HURLBURT FIELD

PCS GUIDE

EVERYTHING YOU NEED TO KNOW ABOUT YOUR MOVE TO

FLORIDA'S EMERALD COAST

1st Special Operations Wing · Home of Air Force Special Operations Command

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WELCOME TO HURLBURT FIELD

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. This guide is designed to make that transition to Hurlburt Field smoother, clearer, and a little less stressful.

Hurlburt Field sits on Florida's Emerald Coast in Okaloosa County, between Fort Walton Beach and Navarre, with white-sand Gulf beaches minutes from the gate. It's the home of Air Force Special Operations Command (AFSOC) headquarters and a well-established installation with privatized on-base housing and a full range of services.

Hurlburt is home to the 1st Special Operations Wing and its diverse special operations aircraft fleet, and it also hosts the 2nd Special Operations Squadron — an Air Force Reserve unit flying the MQ-9 Reaper in round-the-clock intelligence, surveillance, and reconnaissance missions worldwide. This guide gives that RPA community particular attention alongside the housing, schools, and lifestyle detail every incoming family needs.

The pages that follow combine official sources — DoD BAH schedules, MilitaryOneSource, installation housing offices — with practical, on-the-ground detail about the Fort Walton Beach and Navarre areas so you can make informed choices before you ever set foot on base.

QUICK FACTS

LOCATION
Okaloosa County, FL, on the Emerald Coast

NEAREST CITIES
Fort Walton Beach & Navarre, minutes away

HOUSING MHA
Fort Walton Beach, FL (FL056)

HOST WING
1st Special Operations Wing (AFSOC)

RPA UNIT
2nd Special Operations Squadron (MQ-9)

A ROUND-THE-CLOCK RPA MISSION

Most guides to Hurlburt focus solely on its special operations aircraft fleet. This one also covers the base's MQ-9 Reaper community — the 2nd Special Operations Squadron — since that population has its own unique PCS questions.

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YOUR HURLBURT FIELD PCS: BEYOND THE BASICS

This guide is designed to go beyond basic checklists and generic relocation advice. Inside, you'll find practical guidance and useful, sourced information to help make your PCS transition to Hurlburt Field smoother.

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.

WHAT THIS GUIDE COVERS

Housing costs, schools, financing, and local life around Hurlburt Field — pulled together from official sources and on-the-ground detail so you can plan with confidence before you arrive.

SOURCED **LOCAL DETAIL** **FAMILY-FOCUSED**

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HURLBURT FIELD

OVERVIEW & MISSION

LOCATION

OKALOOSA COUNTY, FL

On Florida's Emerald Coast, between Fort Walton Beach and Navarre

HOST WING

1ST SPECIAL OPERATIONS WING

Air Force Special Operations Command

RPA MISSION

24/7 WORLDWIDE ISR

2nd Special Operations Squadron flies the MQ-9 Reaper

PRIMARY UNITS AT HURLBURT

- 1st Special Operations Wing (host wing) — AC-130J/W, MC-130J, U-28A, CV-22
- Headquarters, Air Force Special Operations Command (AFSOC) — a Major Command
- 2nd Special Operations Squadron — MQ-9 Reaper (Air Force Reserve, 919th Special Operations Wing)

MISSION SUMMARY

The 1st Special Operations Wing organizes, trains, equips, and deploys Air Commandos for global special operations missions, flying a diverse fleet that includes the AC-130J/W gunship, MC-130J Commando II, U-28A Draco, and CV-22 Osprey. Hurlburt Field has been home of the Air Commandos since 1961 and also hosts Headquarters, Air Force Special Operations Command, along with a number of associate special tactics and support units.

