

Welcome!!

Moving is never easy, whether it be across town or to another continent. We've put together, in one place, information on many of the subjects important to military personnel making a Permanent Change of Station (PCS) move. This information is generic, meaning it should apply to almost all moves, not just moves to or from any specific installation. However, local laws, rules, etc., may change some of this information. **ALWAYS ASK** the local offices involved with your PCS for specific information.



Table of Contents

Army Community Services.....	3
Relocation Financial Entitlements.....	3
Transportation of Household Goods.....	7
Do It Yourself (DITY) Moves.....	14
Shipping Your POV.....	17
Moving Your Pets.....	27
Documentation for Overseas Moves.....	31
Driver’s Licenses.....	33
Sponsorship.....	33
Helping Kids Adjust to a Move.....	34
State Income Taxes.....	39
Assistance for Job-hunting Spouses.....	40
Insurance and Relocating.....	43
Family Housing.....	46
Renting a Home or Apartment.....	49
Buying a Home.....	51
VA Loans.....	57
Showing Your Home.....	64
Moving Checklist.....	67

We’ll try to keep this guide up-to-date as changes are made, but if you find an error, please let us know. Our phone number is (334) 255-3735/9578 or DSN 558-3735/9578.

Army Community Services

Army Community Services will assist commanders in maintaining readiness of individuals, families, and communities within America's Army by developing, coordinating, and delivering services which promote self-reliance, resiliency, and stability during war and peace.

Army Community Services are available to:

- Active duty military soldiers and their families.
- Reserve and National Guard members on active duty, or an active duty for training, and their families.
- Next of Kin of Prisoner of War (POW) and Missing in Action (MIA) personnel of all Armed Services.
- Retired military personnel and their families.
- Widows, widowers, and next of kin of military personnel who are active duty or retired at the time of death.
- DA civilians and their families, if civilian resources are not available.

Lending Hangar:

The Lending Hangar has futons, rollaway beds, pots, pans, dishes and more. Items are loaned for a limited period. Valid ID card holders and DA civilians are eligible. TDY soldiers and civilians are assisted on a limited basis, with the exception of TV/VCRs and microwaves.

Relocation Entitlements

There are nine separate relocation entitlements for which a soldier may qualify. Some entitlements are applicable only for CONUS moves, some for OCONUS moves, and some for either. **DO NOT ASSUME** that you will receive any of these allowances; ask your local finance office to get the best information.

Dislocation Allowance (DLA)

DLA is intended to help with all of those miscellaneous costs of moving, such as connecting utilities, paying deposits, and the like. It is available for CONUS and OCONUS moves.

- DLA is **NOT PAID** on the last move. Check your orders to be sure. If the "MDC" code is a 1 or a 7, you are not authorized DLA.
- DLA is paid on the first move for married soldiers.

- DLA is not paid if the soldier is assigned to government quarters at the new duty station and is not accompanied by family members.
- DLA is paid when the travel voucher is filed after the move. An advance of 80% of the DLA may be requested.
- DLA is figured at two and one half times the soldier's BAH Table II rate. The Table II rate is equivalent to the old BAQ rates. For example, the DLA for a private with dependents is currently \$1471.65.

Monetary Allowance in Lieu of Transportation (MALT)

Also known as "mileage," this is the amount paid when the soldier or family drives to the new duty station. Available for CONUS and OCONUS moves.

- Based on the Official Military Table of Distance
- May be paid for up to two vehicles without special approval.
- Rates vary from 15 cents to 20 cents per mile, depending on the number of people in each vehicle.
- May be advanced at 80% before the move, and is paid by travel voucher.

Per Diem Allowance

Per Diem is paid to reimburse the soldier and family for meals and lodging en route to the new duty station. Available in CONUS and OCONUS.

- For POV travel, the government divides the distance between duty stations by 350 to get the allowed number of travel days. If the remainder is over 50 miles, an additional day is authorized.
- For the soldier, per diem is \$50 per day. For family members over 12 years of age, the rate is \$37.50 per day, and the rate is \$25 per day for family members under 12 years of age.
- Per Diem may be advanced at 80% and is claimed on the travel voucher.

Temporary Lodging Expense (TLE)

TLE is only paid within CONUS and is intended to help pay the cost of lodging and meals while the family is staying in temporary housing.

- TLE is paid for a maximum of ten days. (only conus to conus)

- TLE is computed based on several factors, too complicated to explain here.
- TLE is not authorized on the last move. TLE became payable on the first move to a permanent duty station in October 1999.

Advance Pay

Advance pay is simply an interest-free loan using your future military earnings as collateral. Available in CONUS and OCONUS.

- Up to three months' base pay **may be authorized** with documentation.
- Usually repaid over 12 months.
- Many soldiers get into serious financial trouble with advance pay.
- Advance pay is approved on a case by case basis when a need is established.
- Remember that this is a loan, not extra cash to use as you wish. Advance pay should only be used to pay extraordinary costs of a PCS move.

Move-In Housing Allowance (MIHA)

This allowance is available only OCONUS. It is intended to pay for one-time rent related expenses, modification of homes for security reasons, and the initial cost of making a home habitable.

- Only available at certain locations.
- State Department determines
- Whether a location is "high threat."

Temporary Lodging Allowance (TLA)

Not to be confused with TLE, TLA is for OCONUS only. It is intended to help pay for the cost of lodging and meals while awaiting permanent lodging.

- TLA is figured based on a formula that is much too complicated to explain here.
- Usually paid for a maximum of 60 days when arriving OCONUS and 10 days when departing OCONUS.

Advance Overseas Housing Allowance (OHA)

OHA is paid in some OCONUS locations to cover the difference between BAH and the actual cost of off-post rental housing.

- Once housing has been located, take a copy of your lease to the appropriate office and complete a DD Form 2367.
- Advances are usually limited to 12 months of OHA.

Advance Basic Allowance for Housing (BAH)

The unit commander must approve this advance. It is generally limited to 3 months BAH CONUS and 12 months OCONUS. Remember that this is not extra money, it is an advance on the normal BAH and will be deducted from monthly pay.



