



SALES ASSOCIATE · ANCHOR REALTY FLORIDA · PENSACOLA, FL

Your Guide to PCS'ing to Pensacola, FL

A practical relocation guide for military families and PCS orders

What's inside:

- Your PCS timeline — what to do at 90, 60, and 30 days out
- Base overviews: NAS Pensacola, Corry Station & Saufley Field
- A neighborhood-by-neighborhood guide to Escambia & Santa Rosa Counties
- VA loan basics and how financing fits into your move
- School districts, local resources, and points of interest

Justin Johnson

Sales Associate, Anchor Realty Florida · License SL3663233
(850) 490-5386 · jj@anchorfl.com · www.justinpcola.com

WELCOME

Home base: Pensacola

Whether you just got orders to NAS Pensacola, Corry Station, or Saufley Field, or you're relocating to Northwest Florida for work or a fresh start, this guide covers the essentials: your moving timeline, the areas to consider, financing basics, and the local resources that make a PCS or relocation feel a lot less overwhelming.

I'm Justin Johnson, a real estate sales associate based right here in Pensacola and affiliated with Anchor Realty Florida, a brokerage that's covered the Northwest Florida coast since 1962. A large part of my business is working with service members and their families through PCS timelines — I know the report-date pressure, the BAH math, and the neighborhoods near every gate. This guide is the starting point; when you're ready, I'm one call or text away.

Coverage area

Escambia & Santa Rosa Counties, Florida

Your PCS timeline

Every PCS runs on its own clock, but these are the milestones that matter most for house hunting. Working backward from your report date keeps financing, showings, and closing realistic.

90+ days out	Get pre-approved for a VA loan or conventional financing. Start researching neighborhoods near your new duty station and set a target BAH-based budget.
60 days out	Schedule a house-hunting trip or start virtual tours. Narrow down 2–3 target areas based on commute, schools, and lifestyle.
30 days out	Submit offers, schedule inspections, and finalize your loan file. Coordinate closing dates around leave windows and report dates.
At report date	Close on your home or finalize your lease. If you're still finishing up remotely, showings, paperwork, and even closing can be handled virtually.
After arrival	Register vehicles, enroll kids in school, and get to know the neighborhood. I'm happy to help connect you with local resources even after closing.

Base overviews

Pensacola is a Navy town — three installations anchor much of the local housing market, and commute time to your gate is often the biggest factor in choosing a neighborhood.

NAS Pensacola	Home to the Naval Aviation Schools Command and NAS Pensacola Corry Station. Nearby areas: Warrington, Barrancas, and West Pensacola offer some of the shortest commutes to the main gate.
Corry Station	Center for Information Warfare Training. Sits on the western side of Pensacola — Warrington and West Pensacola neighborhoods are closest, with quick access via Blue Angel Parkway.
Saufley Field	Northwest of downtown Pensacola. Areas along Sorrento Road and North Pensacola offer easy access, with more room to spread out than closer-in neighborhoods.

Not sure which neighborhoods make sense for your commute? Send me your gate and shift schedule and I'll map out realistic drive times.

Neighborhood guide

Pensacola Historic districts, downtown, and everything in between — close to NAS Pensacola and the bay.	Gulf Breeze Family-friendly and close to the beaches, with a shorter commute across Pensacola Bay.
Navarre Gulf-front and sound-side living with a quieter, growing community feel.	Milton & Pace More land, more room to grow, still within an easy drive of Pensacola.
Perdido Key Coastal condos and beach houses at the western edge of Escambia County.	Warrington & Barrancas Minutes from the NAS Pensacola gates — a go-to for active-duty families.

VA loan basics

A large share of PCS moves to Pensacola use VA financing. Here's the short version — your lender will walk you through the specifics.

- No down payment required for most eligible borrowers, which frees up cash for moving costs and closing.
- No private mortgage insurance (PMI) — a meaningful monthly savings versus conventional loans with less than 20% down.
- VA funding fee applies in most cases (a percentage of the loan, often rolled into financing) and can be waived for veterans with a service-connected disability rating.
- Certificate of Eligibility (COE) is the first document your lender will need — request it early through the VA's eBenefits portal or ask your lender to pull it for you.
- Occupancy requirement — VA loans are for primary residences, so timing your move-in around report dates matters for underwriting.

I work alongside VA-experienced lenders regularly and can point you toward loan officers who specialize in military relocation financing.

Schools & local resources

Escambia County

School Board	escambiaschools.org
Restaurants	visitpensacola.com/food-and-drink
Crime data	escambiaso.com
Points of interest	visitpensacola.com

Santa Rosa County

School Board	santarosaschools.org
Restaurants	visitflorida.com — Navarre guide
Crime data	santarosasheriff.org
Points of interest	santarosa.fl.gov/tourism
State park	Blackwater River State Park

Full clickable links to every resource above, plus current listings, are available on the Local Information section of justinpcola.com.

NEXT STEPS

Let's talk about your move

Every PCS and relocation is different — send me a few details about your timeline and where you're headed, and I'll put together a shortlist of homes and neighborhoods that fit.

Call or text	(850) 490-5386
Email	jj@anchorfl.com
Website	www.justinpcola.com
Brokerage	Anchor Realty Florida — 225 N. Pace Blvd, Suite 111, Pensacola, FL 32505

Equal Housing Opportunity. All information deemed reliable but not guaranteed and provided for general informational purposes only — consult your lender, the Department of Veterans Affairs, and local school districts for current requirements. Justin Johnson is a licensed real estate sales associate in the State of Florida (License #SL3663233), affiliated with Anchor Realty Florida, 225 North Pace Boulevard, Suite 111, Pensacola, FL 32505.