HURLBURT'S ROUND-THE-CLOCK RPA MISSION

The 2nd Special Operations Squadron, the “Scorpions,” relocated to Hurlburt Field in 2014 and transitioned to the MQ-9 Reaper, flying over 16,000 hours in a single recent year in support of real-world operations worldwide. Unlike Hurlburt's other flying squadrons, the Scorpions' MQ-9 aircraft are never actually based at Hurlburt — they are flown remotely from a building on base while forward-deployed to combat theaters overseas. The squadron is also assigned to the 919th Special Operations Wing, an Air Force Reserve Command unit headquartered nearby at Duke Field, giving it a distinct command structure from Hurlburt's active-duty 1st SOW even while sharing the same runway and support services. If you or a family member is joining the 2nd SOS, expect this unique reserve, remote-flying mission profile.

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GATE ACCESS & TRAFFIC TIPS

Getting on base should be simple and stress-free. Below are the gate locations, hours, and practical tips to help you plan ahead at Hurlburt Field.

GATE	HOURS
Main Gate *Off Lewis Turner Blvd, the primary entrance*	24/7 vehicle access; the Visitor Control Center (VCC) issues passes for those without a DoD ID.
Back Gate *Secondary entrance toward Mary Esther*	24/7 vehicle access.
Kerwood Gate *Historically used for overflow traffic*	Currently closed until further notice — do not plan a commute around this gate.

Hurlburt Field has two active gates onto the installation. All personnel should carry a valid CAC or approved identification while entering.

REAL-WORLD TRAFFIC TIPS

Avoid Peak Traffic
Heavier during 0600-0800 and 1600-1800 as shifts change.

Hwy 98 Bottlenecks
Lewis Turner Blvd and Hwy 98 can back up during tourist season (spring and summer).

Have ID Ready
Keep your CAC, ID, and vehicle documentation accessible.

NEW TO THE AREA?

Gate routines take only a few weeks to learn. Fort Walton Beach and Navarre are both a short, mostly beach-side drive from base, so most families enjoy a manageable, scenic commute.

EASY COMMUTE

10-20 MIN

TWO GATES

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CITIES & COMMUNITIES IN THE AREA

A quick reference for commute times, home prices, property tax rates, and school zones across the communities Hurlburt families most often choose.

ON-BASE FAMILY HOUSING

- **COMMUTE:** 0 min
- **MEDIAN PRICE:** N/A (privatized)
- **PROP. TAX:** N/A
- **SCHOOLS:** Okaloosa County Schools

MARY ESTHER, FL

- **COMMUTE:** 5–10 min
- **MEDIAN PRICE:** $300K
- **PROP. TAX:** ~0.8–1.0%
- **SCHOOLS:** Okaloosa County Schools

FORT WALTON BEACH, FL

- **COMMUTE:** 10–15 min
- **MEDIAN PRICE:** $355K
- **PROP. TAX:** ~0.8–1.0%
- **SCHOOLS:** Okaloosa County Schools

NAVARRE, FL

- **COMMUTE:** 15–25 min
- **MEDIAN PRICE:** $400K
- **PROP. TAX:** ~0.8–1.0% (Santa Rosa Co.)
- **SCHOOLS:** Santa Rosa County Schools

NICEVILLE / BLUEWATER BAY, FL

- **COMMUTE:** 25–30 min
- **MEDIAN PRICE:** $430K
- **PROP. TAX:** ~0.8–1.0%
- **SCHOOLS:** Okaloosa County Schools

DESTIN, FL

- **COMMUTE:** 25–35 min
- **MEDIAN PRICE:** $650K+
- **PROP. TAX:** ~0.8–1.0%
- **SCHOOLS:** Okaloosa County Schools

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. Florida has no state income tax, and disabled veterans may qualify for a full or partial property tax exemption depending on VA rating.

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NEW HOME CONSTRUCTION IN THE AREA

What to Know Before You Buy New Near Hurlburt Field

New construction near Hurlburt spans everything from Navarre's fast-growing subdivisions to smaller custom-home lots around Niceville — a mix of production and custom builders serving the Emerald Coast.

