15, 2026.

**DISCLAIMER:** This fact sheet is for general information only and is not exhaustive. The author is not a licensed mortgage lender or financial advisor. Consult a VA-approved lender or licensed mortgage professional for guidance specific to your situation.

# MY VA LOAN INSIDER TIPS

VA loans are powerful, but success often comes down to preparation and strategy. These tips help you avoid delays and navigate the process with confidence.



## GET YOUR COE BEFORE HOUSE HUNTING

Your Certificate of Eligibility (COE) confirms your VA loan benefit and shows sellers you're ready to move forward.



## WHY SOME SELLERS HESITATE ABOUT VA

Some sellers or agents may misunderstand VA financing. Hesitation often comes from outdated information, not the loan itself.



## TERMITE REPORT TIMING MATTERS

Many VA transactions require a wood-destroying organism (WDO) inspection. Scheduling it early keeps your timeline on track.



## VA APPRAISAL PROTECTIONS MATTER

VA appraisals help ensure the property is safe, sound, and fairly valued, protecting your investment.



## GET FULLY UNDERWRITTEN FIRST

A full underwriting approval (not just a prequalification letter) shows sellers your financing is rock-solid and ready to close.



## KEEP YOUR FINANCES STEADY

Avoid new credit, big purchases, job changes, or large unexplained deposits between contract and closing — lenders re-verify before funding.



## OFFER FLEXIBILITY ON REPAIRS

If a seller is worried about repair costs or the appraised value, offering to help bridge that gap can make your VA offer stand out.



## VA LOANS NOW CLOSE JUST AS FAST

With electronic COE verification and streamlined underwriting, VA loans typically close in about 40-45 days — right in line with conventional financing.

## PREPARATION BEATS SURPRISES

Every one of these tips comes from real transactions. I'll walk you through your COE, timeline, and inspections step by step so nothing catches you off guard.



COE READY



ON TIME



PROTECTED

# WHICH MORTGAGE LOAN IS RIGHT FOR YOU?

Qualifying for a VA loan is a real benefit — but qualifying doesn't automatically make it your best option, especially if you have money saved for a down payment. Here's an honest, side-by-side look at your three main financing paths.

|                           | VA LOAN                                              | FHA LOAN                                      | CONVENTIONAL                                    |
|---------------------------|------------------------------------------------------|-----------------------------------------------|-------------------------------------------------|
| <b>Down Payment</b>       | \$0 down                                             | 3.5% down                                     | 3-5%+ down                                      |
| <b>Mortgage Insurance</b> | None, ever                                           | Upfront + monthly MIP, often for life of loan | PMI if under 20% down (removable at 20% equity) |
| <b>Upfront Fee</b>        | Funding fee: 1.25%-3.3% of loan (financed)           | Upfront MIP: 1.75% (financed)                 | None                                            |
| <b>Min. Credit Score</b>  | No VA minimum (lenders often 580-620+)               | 580+ for 3.5% down                            | Typically 620+                                  |
| <b>Best For</b>           | \$0-down buyers; eligible veterans & service members | Lower credit scores, smaller down payments    | Strong credit and/or savings for a down payment |

## THE EQUITY TRADE-OFF: WHY \$0 DOWN ISN'T FREE

With \$0 down and the VA funding fee rolled into your loan, your loan balance can start at or near the home's full purchase price. That typically means it takes longer to build equity than with FHA or conventional financing where you put money down up front. If you have savings available, it's worth comparing the equity you'd start with against the cash you'd need today before deciding.

There's also a PCS-specific risk to watch for. With \$0 down and the funding fee financed into the loan, a large share of your principal payments in the first one to two years often goes toward that fee rather than paying down your actual loan balance. If new orders arrive in three to four years — a common PCS timeline — you may end up selling having built very little real equity, and repeating the cycle at your next duty station.

## LET'S FIND YOUR BEST FIT

Every buyer's situation is different. I'll walk through your VA eligibility, available savings, and goals so we can compare real numbers — not just default to the loan you technically qualify for.