POV Travel

MALT (mileage allowance in lieu of transportation)

One POV – 15 cents a mile for service member 2 cents a mile for each dependent up to a maximum of a nickel a mile.

Two POVs – 15 cents a mile for service member and 15 cents a mile for spouse on second POV and then 2 cents a mile for each dependent up to a maximum of a nickel a mile.

A Flat Per Diem is paid to the service member and his family to cover meals and lodging. Per Diem is set @ \$50.00 per day for the service member for each day of travel (not to exceed authorized travel days). The rate for your spouse and dependents 12 and over is \$37.50 a day and you'll receive \$25.00 per day for children under 12. A day of travel is considered 350 miles and it takes an additional 51 miles to claim another day of travel.

Transportation of Household Goods

CLAIMS INFORMATION

BEFORE THE MOVE

There are some things that you can do before you move to ensure that damage and/or loss to personal property is reduced, or that in the event of damage and/or loss you have proof of ownership, value and condition of your property before pick-up.

Valuable Tips:

- Have expensive and valuable items (artwork, collectibles, heirlooms, etc.) appraised. The government will not pay for the appraisals, but consider this part of your investment in the event of loss or damage. Use a video camera or take close-up pictures to record the condition of your furniture and to show what your expensive and valuable items look like. This will allow you to show the item, as it was, if it is lost or damaged during shipment.
- Don't ship small, extremely valuable items such as stocks, bonds, jewelry, coins/coin collections, and items of great sentimental value such as photo albums. Pack them in your suitcases and hand-carry them, as well as your purchase receipts, pictures and appraisals.
- Bear in mind that if you waive unpacking, the carrier is not required to return later to unpack or remove the empty cartons and crates. An unpacking waiver lets the carrier off the hook for completing the job, including removing empty cartons, packing material and other debris. If at any time you decide to assist the carrier — that is, help load/unload the truck — you may relieve the carrier of any liability.
- Carefully read the inventory prepared by the carrier's personnel before you sign. Look at it from time to time while the items are being packed. Make sure all boxes and loose items are listed. If a box contains crystal, make sure the inventory says "crystal" not "kitchen items." Make sure descriptions of major items are completed and accurate. If the packers list "color television," have them add the size, make, model and when readily accessible, the serial number. Check the string of symbols listed for each item closely (this is how the packers show pre-existing damage). A good inventory shows what you shipped and what condition the item was in at the time of pickup. If your inventory is inaccurate, tell the carrier's representative and write down why you disagree at the bottom of the inventory in the space marked for exceptions.

INSURANCE

You are also entitled to purchase additional protection either from the government or through a private insurance carrier. If your property is lost or damaged during a move, you may file a claim against the government. The maximum statutory amount the government can pay on a single claim is \$40,000. Despite this amount, there are maximum amounts allowable for specific types and categories of property. For example, if you lost a stereo system in a move, the maximum amount the government may pay is \$1,000 per item and \$3,500 per claim. Knowing this, you must decide whether you need additional protection. Private insurance is an option and is the only additional protection available for overseas shipments, to include Hawaii. You have to arrange for that coverage; the transportation counselor cannot do it for you.

For moves that begin and end in the continental United States or Alaska, the government provides basic coverage and offers two options. If you decide to select one of these options and file a claim with the government, your claim initially will be adjudicated applying depreciation and the maximum allowances. Then, if the amount paid to you does not fully pay you for your loss or damage but you had either of the two options, the government will try to recover money from the carrier that caused your loss or damage and pay you additional money for your lost or damaged property. Expect some delay as the government completes the recovery process.

For example, you purchase Option 1 coverage prior to your move. During your move, the carrier damages your stereo beyond repair. You file a claim with the government. The local claims office adjudicates your claim and determines your stereo system to be worth \$5,000. The claims office would pay you \$3,500 — the maximum allowable for this type of property. Then the government would make a demand on the carrier for \$5,000. If the government is successful in recovering \$5,000 or any amount above \$3,500, the government will pay you the amount that exceeds \$3,500. Understanding how this procedure works will help you make a more informed decision on the need for additional protection.

Basic coverage, also referred to as increased release valuation, is free and provides for carrier liability of \$1.25 multiplied by the net weight of the shipment. If a 10,000 pound shipment is moved from Alabama to Maryland, the maximum carrier's liability is \$12,500. For example, if your shipment weighed 10,000 pounds and the carrier lost an Oriental rug worth \$18,000, the government initially would pay you \$2,000 (the maximum allowable for a single rug) and seek an additional \$10,500 from the carrier (\$12,500 maximum liability). If the government is successful in recovering that whole amount, you would receive \$10,500, for a total of \$12,500. For this reason, you might consider purchasing additional protection.

1. **Option 1:** Your transportation office can arrange this increased protection upon your request, but you must make this request at the time of counseling. After-the-fact requests will not be accepted. Option 1 coverage must appear

on your DD Form 1299 and on your Personal Property Government Bill of Lading. It is not available on overseas shipments, shipments to or from Hawaii, during non-temporary storage (it can be requested coming out of non-temporary storage) or for local moves. It provides additional depreciated value coverage.

- If you buy this option and your property is lost or damaged, Army members may submit their claims to an Army claims office or to the carrier. Members of other services must submit their claim to the carrier first.
 - The charge for Option 1 coverage is 64 cents per \$100 of the additional valuation. For example, if you place a valuation of \$30,000 on your 10,000 pound shipment, the carrier's liability is \$30,000 (not \$12,500 under increased release valuation, discussed above). Cost to you would be \$112. The government pays the first 64 cents per \$100 for coverage of \$12,500; you would pay 64 cents on the remaining \$17,500 ($\$17,000 \div \$100 = \175; $\$175 \times 64 \text{ cents} = \112). In our preceding example of the Oriental rug, the claimant would ultimately receive the full \$18,000 under Option 1 coverage if the government was successful in its recovery efforts against the carrier.
2. **Option 2:** Full replacement protection also may be purchased from your transportation office. You must request this coverage at the time of your initial counseling. It provides full replacement value coverage (not depreciated) for lost or destroyed items. The minimum coverage available under Option 2 is \$21,000 or \$3.50 times the net weight of the shipment, whichever is greater. If you buy this option, you must submit a claim to the carrier first, and the carrier may choose to repair or replace items rather than pay money to you. The government will accept a claim only if the carrier denies the claim, if delay would cause hardship or if the carrier fails to settle the claim satisfactorily within 30 days. For example, for a 10,000 pound shipment, the full replacement protection must be at least \$35,000 ($10,000 \text{ lbs} \times \$3.50 = \$35,000$). The charge is 85 cents per \$100 of the stated valuation. Total insurance cost would be \$297.50. The government would pay \$80 of this cost, leaving \$217.50 additional cost to you. Full replacement protection is not available for household goods and unaccompanied baggage to and from overseas including Hawaii or during periods of non-temporary storage and local moves.