ACTIVE BUILDERS

NAVARRE

BEST KNOWN FOR: *Growing New-Build Communities*

Holiday Builders and Henry Company Homes both build new subdivisions in Navarre, with homes commonly priced in the $300,000s to $400,000s.

NICEVILLE & FORT WALTON BEACH

BEST KNOWN FOR: *Locally-Owned Custom Building*

Randy Wise Homes has served Northwest Florida, including Niceville and Fort Walton Beach, since 1977, with a focus on custom new construction.

DESTIN & SOUTH WALTON (WORTH KNOWING)

BEST KNOWN FOR: *Higher-End Coastal Construction*

Families willing to pay a premium for closer beach access can look toward Destin and South Walton's new-construction market, priced well above the broader Fort Walton Beach area.

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.

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2026 BAH RATES FOR HURLBURT FIELD / FORT WALTON BEACH

Basic Allowance for Housing (BAH) can play a major role in your relocation and housing decisions. Rates below reflect the official 2026 Fort Walton Beach military housing area (MHA: FL056) schedule, effective January 1, 2026 — up 0.4% from 2025.

RANK	WITH DEPENDENTS	WITHOUT DEPENDENTS
E-2	$2,340	$2,007
E-3	$2,340	$2,007
E-4	$2,340	$2,007
O-1	$2,451	$2,244
O-2	$2,523	$2,406
O-3	$3,399	$2,592
O-4	$3,528	$2,865

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/

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.

ONE OF THE HIGHER-BAH MARKETS IN THE AIR FORCE

Hurlburt Field ranks 18th highest of all Air Force BAH locations, reflecting the Emerald Coast's beach-driven housing market — a helpful cushion when weighing coastal home prices.

STRONG BAH **COASTAL MARKET** **LOCATION MATTERS**

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AN HONEST HOUSING-COST ASSESSMENT

BAH rates are helpful, but they do not tell the full story. Housing decisions here 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 Hurlburt Field.

THE GOOD NEWS

Hurlburt's BAH ranks well above the Air Force average, and Florida's lack of a state income tax plus generous disabled-veteran property tax exemptions can meaningfully improve your take-home budget.

THE CHALLENGE

The Emerald Coast is a popular tourist destination, which pushes home prices — especially near the water in Destin — above many other Air Force duty stations. Insurance costs (wind and flood) also run higher here than inland markets.

THE RECOMMENDATION

For most families, Fort Walton Beach or Mary Esther offer the best balance of commute, price, and amenities. Navarre and Niceville trade a longer commute for more space; Destin trades both for beach proximity.

FINDING YOUR BALANCE

Every family's priorities are different. Use the Cities & Communities and Gate Access pages together to weigh commute, schools, space, and budget honestly before committing to a neighborhood.

YOUR PRIORITIES

LOCAL INSIGHT

YOUR FIT

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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.

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VA LOAN TIPS FOR A SMOOTH TRANSACTION

VA loans are powerful, but success often comes down to preparation and strategy. These tips help buyers 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.

WIND & FLOOD INSURANCE TAKES TIME

Coastal properties near Hurlburt often require separate wind and flood policies — start quotes early since they can affect your final approved payment.

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 reflects common friction points in real VA transactions. Working through your COE, timeline, and inspections step by step ahead of time helps keep things on track.

COE READY **ON TIME** **PROTECTED**

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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
Down Payment	$0 down	3.5% down	3-5%+ down
Mortgage Insurance	None, ever	Upfront + monthly MIP, often for life of loan	PMI if under 20% down (removable at 20% equity)
Upfront Fee	Funding fee: 1.25%-3.3% of loan (financed)	Upfront MIP: 1.75% (financed)	None
Min. Credit Score	No VA minimum (lenders often 580-620+)	580+ for 3.5% down	Typically 620+
Best For	$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.

RUN YOUR OWN NUMBERS

Every buyer's situation is different. Compare your VA eligibility, available savings, and goals against real numbers — not just the loan you technically qualify for — before deciding.