# LENDERS WHO UNDERSTAND MILITARY NEEDS

Choosing the right lender can make a major difference in your homebuying experience, especially with military or VA financing. I'm happy to connect you with lending partners experienced in military moves.



## VETERANS UNITED HOME LOANS

4801 Northwest Loop 410, Ste. 305, San Antonio, TX 78229  
(726) 217-7077 · [sanantonio.veteransunited.com](http://sanantonio.veteransunited.com)

Military & VA financing experience, clear communication, reliable closings.



## ABSOLUTE MORTGAGE & LENDING

3512 Paesanos Pkwy, Ste. #103, San Antonio, TX 78231  
(210) 477-9460 · [absoluteml.com](http://absoluteml.com)

Strong guidance and personalized service for military financing options.

*Ask me about additional preferred lending partners I work with directly – I'm glad to make an introduction based on your situation.*

## WHY THE RIGHT LENDER MATTERS



### Stronger Offers

Sellers trust buyers with strong, verified financing.



### Smoother Transactions

Fewer surprises means faster, calmer closings.



### Better Overall Results

The right partner protects your bottom line.

# TEMPORARY HOUSING SOLUTIONS

Helping You Navigate the Transition With Confidence

During a PCS move to JBSA-Fort Sam Houston, temporary housing often becomes part of the journey. Here are your best options — from on-post lodging to off-post extended-stay and furnished rentals near the post.



## ON-POST LODGING

### **BEST FOR:** *Immediate Arrival & PCS Priority*

IHG Army Hotels Fort Sam Houston (Bldg. 1384) is the post's official lodging. PCS families get priority booking. Reserve by calling Billeting at (210) 357-2705 or through IHG Army Hotels online.



## OFF-POST HOTELS

### **BEST FOR:** *Immediate Flexibility & Backup*

Several hotels along Harry Wurzbach Rd. and IH-35 near the Fort Sam Houston/Alamo Heights area are minutes from the gates — a reliable backup if on-post lodging is full.



## EXTENDED STAY HOTELS

### **BEST FOR:** *Medium-Term Comfort*

Extended-stay properties along Broadway and Austin Hwy near Alamo Heights offer full kitchens and weekly rates just a short drive from the New Braunfels and Harry Wurzbach gates — ideal while house-hunting.



## SHORT-TERM RENTALS

### **BEST FOR:** *Longer Stays & Family Space*

Alamo Corporate Housing offers fully furnished 1-3 bedroom apartments near Fort Sam Houston with flexible month-to-month leases, priced within per diem and GTC-accepted.

## WHY TEMPORARY HOUSING MATTERS

Choosing the right temporary housing can reduce stress, support a smoother transition, and help you focus on what matters most — your mission and your family.



COMFORT



FLEXIBILITY



PEACE OF MIND

# FAMILY RESOURCES: SCHOOLS IN THE AREA

Every school district referenced in this guide, plus named schools and college options on the following pages, so you can research and choose with confidence.

## PUBLIC SCHOOL DISTRICTS

### **Alamo Heights ISD**

Alamo Heights, Terrell Hills, Olmos Park & part of Windcrest

### **North East ISD**

Northeast San Antonio near Fort Sam Houston

### **Judson ISD**

Converse, Live Oak & Universal City

### **Schertz-Cibolo-Universal City ISD**

Cibolo, Schertz & part of Universal City

## FORT SAM HOUSTON ISD (ON-BASE)



### **Fort Sam Houston ISD**

Serves military families in on-post housing at Fort Sam Houston & Camp Bullis (Fort Sam Houston Elementary & Robert G. Cole Middle/High School) — built around military life and smooth PCS transitions.

## HIGHLY-RATED / SPECIALTY SCHOOLS



### **Alamo Heights High School**

*Alamo Heights • Alamo Heights ISD*

Longstanding, highly regarded comprehensive high school just minutes from the post.