FILING A CLAIM FOR YOUR HOUSEHOLD GOODS

In the event that items from your personal property shipment are lost or damaged by the carrier, you have the right to file a claim against the U.S. Government and/or the carrier U.S. Government.

If you discover the loss and/or damage at the time of delivery, you are required to list it on the DD Form 1840, "Joint Statement of Loss or Damage at Delivery."

This form serves as a notice to the carrier of loss or damage to your goods as well as a receipt of delivery.

If you discover additional damage or loss after delivery, you must list it on the DD Form 1840R, "Notice of Loss or Damage" which is the reverse side of the DD Form 1840.

The DD Form 1840 and 1840R are the only documents for recording shipment damage or loss.

The completed DD Form 1840/1840R must be delivered to your local claims office no later than 70 days from the date of delivery. Failure to deliver the completed form within 70 days or to list all items will result, in most cases, in loss or your entire claim.

It is important for you to contact your local claims office immediately in the event of loss or damage to your personal property. You must allow the inspection of the property by both the government and the carrier at either's request. DO NOT dispose of any damaged items until, the damage has been inspected by all authorized parties or you have been instructed to do so by the claims office.

Filing or your DD Form 1840/1840R is not the same as filing a claim. After you have filed your DD Form 1840/1840R with your local claims office, you have two years from the date of delivery of your personal property to submit your claim against the government. If you have multiple deliveries your two-year window is based on the date of your first delivery.

To assure prompt settlement of your claim, file it as soon as possible. Keep in mind that you cannot legally receive double payment for the same damage. Should this happen, you are responsible for returning any overpayment to the government.

Hold Baggage

When service members are on orders to overseas assignments they are entitled to a hold baggage shipment. The weight of this shipment depends on the rank of the service member and should include immediate need items.

Furniture items, to include large screen TV's may be prohibited in this shipment. This shipment is sent in a very thick walled cardboard box and will arrive at the service member's duty station approximately 30 days from the day it is shipped. Service members assigned to Germany, without a pinpoint assignment, are limited to 500 pounds unaccompanied baggage. Family members on an accompanied overseas tour are also entitled to hold baggage not to exceed a maximum of 1,000 pounds for the family. The weight is figured according to the age of the family member. Once dependent travel is authorized, family members' baggage and household goods will be shipped.

Household goods shipments include everyday living items and the furniture a service member and their family may own.

NOTE: Contact the transportation office at your new installation immediately upon your arrival!

When your household goods arrive, the office must be able to contact you within two hours, or your shipment will go into storage and delivery may be delayed.

Overseas shipments are generally packed in large crates, which are then sealed for movement. Stateside shipments may be packed directly on a moving van for movement to the next duty location. These shipments will leave around the same day as picked up and will be held in storage at the next duty assignment awaiting notification of delivery address if not previously known.

Storage

There are two kinds of storage:

- a. **temporary**
- b. **non-temporary**

Temporary storage is used when the service member is enroute or has yet to secure housing. There is a 90-day limit on temporary storage; extensions can be requested through the gaining transportation office. When the soldier is ready for delivery, the transportation office must be notified.

Non-temporary storage includes those items that will not be needed by the service member or their family members for the duration of their overseas tour. It is important for individuals to realize that this is not a shipment you can request things from, the whole lot goes into storage and remains there. Service members may need to request an extension of their non-temporary storage if their rotation date back to the States changes and more time is needed. This request is processed through the transportation office that did the non-temp storage paperwork; failure to do this may result in the service member having to pay storage fees.

Shipment to a Designated Location

Some service members on overseas orders would rather have their extra items shipped to a designated location rather than have the government store them. In this case, the transportation office will schedule another pick up at the service member's home and have the items shipped to the specified location. Service members electing to do this must make sure that the designee stated on the transportation paperwork will be available to take possession of the shipped items. Upon completion of the overseas tour, the service member will again elect an additional shipment if these items are to be returned to his household.

Privately Owned Vehicles (POV)

This shipment applies to overseas tours only; stateside moves require the owner to transport their own vehicles. POV storage is not authorized except when the service member is on a restricted tour and POVs are not authorized. In this case, the service member must visit the transportation office to get authorization before putting the POV in storage. The service member must pay for the storage and request reimbursement when they PCS back to the U.S.

Service members who are entitled to ship a POV must take extra steps to assure this shipment goes smoothly. The Transportation office will advise service members of the location of the nearest port for shipment. Upon receipt of orders, the service member should call the port to see if the vehicle may be shipped in advance and what other steps they should take to prepare the vehicle for shipment. This may include removing all dirt on, under, and inside the vehicle, making modifications to the engine or exhaust, and obtaining written permission from the leinholder to ship the vehicle outside the United States. Service members have up to one year from their overseas travel date to ship a vehicle. Owners that ship a vehicle overseas from the U.S. are entitled to a return shipment from overseas. Vehicles purchased overseas may have to be shipped at owner's expense.

Service members desiring to ship more than one vehicle overseas have a few options. They can locate a private shipping company and make arrangements to transport the vehicle or they may call one of the coastal ports to request information on space available shipment of POVs. Space available shipments are generally on U.S. military supply vessels that may dock at locations a good distance from the service member's duty assignment. For example, the U.S. Navy does space available POV shipments from the East Coast, but all vehicles must disembark in Naples, Italy.