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CHOOSING A LENDER: WHAT TO LOOK FOR

Choosing the right lender can make a major difference in your homebuying experience, especially with military or VA financing. Here's what separates a strong lender from a merely adequate one.

VA LOAN EXPERIENCE
Ask how many VA loans they close per year, and whether they understand entitlement, funding fee tiers, and VA appraisal requirements specific to coastal Florida.

REALISTIC TIMELINES
A good lender gives you an honest closing timeline up front (typically 30-45 days) and communicates proactively if anything changes.

TRANSPARENT COSTS
Ask for a full Loan Estimate early, and compare origination fees, discount points, and lender credits across at least two or three lenders.

FULL UNDERWRITING, NOT JUST PREQUAL
A lender willing to fully underwrite your file before you're under contract makes your offer far more competitive in a multiple-offer situation.

RESPONSIVENESS
PCS timelines are tight. A lender who answers calls, texts, or emails quickly is worth more than a marginally lower rate.

LICENSED IN FLORIDA
Confirm the loan officer is licensed to originate loans in Florida — a lender who only works in your previous state can't close your Florida purchase.

The VA maintains a list of approved lenders at benefits.va.gov/homeloans, and several banks, credit unions, and independent mortgage companies originate VA loans in the Fort Walton Beach and Navarre markets — comparing at least two or three is generally worth the extra time.

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.

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TEMPORARY HOUSING SOLUTIONS

Helping You Navigate the Transition With Confidence

During a PCS move to Hurlburt Field, 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 base.

ON-POST LODGING

BEST FOR: *Immediate Arrival & PCS Priority*

Hurlburt's on-base Innkeeper lodging gives PCS families priority booking. Reserve through af.dodlodging.net or the front desk.

OFF-POST HOTELS

BEST FOR: *Immediate Flexibility & Backup*

Hotels along Hwy 98 and in Fort Walton Beach sit minutes from Hurlburt's gates — a reliable backup if on-post lodging is full.

EXTENDED STAY HOTELS

BEST FOR: *Medium-Term Comfort*

Extended-stay properties in Fort Walton Beach and Mary Esther offer full kitchens and weekly rates, ideal while house-hunting.

SHORT-TERM RENTALS

BEST FOR: *Longer Stays & Family Space*

Furnished short-term rentals throughout the Emerald Coast offer more space than a hotel room for a longer house hunt, though beach-area rates can run above per diem in peak season.

WHY TEMPORARY HOUSING MATTERS

Choosing the right temporary housing can reduce stress and support a smoother transition while you get to know the Fort Walton Beach and Navarre area.

COMFORT

FLEXIBILITY

PEACE OF MIND

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FAMILY RESOURCES: SCHOOLS IN THE AREA

Hurlburt Field sits on the border of two school districts. Every 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

Okaloosa County School District

Serves Mary Esther, Fort Walton Beach, Shalimar, Niceville, and Bluewater Bay.

Santa Rosa County School District

Serves Navarre, on the western side of the Hurlburt commuting area.

HURLBURT FIELD HAS NO ON-BASE SCHOOLS

Families living on base attend school off-base in Okaloosa County — most on-base students are zoned to Florosa Elementary, Bruner Middle School, and Fort Walton Beach High School.

HIGHLY-RATED / SPECIALTY SCHOOLS

Fort Walton Beach High School

Fort Walton Beach • Okaloosa County Schools

The comprehensive high school zoned for most on-base Hurlburt families.

Florosa Elementary School

Mary Esther/Fort Walton Beach • Okaloosa County Schools

A primary elementary zone for Hurlburt-area families, with a strong military-connected population.

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SCHOOLS IN THE AREA, CONTINUED

PRIVATE OPTIONS

Emerald Coast Christian School

Fort Walton Beach • Private, K-12

A Christian school serving the greater Fort Walton Beach area.