### **Robert G. Cole Sr. High School**

*On-base • Fort Sam Houston ISD*

Nationally recognized, Blue Ribbon-winning school serving military families on Fort Sam Houston and Camp Bullis.

# SCHOOLS IN THE AREA, CONTINUED

## PRIVATE & CHARTER OPTIONS



### **Antonian College Preparatory High School**

*San Antonio • Private, Catholic*

College-prep Catholic high school a short drive from Fort Sam Houston, serving families across the northeast side.



### **IDEA Public Schools (San Antonio)**

*Multiple NE/East campuses • Public Charter*

Texas's largest public charter network, with several college-prep campuses on San Antonio's east and northeast sides.

## COLLEGE & CONTINUING EDUCATION OPTIONS

### **San Antonio College**

Downtown San Antonio — the closest Alamo Colleges campus to Fort Sam Houston, a longtime military-friendly CCAF/GEM partner.

### **University of the Incarnate Word**

4301 Broadway, San Antonio — directly adjacent to Fort Sam Houston, founded 1881, the largest Catholic university in Texas.

### **UTSA (University of Texas at San Antonio)**

Main & Downtown campuses; bachelor's through doctoral programs.

### **Texas A&M University–San Antonio**

Four-year regional university with military-friendly transfer pathways.

### **Our Lady of the Lake University**

Private Catholic university on San Antonio's near-west side, founded 1895.

### **Wayland Baptist University**

San Antonio Campus — classes tailored for service members and spouses.

## NOT SURE WHICH SCHOOLS FIT YOUR FAMILY?

I can walk you through boundary maps, ratings, and commute times for every school zone near JBSA–Fort Sam Houston so you can choose with confidence.

# FAMILY RESOURCES: CHILDCARE ON & OFF BASE

Finding quality childcare you can trust makes all the difference. Explore your options on base and in the local community around JBSA-Fort Sam Houston.



## FORT SAM HOUSTON CHILD DEVELOPMENT CENTER

3571 Winans Road, JBSA-Fort Sam Houston, TX 78234 · Contact Army Community Service at (210) 221-2705 for enrollment. Hours: M-F 6 a.m.-6 p.m. · May have a waitlist — apply early through [MilitaryChildCare.com](https://militarychildcare.com).



## PRIVATE / OFF-BASE OPTIONS

Local licensed daycares and in-home providers throughout Windcrest, Alamo Heights, and Converse also serve JBSA-Fort Sam Houston families, including MCCYN-eligible providers. Need suggestions? Just ask — I'm happy to share my current top list.

## FREE CHILDCARE HELP DURING YOUR PCS MOVE

A few programs specifically fund or provide childcare while you handle house hunting, out-processing, and the move itself:

### Air & Space Forces Aid Society — Child Care for PCS

\$200 per child (up to \$1,000 per household) toward childcare during your move, including house-hunting trips. Apply within 60 days of arrival or departure.

### Armed Services YMCA — Respite Child Care

Up to 16 free hours of childcare per child, per month, at participating YMCAs — no membership required.

### Military OneSource — [MilitaryChildCare.com](https://militarychildcare.com)

Free portal to search and request hourly, part-day, and full-day childcare near JBSA-Fort Sam Houston.

## TOP-RATED PROVIDER LIST, ON REQUEST

I keep an updated list of trusted childcare providers near JBSA-Fort Sam Houston from families I've worked with — just ask and I'll send it your way.



TRUSTED



AVAILABLE



FAMILY-TESTED

# CIVILIAN EMPLOYMENT FOR MILITARY DEPENDENTS

Spouses and dependents have several paths into civilian work near JBSA-Fort Sam Houston — from federal GS positions with hiring preference, to on-post jobs, to private-sector partnerships built specifically for military families.



## **Priority Placement Program & Military Spouse Preference (PPP/MSP)**

*Register via myFSS (CAC login required)*

Gives spouses priority consideration for DoD GS civilian positions (GS-15 and below) in your new commuting area. Register no earlier than 30 days before your sponsor's report date. Submit your sponsor's PCS orders, a current resume, and a completed DD Form 3145-4 Self-Certification Checklist, then create a PPP registration request at the bottom of the myFSS knowledge article.