Boats

Boats are considered household goods and their weight counts against the total allowance. Within the U.S., any boat, with or without trailer, shorter than 14 feet, will be shipped with the rest of the household goods. Boats with or without a trailer and over 14 feet long will require a special one time only shipping contract. The transportation office will do this. The service member is responsible for any extra expenses incurred for moving the boat, such as lift-on and lift-off services, or any other incidentals not normally involved with moving standard household. Shipping of boats can be VERY expensive, especially OCONUS. Charges can return. Otherwise, you will easily exceed \$4,000. Storage of boats is authorized if the soldier is moving OCONUS. Storage is usually self-storage and will be reimbursed upon return to the US. Within CONUS, soldiers are authorized to DITY move a boat to save money, even if the government moves other household goods.

Mobile homes

Soldiers are authorized to move either a mobile home or household goods, but may not move both. A service member may elect to contract for a mover or may have the government move the mobile home.

Movement of mobile homes usually requires a substantial out-of-pocket expense for the soldier. Government moves generally cost more. The transportation office will need at least 30 days notice in order to contract for movement of mobile homes. Some items (grandfather clocks, items that may fall or be damaged) cannot be shipped in a mobile home and will have to be shipped separately at the soldier's expense.

DITY (Do IT Yourself) Moves

The DITY program is offered to active duty service members as an alternate method of moving their household goods. Participation in this program is voluntary. The service member has the option of a DITY move, a government move, or a combination of both, called a partial DITY.

Under the DITY program, the service member is paid a monetary incentive of up to 95% of what it would have cost the government to move the actual weight or authorized weight, whichever is less.

A DITY move must be authorized in advance of the actual movement by the Transportation Office using DD Form 2278. The move itself may be accomplished by using a POV, trailer, or rental service. The actual vehicle to be used must also be approved in advance. A service member may borrow a vehicle for use if they have a letter of authorization from the owner. In all cases utilizing a POV, the service member must provide POV registration to the transportation office at the time of the counseling.

An advance operating expense, which is part of the total incentive, is authorized in connection with the DITY move if the service member will be utilizing a rental vehicle. No advance is authorized for service members utilizing POVs or to service members separating from the service. The cost of this move is at the soldier's expense with payment upon completion of the move. Service members who do not process through the transportation office prior to making a DITY move will not be entitled to any incentive pay, they may receive only reimbursement of actual cost of the move, and providing receipts are produced.

- Actual moving costs that exceed the cost that the government would have spent are at your expense.
- You must obtain a certified weight ticket for the empty truck and the loaded truck.
- Vehicles are not included in the weight.

- You are authorized an advance of up to 60 percent of what it would have cost the government to move your goods.
- The vehicle used must be approved in advance.
- Final settlement is based on the actual weight moved.
- You must settle within 45 days of the start of your move. Settlement is done on a separate voucher, not the travel voucher.
- You will receive a separate W-2 Form for the DITY move. You must **save this form** and include this amount as income when filing your tax return. **KEEP YOUR RECEIPTS** in order to make any adjustments to income on your tax return. Otherwise, you will have to pay taxes on the entire amount of the DITY move pay.
- Obtain information and approval from the transportation office PRIOR TO making any arrangements with the rental company.
- Map your route to new station to prevent additional miles/days charges. Your local ACS office may be able to assist with trip planning.

Renting Moving Vans or Trucks

- Check and compare military rates and requirements.
- Make reservations early.
- Remember to get a certified weight of the vehicle/trailer both empty and full. You cannot liquidate your claim without certified weights.
- Confirm vehicle size/capacity with the rental company. It's better to be a little too big than a little too small.
- Confirm number of days/miles allowed for move.
- Make sure you obtain these necessary supplies:
 - Loading ramps
 - Dolly
 - Padding
 - Boxes
 - Tow Bars
 - Trailer lighting connections
- Verify additional costs:
 - Insurance and deductibles

- Drop-off charges
- Additional miles/days
- Load carefully:
 - Disassemble what you can
 - Pad delicate items
 - Load heavy furniture first
 - Secure load
- Measure your furniture to be sure it will fit:
 - Oversized beds
 - China cabinets
 - Large dressers
 - Appliances (refrigerator, freezer, stove, washer/dryer)
 - Sofa
 - Piano/organ
 - Shelving units
- Check sofas, large chairs and dining tables to see if legs can be removed to fit furniture through narrow doors, halls, or stairways.
- You may want to disassemble shelving units when packing.
- If your refrigerator or freezer won't fit through the door, try taking the door off.
- Some items, such as pianos, pool tables and grandfather clocks, require special handling and crating.
- Wrap sofa and chair cushions in sheets or plastic bags to use as extra padding for other large items you transport.
- If you are moving a short distance, leave clothes on hangers and cover with large garbage bag.
- Move dresser drawers without removing their contents to avoid re-packing.
- Don't mix items from different rooms in one packing box.
- Clearly label boxes with the rooms where they should be taken when unloaded.
- Before disconnecting stereo systems, home theatre, or computers, label the cords for easier reconnection.

- Pack books and other heavy items in small boxes. They are easier to handle that way.
- No box should weigh over 50 pounds.

Shipping Your POV

Within the United States, you must move your own POV by driving it, towing it, or having someone else move it at your expense. If moving OCONUS, you may be entitled to have your POV shipped at government expense. The successful movement of your POV is a result of proper advance preparation and planning. It's your POV. Ask questions. Be involved. Read what you sign. Contact your local transportation office prior to making any plans to ship a POV. The local transportation office can also provide the location of the nearest POV processing center.

NOTE: Ensure you have sufficient funds available in the event of unexpected delays/expenses to, from, or at the POV processing center. Suggest you call in advance.

Who Can Ship A POV

You are eligible to ship a POV if:

- You are a member of the U.S. armed forces;
- You are a DoD civilian and your orders authorize shipment of your POV;
or
- You are a retiree authorized to ship a POV.

Contact your transportation office.