Sacred Heart Catholic School

Fort Walton Beach • Private, Catholic

A Catholic elementary and middle school in Fort Walton Beach.

COLLEGE & CONTINUING EDUCATION OPTIONS

Northwest Florida State College

A public college in Niceville with a Fort Walton Beach campus, offering associate and bachelor's degrees close to base.

University of West Florida — Emerald Coast

A joint UWF/NWFSC campus in Fort Walton Beach offering bachelor's and graduate degree pathways.

Pensacola State College (Pensacola, FL)

A two-year state college with a Pensacola campus, about 45-60 minutes from Hurlburt.

Troy University (Fort Walton Beach site)

A regional university with a long-standing presence near military installations across the Southeast, including a local site.

NOT SURE WHICH SCHOOLS FIT YOUR FAMILY?

Okaloosa County's and Santa Rosa County's enrollment offices can walk you through zoned schools and transfer options for both on-base and off-base addresses.

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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 Hurlburt Field.

HURLBURT FIELD CHILD DEVELOPMENT CENTER

Serves children 6 weeks-5 years on base. May have a waitlist — apply early through MilitaryChildCare.com.

PRIVATE / OFF-BASE OPTIONS

Licensed daycares and in-home providers throughout Fort Walton Beach, Mary Esther, and Navarre also serve Hurlburt families, including MCCYN-eligible providers.

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

Free portal to search and request hourly, part-day, and full-day childcare near Hurlburt Field.

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CIVILIAN EMPLOYMENT FOR MILITARY DEPENDENTS

Spouses and dependents have several paths into civilian work near Hurlburt Field — from federal GS positions with hiring preference, to on-base jobs, to private-sector partnerships built specifically for military families. The greater Fort Walton Beach/Okaloosa County economy rests on three pillars — military, defense contracting, and tourism — with seven of the world's top ten defense contractors maintaining a local presence.

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.

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.

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

See MilitaryOneSource's NAF/AF jobs guide, or search USAJOBS.gov

Non-appropriated fund jobs at Hurlburt's BX, Commissary, fitness center, and CDC — 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 — including several defense contractors with a presence near Hurlburt. MyCAA offers up to $4,000 in tuition assistance toward licenses, certifications, or an associate degree.

ADDITIONAL EMPLOYMENT RESOURCES

- **USAJOBS.gov**
  Search and apply for federal jobs; filter by the "Military Spouses" hiring path.
- **Florida Occupational Licensing for Military Spouses**
  The Florida Department of Veterans' Affairs and licensing boards offer expedited licensing pathways for military spouses who already hold an out-of-state license.
- **Hurlburt Field Airman & Family Readiness Center**
  Free resume reviews, interview prep, and one-on-one employment counseling for Hurlburt families.

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OUTDOOR RECREATION YOU CAN'T MISS

From sugar-white sand beaches to a national seashore just outside the gate, the Emerald Coast offers some of the best outdoor recreation of any Air Force duty station.

FAN FAVORITES

GULF ISLANDS NATIONAL SEASHORE

Protected barrier-island beaches near Navarre and Okaloosa Island, with pristine sand, dunes, and calm Gulf water minutes from the base.

HURLBURT FIELD OUTDOOR RECREATION & MARINA

On-base rentals for kayaks, canoes, and watercraft, plus a marina, dive shop, and RV storage — most families' first stop for gear.

HENDERSON BEACH STATE PARK

A pristine Destin beach park with dunes, nature trails, and camping, about 25-30 minutes from Hurlburt.

CRAB ISLAND (DESTIN)

A shallow sandbar in the Destin Harbor popular for boating, floating, and swimming — a favorite weekend outing for military families.

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MORE OUTDOOR ADVENTURES TO EXPLORE

Beyond the favorites, here are a few more highly-rated spots — some close to base, others worth the drive.

CLOSE TO BASE

Okaloosa Island Beach
A popular public beach and fishing pier just a short drive from Hurlburt's gates.