## **Military Spouse Noncompetitive Hiring Authority**

*Apply via USAJOBS.gov*

Lets eligible spouses be hired into federal positions at any agency — not just DoD — without competing against the general public. Search USAJOBS.gov and filter by the "Military spouses" hiring path.



## **On-Base NAF Employment (Exchange, Commissary, FSS/MWR)**

*Search NAFJobs.org or USAJOBS.gov*

Non-appropriated fund jobs at the BX, Commissary, fitness center, child development center, and more across JBSA-Fort Sam Houston — many carry a Military Spouse Employment Preference for NAF hiring.



## **Military Spouse Employment Partnership (MSEP) & MyCAA**

*msepjobs.militaryonesource.mil*

MSEP connects spouses with 1,000+ partner employers committed to military spouse hiring. MyCAA offers up to \$4,000 in tuition assistance toward the licenses, certifications, or associate degree needed to qualify.

## ADDITIONAL EMPLOYMENT RESOURCES

### ✓ **USAJOBS.gov**

Search and apply for federal jobs; filter by the "Military Spouses" hiring path.

### ✓ **Texas Military Spouse Licensing (TDLR)**

Expedited or reciprocal occupational licensing for spouses who already hold an out-of-state license.

### ✓ **JBSA Airman & Family Readiness Center**

Free resume reviews, interview prep, and one-on-one employment counseling. Bldg 2797, (210) 221-2705.

# OUTDOOR RECREATION YOU CAN'T MISS

Explore the best of the outdoors. Make memories. Breathe easy. Live well.

## FAN FAVORITES



### **SAN ANTONIO RIVER WALK**

Museum Reach + Mission Reach — walk, bike, or kayak along the water.



### **SAN ANTONIO BOTANICAL GARDEN**

Stroller-friendly paths and blooms galore, all year round.



### **BRACKENRIDGE PARK & SAN ANTONIO ZOO**

Classic family day — playgrounds, picnics, and 750+ animal friends.



### **GOVERNMENT CANYON STATE NATURAL AREA**

True Hill Country hiking, dinosaur tracks, and wide-open trails.

# MORE OUTDOOR ADVENTURES TO EXPLORE

Beyond the favorites, here are a few more highly-rated spots locals love — some just minutes from base, others worth the drive.

## CLOSE TO BASE



### **Brackenridge Park**

343 acres of trails, the Japanese Tea Garden, and the San Antonio Zoo, just across Broadway from Fort Sam Houston.



### **McAllister Park**

976 acres of trails, mountain biking, and a dog park, about 10 minutes from the post.



### **Salado Creek Greenway**

A paved hike-and-bike trail system that runs near Fort Sam Houston, popular for running and cycling.

## WORTH THE DRIVE



### **Natural Bridge Caverns**

Texas's largest show cave, named for the 60-ft limestone bridge at its entrance.



### **Landa Park & the Guadalupe River**

New Braunfels's spring-fed pool, paddle boats, and legendary tubing.



### **Texas Hill Country**

Wineries, dance halls, and small-town charm in Fredericksburg, Gruene, and Wimberley — about an hour from base.

## ASK ME FOR MY WEEKEND LIST

I keep a running list of favorite trails, patios, and family spots around San Antonio. Once you're settled, I'm happy to share my personal picks for your neighborhood.

# WHERE I TAKE MY OUT-OF-TOWN GUESTS

These are the places I always recommend when friends and family come to visit — the spots that capture the local flavor that make this area feel like home.



## **THE ALAMO**

*300 Alamo Plaza, San Antonio*

History, walkable streets, and small-town charm downtown.