Your Entitlement

The entitlement to ship a single POV is limited to a permanent change of station to, from, or between places overseas; or upon official change in homeport of the vessel to which you are assigned. The transportation office will determine your entitlement based on your PCS orders.

Restrictions

- Only one POV owned or leased by you or your dependent and for your personal use may be shipped to your new duty station at Government expense.

- If you desire to make your own arrangements to ship an additional POV commercially, consult your sponsor and transportation office for any restrictions. You may have to pay an import duty on a second POV.
- Your local transportation office has information on specific United States and overseas host nation restrictions.

Size Limitations

You may ship at Government expense a POV that does not exceed 20 measurement tons. Exceptions may be granted for medical reasons. A measurement ton equals 40 cubic feet. A compact car averages about nine measurement tons; a full-size car, about 15. If you ship a pickup truck with a camper, a recreational vehicle, a panel truck converted to a camper, or similar vehicle that exceeds 20 measurement tons, you will be liable to pay transportation costs for any measurement ton in excess of 20. These costs will be collected in accordance with your military service's regulations. Separates must pay in advance of shipment. Exterior dimensions determine the size (measurement tons) of a vehicle; therefore, remove truck mirrors and other articles that extend from the vehicle and that could create excess cost.

Insurance and Licensing

United States. In some U.S. states, armed forces or host -nation vehicle registrations, license plates, and licenses either are not valid or are valid for a very short time. Arrange to obtain these items prior to taking delivery of your POV. Most state motor vehicle divisions will accept registrations of POV's by mail. If you are returning from overseas, make arrangements prior to leaving your old duty station for the continental United States. You should insure your POV before taking delivery. Coverage must meet minimum requirements prescribed by the state where your next duty station is located. Prior arrangements may save you money, as you will be able to compare prices offered by various insurance companies.

Overseas. Insurance, taxes, and licensing vary from country to country, overseas. The best sources of information are your local transportation office and your overseas sponsor. Remember, you are responsible for obtaining insurance and licenses and paying any taxes. Be sure to check on these items well in advance of making your shipment. Insurance is often much more expensive overseas; research this matter carefully prior to making your shipment.

When to Ship

Time limitations on when you are entitled to ship your POV vary among the military services.

For Army and Air Force personnel:

- POVs will be accepted for shipment if delivered to the port within 90 days after the member or dependent has departed for an overseas tour of more than one year or within 30 days after the departure of the member on an overseas tour of duty of one year or less.
- When delivery to the port is delayed beyond 90 days, the POV may be shipped only with the approval of the overseas commander.
- For overseas tours of more than one year, you must have a minimum of one year to serve on the current overseas tour when the POV is delivered to the port.

For Navy/Marine Corps personnel:

- POVs will be accepted when at least 12 months remain to be served at their current overseas duty station at the time the vehicle is delivered to the loading port. An exception is allowed if the overseas area commander or your commanding officer certifies the vehicle is necessary in performance of official duties.

Types of POVs That May Be Shipped

Only self-propelled, wheeled motor vehicles can be shipped. This includes automobiles, station wagons, jeeps, motorcycles, motor scooters, vans, and pickups. Other passenger-carrying, multipurpose motor vehicles designed for overland ground transportation not specifically listed above may qualify; however, these generally require a written certification stating the vehicle is for personal use as a passenger-carrying vehicle. POV's that are modified to be "low riders" must have at least 6 inches of clearance to prevent damage to POV during car carrier load/download. Also, POV's may not have a lift kit higher than 3 inches.



NOTE: Host-country restrictions may apply; see your transportation office.

Leased or Financed POVs

If your POV is leased, or a recorded lien exists in the U.S., you must provide written approval from the “third-party in-interest” (leasing company or lien holder) which expressly provides that the vehicle may be exported. This written approval must be on the leasing company’s or lien holder’s letterhead paper, and contain a complete description of the vehicle, including the Vehicle Identification Number (VIN), the name of the owner or lien holder of the leased vehicle, and the telephone numbers at which that owner or lien holder may be contacted. The writing must bear an original signature of an official of the leasing company or lien holder, and state the date it was signed. The written approval must include the leasing company's or lien holder’s acknowledgement that return shipment prior to the next permanent change of station is a private matter between the leasing company or lien holder and you. All requirements stated in the lease agreement are your responsibility.

Propane Tanks

Propane tanks may no longer be shipped, even if they are purged and certified. Note that this was changed in early 2000, so contrary guidance may still exist in some publications.

What You May Ship in Your POV

You must ensure only authorized personal articles remain in your POV when it is turned in for processing. All household items and camping equipment must be removed.

You may ship the following:

- Tools, not to exceed \$200 in value
- Items such as jacks, tire irons, tire chains, fire extinguishers, nonflammable tire inflators, first aid kits, jumper cables, and warning triangle/trouble lights
- One spare tire and two snow tires with wheels (either mounted or not mounted)
- Portable cribs, children’s car seats, and strollers
- Luggage racks
- Small items, such as thermos bottles, bottle warmers and car cushions if they can be packed entirely within a carton provided by the port; if your POV is going to be containerized at the port, these articles may be placed in the trunk without a carton. Factory or non-factory stereo and speakers

in the car or trunk, but they must be bolted down or permanently fixed as part of the car.

What You May NOT Ship in Your POV

- TVs and VCRs; except factory installed;
- Accessories not permanently installed
- Flammable or hazardous substances, such as waxes, oils, paints, solvents, polishes
- Dispose of these items before you turn in your POV
- Any liquids, for example antifreeze or air fresheners that may spill and leave stains
- Any pressurized cans
- Citizen Band radios. Importation and operation of CB radios are prohibited in most overseas areas.

Failure to comply with these restrictions may result in your:

- POV being held at the port of discharge until such equipment has been removed and shipped out of the country. All costs associated with removing your CB radio from your POV and shipping will be at your expense.

Your Responsibilities

Following a few simple rules will make shipping your POV overseas much easier. Failure to follow these rules may cause the POV processing center to refuse your POV for shipment. If a member chooses to ship out of an alternate port, there may be an alternate port charge incurred to the member if the alternate port is farther away from their new duty assignment than the designated port. If you have any questions, you should contact your Transportation Office or VPC to find out what the additional cost may be.