1 Mile Foot Path & Patriots' Trail
Base and nearby hiking/walking trails popular with families and runners.

Fort Walton Beach Landing Park
A downtown waterfront park hosting festivals, concerts, and everyday recreation.

WORTH THE DRIVE

Pensacola Beach & National Naval Aviation Museum
Pensacola Beach and the free Naval Aviation Museum, about 45-60 minutes west of Hurlburt.

30A & South Walton Beaches
The scenic Highway 30A beach communities, about 45 minutes east of Hurlburt.

Big Kahuna's Water & Adventure Park (Destin)
A large water park popular with families, about 25-30 minutes from Hurlburt.

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WHERE LOCALS TAKE THEIR OUT-OF-TOWN GUESTS

These are the places locals recommend when friends and family come to visit — the spots that capture the flavor of the Emerald Coast and Fort Walton Beach area.

AJ'S SEAFOOD & OYSTER BAR

Destin Harbor, FL

A waterfront Destin institution for fresh seafood and harbor views, a favorite for visiting family.

GULFARIUM MARINE ADVENTURE PARK

Fort Walton Beach, FL

A longtime Emerald Coast attraction with dolphin shows and marine life exhibits on Okaloosa Island.

OKALOOSA ISLAND BOARDWALK

Fort Walton Beach, FL

A beachfront boardwalk with dining, shops, and the Gulfarium, popular for evening walks.

HARBORWALK VILLAGE

Destin, FL

A lively waterfront district with shops, restaurants, and boat charters along the Destin Harbor.

"Everyone thinks Destin is the whole story, but Fort Walton Beach and Okaloosa Island have the same water without the crowds."

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FAMILY FUN & ANNUAL EVENTS

Discover the events locals look forward to every year — the experiences that help make the Emerald Coast area feel like home.

SPRING

- Billy Bowlegs Pirate Festival (Fort Walton Beach, May)
- Blue Angels homecoming air shows (Pensacola, spring/fall)
- Spring break season on the Emerald Coast

SUMMER

- Fourth of July fireworks over the Sound (Fort Walton Beach)
- Niceville community festivals and events calendar
- Peak beach season along the Emerald Coast

FALL

- Destin Seafood Festival (Destin, October)
- Niceville community festivals and events calendar
- Fall fishing tournaments along the Destin Harbor

WINTER

- Fort Walton Beach Boat Parade of Lights (December)
- Emerald Coast holiday events (Destin & Fort Walton Beach)
- Mardi Gras parades (Pensacola area, February)

MARK YOUR CALENDAR

The Emerald Coast's event calendar reflects its tourism-driven culture — many events are free or low-cost, and neighboring Pensacola and Destin are close enough for an easy day trip.

FESTIVALS

FAMILY FUN

YEAR-ROUND

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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.

Hurlburt's Transportation Management Office handles the paperwork and scheduling for DPM and PPM moves — make it your first stop once you have orders in hand.

HOUSING & TRANSPORTATION OFFICE — HURLBURT FIELD
123 McMillan Street, Hurlburt Field, FL 32544 · (850) 884-7505 | Your first stop for scheduling DPM movers, PPM counseling, and move paperwork — visit before you finalize your move type.

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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 Hurlburt Finance Office.

FINANCE OFFICE — HURLBURT FIELD
Building 90210, Hurlburt Field, FL 32544 · (850) 884-4119 | Submit pay and travel voucher questions anytime through the Comptroller Services Portal (CSP) at csp.cce.af.mil — the primary way to reach Finance for PCS pay issues.

DON'T LEAVE BENEFITS ON THE TABLE

PCS benefits can be easy to overlook in the shuffle of a move. Review your orders against this list, and flag anything that looks off with the Finance Office directly.

DLA & MALT

TLE & TLA

WEIGHT LIMITS

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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 the 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 Hurlburt Field

BUILD YOUR OWN TIMELINE

Every move has its own quirks — orders, school calendars, lease dates. Use this as a starting template and adjust dates to fit your family's specific situation.