## **THE PEARL DISTRICT**

*303 Pearl Pkwy*

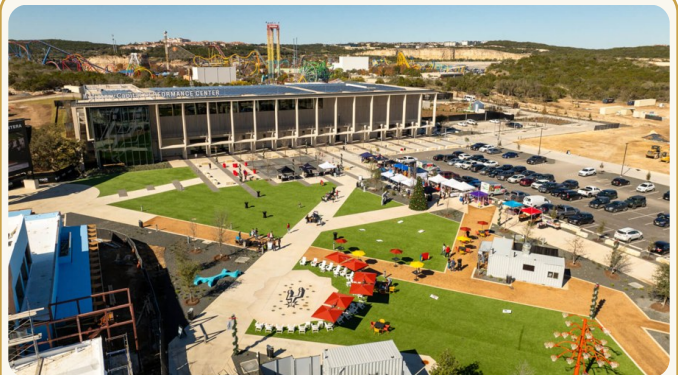
Boutique shopping, restaurants, scenic walking paths, family-friendly splash pad.



## **THE SAN ANTONIO RIVER WALK**

*San Antonio, TX*

Great coffee, brunch, and a stroll built in — the kind of place where you instantly feel like a local.



## **THE ROCK AT LA CANTERA**

*1 Spurs Wy, San Antonio*

Live music, movies, sports, and outdoor events for all ages.

*"I love bringing guests here — it's the fastest way to show someone why we chose to call San Antonio home."*

# FAMILY FUN & ANNUAL EVENTS

Discover the events locals look forward to every year — the experiences that help make your community feel like home.

## SPRING

- ✓ [Fiesta San Antonio \(April\)](#)
- ✓ [San Antonio Stock Show & Rodeo \(Feb-Mar\)](#)
- ✓ [Crawfish Boil at The Pearl](#)

## SUMMER

- ✓ [SeaWorld Summer Spectacular](#)
- ✓ [Six Flags Fiesta Texas summer events](#)
- ✓ [San Antonio Missions Baseball](#)

## FALL

- ✓ [Dia de los Muertos](#)
- ✓ [Boo! at the Zoo](#)
- ✓ [San Antonio Beer Festival](#)
- ✓ [Wurstfest \(New Braunfels\)](#)

## WINTER

- ✓ [Ford Holiday River Parade & River Walk Lights](#)
- ✓ [Illuminate at the Botanical Garden](#)
- ✓ [MLK March](#)

## MARK YOUR CALENDAR

San Antonio's event calendar is packed year-round. I'm happy to point you toward the best family-friendly weekends as they come up after your move.



FESTIVALS



FAMILY FUN



YEAR-ROUND

# MILITARY-SPECIFIC MOVING RESOURCES

Moving with the military comes with unique options and decisions. Understanding the difference between DPM, PPM, and Partial PPM can help you choose the move that best fits your family, timeline, and budget.

## **DPM (Defense Personal Property Move)**

### **WHAT IT ENTAILS:**

The government arranges everything — a licensed moving company packs, loads, transports, and unloads your household goods. You coordinate pickup and delivery dates but handle very little of the physical work yourself.

**BEST FOR:** Families wanting less hands-on coordination and government-arranged moving support.

## **PPM (Personally Procured Move)**

### **WHAT IT ENTAILS:**

Formerly called a “DITY” move. You arrange and execute the move yourself — renting a truck, hiring labor, or both — and the government reimburses you based on what it would have cost them to move you. Spend less than that estimate and you keep the difference.

**BEST FOR:** Families seeking flexibility, greater control, and potential financial incentive.

## **Partial PPM**

### **WHAT IT ENTAILS:**

A hybrid approach: part of your household goods move through government-arranged DPM, while you personally move the rest — often high-value or sentimental items — for separate reimbursement.

**BEST FOR:** Families wanting flexibility while reducing overall moving workload.

*Every PCS situation is different. Review your orders and transportation office guidance before choosing your move type.*

Your Transportation Management Office (TMO) handles the paperwork and scheduling for DPM and PPM moves — make it your first stop once you have orders in hand.