At origin:

- Have seven copies of your orders, and any amendments.
- U.S. Customs (19CFR192) requires one certified (notarized) and two facsimiles (copies) of the original or a certified copy of the vehicle title.

- The title must include the vehicle identification number (VIN) or, if the vehicle does not have a VIN, the product identification number.
- If the POV is financed, provide written approval from the lien holder authorizing export. See paragraph above.
- Ensure your POV contains no more than one-fourth tank of fuel (gasoline or diesel).
- If the vehicle is leased, you must have a letter from the third party (leasing company) authorizing exportation of the vehicle.
- Have in your possession a valid driver's license, proof of ownership (title and registration), and a photo ID.
- Contact the vehicle-processing center prior to shipment if the permanent change of station is to a remote area.
- Have in your possession a complete set of keys, to include gas cap and wheel lock keys, if necessary, upon delivery to the vehicle processing center. Retain a complete set of duplicate keys and have them with you when you pick up your POV.
- Turn off or otherwise disconnect installed auto alarm or anti-theft device prior to turn-in.
- There must be a signed letter of authorization, simple power of attorney, or other acceptable evidence of agency if someone delivers the vehicle other than the service member. (Not required of spouse appearing on the PCS orders.)

Here's an acceptable example:

"I hereby appoint (name of agent) as my agent for the delivery of my privately owned vehicle (vehicle and ID number) to the appointed military outlawing port, and I appoint him/her my attorney-in-fact to sign all documents required for the delivery of my vehicle for overseas shipment."

- Ensure your agent has proper civilian identification and all other documentation required to ship your POV.
- Make sure your POV is in safe and operable condition when you turn it in at the port.
- Make sure your POV is clean. The VPC will not accept a POV laden with dirt, soil, mud or similar matter, to include the undercarriage.

- Empty the glove compartments.
- Have the make, model, color, year, and serial number of your POV.
- Have mileage of the vehicle at time of turn-in.
- Provide a destination address where you may be notified that the vehicle is ready for pickup.
- An inspector will inspect the POV with you. When the inspection is completed, you and the inspector will sign DD Form 788, "Private Vehicle Shipping Document."
- You will be provided a legible copy of DD Form 788 as a receipt for your POV. Your copy of DD Form 788 will be required when you pick up the vehicle, and it will be required by the military claims office should you file a claim for loss or damage to your POV.
- Make sure your POV meets any host-nation emission control and safety standards.
- Discuss host-nation requirements with your sponsor and local transportation office before departing. You may be required to make some modifications prior to shipping your vehicle.
- Since your POV may be exposed to freezing temperatures during shipment or during storage at the destination terminal, safeguard the cooling system with a permanent-type antifreeze solution. Antifreeze testing to minus 20 degrees Fahrenheit or lower should be used. (For Arctic areas, contact your sponsor or transportation office to determine if additional protection is necessary.)
- Consider rust protection and undercoating prior to shipment.
- Climatic conditions in certain areas of the world may cause your POV to deteriorate rapidly without some type of protection.
- Make sure you read the liability statements on the reverse of DD Form 788, or equivalent commercial POV inspection and shipping form.

At destination:

- To avoid unnecessary trips, contact the vehicle processing center for official confirmation that the POV is on-hand and available for pickup.
- When you or a designated agent picks up the POV at the destination vehicle processing center, you must have:

- Proper identification i.e., military ID, driver's license;
- Your copy of DD Form 788, "Private Vehicle Shipping Document;"
- Complete set of keys;
- Power of attorney if your spouse or agent picks up the POV. Please note that if your vehicle is not picked up within 45 days from the postmarked date of notification of arrival, you are subject to the vehicle being placed in storage at your expense.

Loss and Damage

- When picking up your POV:
- Carefully inspect the exterior and interior to determine if there is any new damage.
- Make sure items left in the POV at the origin terminal are still there.
- Carefully and completely list any loss and all damages to your POV on your vehicle shipping document, DD Form 788. List all loss and damage discovered and why it was not discovered at the final inspection at the pickup point.
- Failure to do this may result in no payment for this damage.

Nonconforming POVs

POVs imported to the U.S. are subject to safety standards under the Motor Vehicle Safety Act of 1966, revised under the Imported Vehicle Safety Compliance Act of 1988, recodified at 49 U.S.C. 301; bumper standards under the Motor Vehicle Information and Cost Act of 1972 (which became effective in 1978), recodified at 49 U.S.C. 325; and air pollution control standards promulgated by the Environmental Protection Agency (EPA) under the Clean Air Act of 1968, as amended in 1977 and 1990. These laws and regulations apply to importing POVs to any state of the United States, the District of Columbia, Puerto Rico, The Northern Mariana Islands, Guam, American Samoa, and the Virgin Islands.

Modifications required to bring a nonconforming POV into compliance with U.S. safety and environmental standards are performed by registered importers (RI) and independent commercial importers (ICI). As a general rule, all POVs less than 25 years old must comply with all applicable federal motor vehicle safety standards, and all POVs less than 21 years old must comply with federal

emissions standards. Fulfillment of federal requirements does not relieve you from fulfilling requirements of a state or district of the United States. For information regarding registration or operation of a properly imported vehicle in a specific state, contact the Department of Motor Vehicles or other appropriate agency.

Vehicles manufactured to meet the federal motor vehicle safety standards have a certification label affixed by the original manufacturer in the area of the driver-side-door. Vehicles manufactured to meet the federal motor vehicle emissions standards have an emissions label affixed in the engine compartment stating that the vehicle meets U.S. EPA emissions standards. Vehicles lacking these certification labels are nonconforming and must be brought into compliance.

Information for importing and converting vehicles to U.S. specifications may be obtained from the following web sites:

WWW.CUSTOMS.USTREAS.GOV/TRAVLE/AUTO.HTM
WWW.NHTSA.DOT.GOV/CARS/RULES/IMPORT/

Information concerning vehicle emissions and listing of ICI companies may be obtained from the EPA, 202 564-9660. Information concerning compliance with motor vehicle safety standards and listing of RI companies may be obtained from the aforementioned web site and from the DOT safety hotline, 800-424-9393 (in U.S.), or 202-366-0123.