CUSTOM TIMELINE

STAY AHEAD

REFERENCE OFTEN

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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 — hurricane shutters and wind-rated features are also worth prioritizing here.

2. FUTURE PCS RESALE PLANNING

Even if you plan to stay for years, consider resale value from day one — school zones, flood zone/insurance costs, and commute time all matter later.

3. INVESTMENT OPPORTUNITY

Some military families keep their home as a rental after relocating. Hurlburt's steady PCS traffic and the area's year-round tourism support consistent rental demand.

4. PROPERTY MANAGEMENT SOLUTIONS

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

PLANNING FOR THE LONG GAME?

Whether this is a two-year stop or a longer assignment, think through the resale, insurance, and rental angles up front — not after you've already signed.

RIGHT-FIT HOME **RESALE SMART** **LONG-TERM VALUE**

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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
- Steady PCS turnover plus a strong tourism-driven rental market support demand

WHEN IT DOESN'T

- Negative cash flow if rent doesn't cover PITI + fees
- VA loan entitlement may be tied up
- Wind/flood insurance costs can be higher than expected on the coast
- 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, including wind and flood insurance? 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?

RUN THE NUMBERS BEFORE YOU DECIDE

Buy-and-rent isn't right for everyone. Pencil out the real math for your specific situation — rent comps, insurance costs, property management fees, and vacancy risk — before committing.

REAL NUMBERS **HONEST LOOK** **YOUR DECISION**

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ON-BASE AGENCIES & SERVICES

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

Base Exchange (BX)
(850) 581-0030
Hurlburt Field Exchange

Commissary
(850) 881-2138
Hurlburt Field Commissary

Library
(850) 884-6721
1st Special Operations Force Support Squadron

Fitness Center
(850) 884-6939
1st SOFSS Fitness Center

Pass & ID / Visitor Control Center
(850) 884-2310
Main Gate

Military Personnel Section (MPF)
(850) 884-7084
1 SOFSS Military Personnel Section

Finance Office
(850) 884-4119
Hurlburt Field, FL 32544

Legal Office (JAG)
(850) 884-6142
1st SOW Legal Office

Housing & Transportation Mgmt Office (TMO)
(850) 884-7505
123 McMillan Street

Airman & Family Readiness Center
(850) 884-5441
1st SOFSS

Housing Office (Corvias)
(850) 884-7505
Hurlburt Field Family Housing

Child Development Center
(850) 884-7414
1st SOFSS

Exceptional Family Member Program
(850) 884-5441
1st SOFSS

Medical Clinic (1st SOMDG)
(850) 881-4444
Hurlburt Field Medical Clinic

DEERS / TRICARE
(850) 884-7084
Military Personnel Section

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

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RESOURCES & CLOSING NOTES

Thank You for Reading

Whether you're arriving for a PCS or supporting a family member's move to Hurlburt Field, we hope this guide has helped you feel more prepared for the transition ahead.

Every figure and fact in this guide reflects publicly available sources as of 2026 — official DoD BAH schedules, MilitaryOneSource, installation housing offices, and public market data — and all of it changes over time. Confirm current details with the relevant office before making financial decisions.

KEY CONTACTS AT A GLANCE

- Hurlburt Field Housing Office (Corvias) — (850) 884-7505
- Hurlburt Field Lodging (Innkeeper) — af.dodlodging.net
- Airman & Family Readiness Center — (850) 884-5441
- Hurlburt Field Child Development Center — (850) 884-7414

DISCLAIMER: This is an independently produced informational guide and is not an official U.S. Air Force or Department of Defense publication. Always verify military benefits, reimbursements, and entitlements with your Transportation Management Office (TMO), Finance Office, or other qualified professionals before making financial decisions.

WELCOME TO HURLBURT FIELD.

EQUAL HOUSING OPPORTUNITY

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