### **TRAFFIC MANAGEMENT OFFICE (TMO) — FORT SAM HOUSTON**

1706 Stanley Road, Bldg. 367, JBSA-Fort Sam Houston, TX 78234 · (210) 671-2821 · DSN 312-471-2821 | Your first stop for scheduling DPM movers, PPM counseling, and move paperwork — visit before you finalize your move type.

# PCS MONEY & MOVING BENEFITS

Military moves include several benefits designed to help cover relocation costs and reduce financial stress.



## **DLA — Dislocation Allowance**

Extra moving help for miscellaneous expenses that pop up during relocation.



## **MALT — Monetary Allowance in Lieu of Transportation**

If you drive your own car, this helps cover travel mileage.



## **TLE — Temporary Lodging Expense**

Helps pay for hotel stays and meals while moving within the United States.



## **TLA (OCONUS)**

Similar to TLE, but for overseas PCS moves — short-term lodging support while transitioning abroad.



## **PPM Weight Allowances**

Authorized limits for how much you can move during a PCS, based on rank and family size.

If DLA, MALT, TLE, TLA, or your PPM weight allowance weren't squared away at your previous duty station, you can get them sorted out at the Fort Sam Houston Finance Office.



## **FINANCE OFFICE — FORT SAM HOUSTON**

Soldier Support Center — 2484 Stanley Road, Bldg. 2263, JBSA-Fort Sam Houston, TX 78234 · (210) 221-0534 | Visit the Military Pay office in the Soldier Support Center for pay, travel voucher, and PCS entitlement questions.

## **LET'S MAKE SURE YOU CLAIM WHAT YOU'RE OWED**

PCS benefits can be easy to overlook in the shuffle of a move. I'm happy to walk through your orders with you and flag which allowances apply to your situation.



**DLA & MALT**



**TLE & TLA**



**WEIGHT LIMITS**

# PCS MOVING TIMELINE

A simple step-by-step timeline to help keep your PCS organized, reduce stress, and stay ahead of deadlines.

## WEEKS 12-9

- ✓ Review PCS orders and timelines
- ✓ Create a PCS binder
- ✓ Contact TMO
- ✓ Start collecting documents
- ✓ Research DPM/PPM/Partial PPM options

## WEEKS 8-5

- ✓ Declutter and donate unused items
- ✓ Arrange school and medical record transfers
- ✓ Review weight allowances
- ✓ Begin organizing travel plans
- ✓ Begin house hunting

## WEEKS 4-2

- ✓ Schedule pack-out and transportation dates
- ✓ Finalize documents
- ✓ Confirm travel plans
- ✓ Goal for "under contract" on new home

## WEEK 1 - MOVING WEEK

- ✓ Supervise pack-out and inventory
- ✓ Complete final home walkthrough
- ✓ Keep paperwork accessible
- ✓ Carry medications separately
- ✓ Travel to your new duty station

## LET'S BUILD YOUR PERSONAL PCS TIMELINE

Every move has its own quirks — orders, school calendars, lease dates. I'll help you build a timeline tailored to your family so nothing catches you off guard.



CUSTOM TIMELINE



STAY AHEAD



ASK ANYTIME

# PLANNING FOR YOUR MILITARY LIFESTYLE

Buying a home is more than a PCS decision — it's part of your family's long-term plan.



## 1. DEPLOYMENT-READY HOME ITEMS

Low-maintenance landscaping, smart home technology, security systems, and durable finishes make homeownership easier during deployments and extended absences.



## 2. FUTURE PCS RESALE PLANNING

Even if you plan to stay for years, consider resale value from day one — school districts, commute times, and neighborhood growth all matter later.



## 3. INVESTMENT OPPORTUNITY

Some military families keep their home as a rental after relocating. A desirable area with strong rental demand may create future investment opportunities.



## 4. PROPERTY MANAGEMENT SOLUTIONS

Managing a home from another duty station can be challenging. A good property manager can make long-distance ownership much less stressful.