In order to ship a nonconforming POV to the United States via the Defense Transportation System, you must, as a condition of shipment, provide written proof that you have entered into a contract with an RI/ICI located in the vicinity of the final destination CONUS vehicle processing center. You are responsible for any excess costs resulting from the inland movement to a RI/ICI that is beyond the area of the entitlement, which is normally POV delivery to the VPC nearest the new permanent duty station.

Storage of POVs

Section 368 of the FY 97

Defense Authorization Bill authorizes the storage of POVs when members are:

- Assigned to an OCONUS permanent change of station where POVs can not be shipped or where extensive modification of the vehicle would be required; or
- When members are transferred in conjunction with a contingency operation for more than 30 days and the movement is not a permanent change of station.

Contact your local transportation office for further details.

Moving with Pets

The following are tips for transporting your pets by car, by air, using military aircraft, and overseas travel. Remember that these are only a few tips. You will need to contact your transportation or household goods office for more detailed instructions and requirements.



Before the Move

- Prior to a trip, a vet to assure it is in good health should examine your dog or cat.
- An exam is also necessary to obtain legal documents required for interstate and international travel. The vet should provide any inoculations your pet requires, such as rabies, distemper, bordatella (kennel cough) and FELV (Feline Leukemia Virus). Heartworm preventive pills may be given after a simple blood test. You may want to contact a vet in the destination state or country for more information. Check into this ahead of time to allow for completion of any special paperwork.
- A vet may prescribe a sedative or tranquilizer for the nervous pet traveler. If so, get a dose to try at home before the trip, making sure that the dosage is correct and that the medicine does not make the pet sick. Some pets may also need to be medicated to prevent motion sickness.
- If your pet takes any routine medications, get an ample supply to allow settling in at the new location.
- Limit changes to your pet's routine. If possible, take the same food and carry a supply of water from home to minimize the chance of illness caused by a change in diet. Some animals are very sensitive to diet changes.

Legal Requirements

- Check with your veterinarian to determine what requirements exist in your destination country for importing animals. Some countries, and

even some states, have quarantine laws that can be very difficult and expensive to follow.

- Every dog or cat traveling across state lines should be accompanied by a valid health certificate and rabies vaccination. It is advisable to obtain the required documents to avoid the risk of having your pet placed in quarantine or refused entry into a state.
- Other animals, such as horses, may be subject to specific rules or quarantines when moving state to state. Make sure to check in advance, the consequences can be very expensive.
- To visit Canada, your animal will be permitted to enter the country without any special documents if it is healthy and is accompanied by a rabies certificate and rabies vaccination.
- Remember that pets are subject to the quarantine laws in countries or states where you may make an intermediate stop or layover.

Travel Carrier

The carrier should be durable and smooth edged with opaque sides and grill door. It should have several venting holes situated on each of the four sides.

- Select a carrier, which has enough room to permit your animal to stand up and turn around, sit and lie down. If transporting cats, you'll need a carrier with enough room for a litter box. Be certain to choose a carrier with a secure door handle. Label with your name and destination address and phone. You may also want to attach a photo of your pet. The words "This End Up" and "Live Animal" should be written on the carrier. Also post instructions for feeding and watering.
- Buy the carrier ahead of time and allow the pet to get used to it. Put the food dish and a favorite blanket or toy inside the carrier at home, and allow the pet to go in and out of the carrier. Take the pet for short trips inside the carrier.
- After arrival, leave the carrier in the room with the pet for a few days. Pets should be exposed to their new home slowly and in degrees, especially outdoor animals.

Traveling By Car

- Get your pet used to car travel by taking it on short trips while still young.
- While in a moving car, don't let the pet jump around or hang its face out the window.

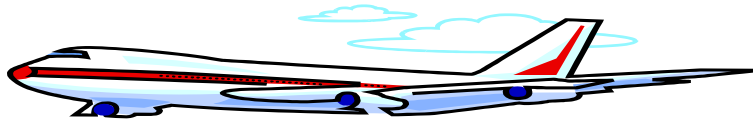
- Cats should travel in a carrier. Get the pet accustomed to the carrier well before the trip.
- Keep feeding to a minimum during travel. Carry a container of water. Stop frequently to allow the pet to drink, exercise and relieve itself.
- Take some familiar toys, feeding dishes or the pet's blanket to give a touch of home in the car and at your destination.
- If the trip will require an overnight stay enroute, make reservations at a motel that allows pets or arrange for a kennel overnight.
- Carry a leash for walks. Be prepared to handle the pet in case of car trouble.
- Never leave your pet alone in a car on a hot or extremely cold day.

Traveling By Air

- Make shipping arrangements well in advance.
- Try to take a direct flight. This will minimize exposure to the elements, movement of the carrier, and chances of escape.
- Have a current health certificate and rabies, distemper, and hepatitis inoculations.
- Place a copy of all paperwork in a sealed envelope secured to the crate.
- Print your name, address, and destination on the outside. It is very important to also include the pet's name so the attendants can talk to him. Make any other necessary notations, i.e. the animal bites.
- Feed a light meal six hours before shipping. Don't give water within two hours of shipping, unless it is a hot day.
- Check with the airline or air Freight Company for any other documents or important instructions they may require for transporting an animal.
- Consult with your veterinarian as to the use of tranquilizers or other medications associated with transporting animals.
- Have someone scheduled to pick up the animal at the other end.

Using Air Mobility Command

- You must pay for the shipment of pets. Only two pets per family are authorized.
- AMC does not sell, lend or rent pet shipping containers.
- Owners are responsible for immunizations, clearances, and ground transportation.
- Owners must have a DD Form 2208, rabies vaccination certificate or equivalent, when making reservations.
- Make pet reservations when you make your own travel arrangements. Pets are boarded as excess baggage.
- Reserve space early; spaces for pet travel are limited. If transporting pets overseas, contact your transportation office for details.
- Check the SITES booklet for your next installation to get more information about moving pets into or out of specific countries.