## PLANNING FOR THE LONG GAME?

Whether this is a two-year stop or a forever home, I'll help you think through the resale and rental angles up front — not after you've already signed.



RIGHT-FIT HOME



RESALE SMART



LONG-TERM VALUE

# MILITARY FINANCIAL STRATEGY: BUY-AND-RENT

Buying a home at your current duty station with the intent to rent it out when you PCS can be a powerful wealth-building move or an expensive mistake. Here's a clear-eyed look at when this strategy works.

## WHEN IT WORKS

- ✓ BAH essentially pays your mortgage — building equity with government money
- ✓ VA loan: no down payment, no PMI
- ✓ Rental income can offset your next housing cost during PCS
- ✓ Depreciation and mortgage interest are tax-deductible

## WHEN IT DOESN'T

- ✓ Negative cash flow if rent doesn't cover PITI + fees
- ✓ VA loan entitlement may be tied up
- ✓ Bad tenants or repairs can wipe out a year of cash flow
- ✓ Capital gains tax exposure if sold within 2 years

### QUESTIONS WORTH ASKING BEFORE YOU BUY:

Would this home appeal to future renters? Could expected rent cover most ownership costs? Am I comfortable being a landlord or hiring a property manager? If I receive PCS orders in three years, would keeping this home still make financial sense?

## LET'S RUN THE NUMBERS TOGETHER

Buy-and-rent isn't right for everyone. I'll help you pencil out the real math for your situation before you decide.



REAL NUMBERS



HONEST ADVICE



YOUR DECISION

# ABOUT ME



Hello all! My name is Chad Sellers, and I am a retired military veteran who grew up in the beautiful Carolinas. I developed a deep appreciation for community and the importance of home early in life — values of hard work, integrity, and dedication that I carry into my real estate career today.

I am happily married to my wife, Kelly, and together we are proud parents of four wonderful children. We have lived in the San Antonio area for six years and enjoy discovering this city's many attractions together.

After serving 22 years in the United States Air Force, I bring a unique perspective to real estate. As a C-130 Pilot and Instructor and later an RPA Pilot and Instructor, I honed my skills in leadership, communication, and strategic planning. Retiring as a Major, I learned the importance of teamwork and adaptability — traits invaluable in navigating this dynamic market.

Another unique aspect of a long military career is navigating the home-buying process every 2–4 years, with tight timeframes, short-notice PCS cycles, new cities, and ever-changing BAH rates. I am uniquely qualified to assist any active-duty member or family in this process, as our own family's experience has equipped me well over the years.

## MY MILITARY CONNECTION

- ✓ 22 years, United States Air Force — retired Major
- ✓ C-130 Pilot and Instructor
- ✓ RPA Pilot and Instructor

## PROFESSIONAL DESIGNATIONS

- ✓ Licensed Texas Real Estate Agent
- ✓ National Association of REALTORS®
- ✓ Texas Association of REALTORS®
- ✓ San Antonio Board of REALTORS®
- ✓ Multiple Listing Service (MLS)

## WHY I DO THIS WORK

I know firsthand what it's like to uproot a family, learn a new city in weeks, and trust someone else to get the details right. That's exactly the kind of support I aim to give every military family I work with.



MILITARY-MINDED



FAMILY-FOCUSED



LOCAL EXPERTISE

# THE BENEFITS OF WORKING WITH ME

Whether you're across the country or stationed overseas, I make it possible to buy a home confidently without being physically present every step of the way.

- 1 Initial Strategy Call**  
We'll discuss your PCS timeline, budget, priorities, and goals to create a personalized home-buying plan.
- 2 Custom Home Search**  
I curate homes that match your needs, lifestyle, commute preferences, and future plans.
- 3 Virtual Tours**  
Detailed video walkthroughs and honest feedback on every property, wherever you're stationed.
- 4 Neighborhood Tours**  
I'll show you the surrounding community, schools, amenities, traffic patterns, and local lifestyle.
- 5 Offer & Negotiation**  
I help you submit competitive offers and negotiate strategically to protect your interests.
- 6 Inspection Attendance**  
I'll attend inspections on your behalf, provide updates, and help you understand any findings.
- 7 Closing Coordination**  
From contract to keys, I coordinate timelines, documents, and communication to keep everything moving smoothly.
- 8 Post-Closing Support**  
I provide a comprehensive post-closing checklist tailored to your needs — helping with move-in and house set-up, and helping your family fully transition to your new duty station.

## READY TO GET STARTED?

Wherever you're stationed right now, I can begin working on your behalf today. Reach out and let's take the first step together.



CALL OR TEXT



EMAIL ME



JBGODWIN LUXURY

# READY TO MAKE SAN ANTONIO YOUR NEW HOME?

## Thank You for Reading

Whether you're arriving for your next PCS or putting down roots for the years ahead, I hope this guide has helped you feel more confident about your move and your home-buying journey.

Buying a home is a big decision, and you don't have to navigate it alone. I'm here to answer questions, provide local insight, and help you create a plan that fits your family's goals.

### LET'S CONNECT

325.514.2297 · chadsellers@jbgoodwin.com · 607 E Sonterra Blvd., Suite 108, San Antonio, TX 78258

## HOW I CAN HELP

- ✓ Military Relocations
- ✓ Remote Home Buying
- ✓ PCS Planning Support
- ✓ Local Market Expertise
- ✓ Investment & Rental Strategies
- ✓ Long-Term Real Estate Guidance

*DISCLAIMER: I am a licensed real estate agent, not a finance, legal, or tax professional. Always verify military benefits, reimbursements, and entitlements with your Transportation Management Office (TMO), Finance Office, or other qualified professionals before making financial decisions.*

**WELCOME HOME. LET'S GET STARTED.**

 EQUAL HOUSING OPPORTUNITY

# ON-BASE AGENCIES & SERVICES

Quick-reference contact info for the offices and facilities you'll use most during your move to JBSA-Fort Sam Houston. Tap an agency's name to visit its website where one is available.



## **Post Exchange (PX)**

☎ (210) 225-5566

📍 Bldg 2542 - 2500 Funston Road



## **Commissary**

☎ (210) 221-4678

📍 Bldg 360 - 2400 Commissary Street



## **Campbell Memorial Library**

☎ (210) 221-4387

📍 Bldg 1222 - 3011 Harney Path



## **Pass & ID / Visitor Control**

☎ (210) 221-2222

📍 Walters Street Gate Visitor Center



## **Personnel Support Office (ID Cards/DEERS)**

☎ (210) 295-8516

📍 Bldg 2263 - 2484 Stanley Road



## **Finance Office (Military Pay)**

☎ (210) 221-0534

📍 Bldg 2263 - 2484 Stanley Road



## **Legal Office (SJA)**

☎ (210) 221-2282

📍 Bldg 158



## **Traffic Mgmt Office (TMO)**

☎ (210) 671-2821

📍 Bldg 367 - 1706 Stanley Road



## **Army Community Service**

☎ (210) 221-2705

📍 Bldg 2797 - 3060 Stanley Road



## **Jimmy Brought Fitness Center**

☎ (210) 221-1234

📍 Bldg 961 - 1212 Stanley Road



## **Child Development Center**

☎ (210) 221-2705

📍 3571 Winans Road



## **Exceptional Family Member Program**

☎ (210) 221-2705

📍 Bldg 2797 - 3060 Stanley Road



## **Brooke Army Medical Center (BAMC)**

☎ (210) 916-9000

📍 3551 Roger Brooke Drive



## **DEERS / TRICARE**

☎ (210) 295-8516

📍 Bldg 2263 - 2484 Stanley Road



## **Patriot Inn (Camp Bullis Lodging)**

☎ (210) 295-8141

📍 JBSA-Camp Bullis Training Annex

*Numbers and locations current as of 2026; call ahead to confirm hours.*