Documents for Overseas Assignments

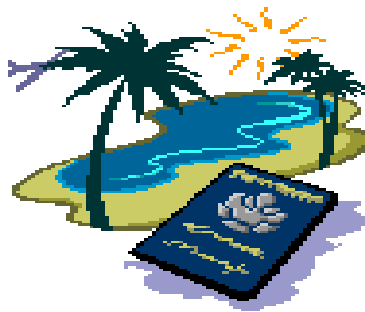
Passports

No-fee passports are used by eligible DOD personnel and their family members while on official travel to countries requiring passports. Each family member, regardless of age, must obtain a separate no-fee passport. Family members must have no-fee passports in their possession before port call. No-fee passports are issued for a specific purpose and may be used only under the conditions and restrictions specified.

Service members should contact the servicing military personnel office for the required passport paperwork. To expedite processing, all applicants should have in their possession a certified copy of their birth certificate with a raised seal or a previously issued passport.

An individual may possess a valid tourist passport and an official or no-fee passport simultaneously. Tourist passports may be required for off-duty or non-

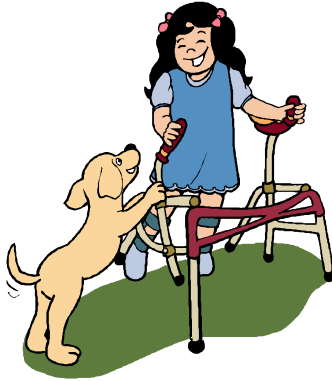
government sponsored travel. Some countries may also require a visa prior to entry. Military Personnel clerks should be able to advise travelers on this subject.



Exceptional Family Member Screening

The following instructions are for overseas screening of spouse and/or dependents:

- **Time:** By appointment only. You must arrive 15 minutes early for completion of paperwork. Call 255-7000/7024 to schedule an appointment.
- **Place:** Lyster Army Community Hospital, bldg 301, EFMP Office.
- **Point of Contact:** EFMP Receptionist, 255-7024.
- **Who attends and what do they bring to the appointment?** Spouse and all dependents attend and bring DA Form 5888. (Medical excuses for work/school will be given upon request).
- **How long will the appointment last?** Approximately 30 minutes
- **How long do I have to get this done?** 14 working days Why? Orders CANNOT be issued until the DA Form 5888 has been sent to the gaining country and returned with family travel approval/disapproval.
- **Does the sponsor have to come to this appointment?** No, We request that the sponsor attend, if possible.



Driver's License

In Germany, USAREUR POV licenses are issued by the military for military personnel, civilian employees, and family members. POVs are also registered with the military, and a USAREUR POV license is required to operate any USAREUR-registered POV. In Korea, unaccompanied military personnel are typically not allowed to have POVs. For those who do have a POV or must drive a military vehicle, the military issues a special civilian license with a military stamp.

Sponsorship

The U.S. Army established the Total Army Sponsorship Program to assist soldiers, civilian employees, and family members during the relocation process. Program participants are provided with accurate, timely information and other support needed to minimize problems associated with relocating to a new duty station.

The program is available to the Active Army, the Army National Guard, the United States Army Reserve, and to civilian employees whose assignment to a position within the Department of the Army requires a permanent change of station (PCS).

To benefit from the Sponsorship Program it is essential that soldiers formally request sponsorship by completing DA Form 5434 (Sponsorship Program Counseling and Information Sheet) immediately upon receiving notification of their assignment. The DA Form 5434 is the "trigger" that sets in motion all the support mechanisms that the Total Army Sponsorship Program can muster to help relocating personnel. The DA Form 5434 should be filled out completely and indicate any special needs or requirements for soldiers or their family members and should indicate any additional information required.

Helping Kids Adjust to a Move

Children have many worries about moving. Talking to them and involving them in the process can help many of their concerns. Whatever the reason for the

move, openness and honesty are essential. Children of all ages are usually capable of dealing with a move when given time, support, and understanding.

Before the move:

- Maintain a positive outlook. Children pick up on parents' attitudes.
- Tell your children about the move as soon as you know, so they have time to adjust to the idea and say goodbye to friends. It's particularly important to explain why the move is taking place, so they understand the reasons for the change.
- Children worry about fitting into the new school/neighborhood. If you travel without your child to the new city, take note of other children in the neighborhood and talk about them when you return home. Look into any clubs or activities at the new location that fit your child's interests.
- Talk about the possibilities for your children in the new city, and if possible, have them visit.
- Let your children be involved in planning for the new home. If feasible let them go house hunting; if not, get their ideas ahead of time. Take pictures or videos, both inside and out, when you select something.
- Involve your children in packing their belongings. Allow them to carry special treasures (within reason) when you travel.
- Check the school schedule and enrollment requirements in your destination city.
- Consider a sitter for moving day.
- For the trip to your new location, pack a special moving kit for the child, i.e. coloring books, games, special foods. This will help make moving special and enjoyable.

After the Move:

Try to keep the family schedule as normal as possible to give your child a sense of security in the new environment. If possible, take family pets along to keep things as stable as possible.

- Check out child care organizations carefully. Check references, make impromptu visits, and talk to other parents.
- If the new school curriculum is significantly different, be willing to seek a tutor for your child immediately.

- Ask school personnel and neighbors about car pools or public transportation for your child's extra-curricular activities.
- Younger children have an easier time entering a new school than older children.
- You can help by arranging for your children to meet someone they will see on the first day of school (preferably a neighborhood child or the child of a co-worker) so they don't feel completely estranged. Once done, however, step back and let your children make their own friends.
- Make time for your child to talk about the new school, friends, etc. Children need to share their experiences.
- Encourage your child to invite new friends home so you can meet them. Don't worry if they are not ideal; first contact is very important and will pave the way for your child to eventually choose a suitable peer group.
- Allow your child some "quiet time" with no commitments. Relocation takes a lot of energy and children need time to internalize changes.
- Plan excursions to familiarize your child with new places like parks, zoos, ice cream shops or theaters.
- Be patient. Roots grow slowly.

Moving and Income Taxes

You can deduct certain expenses of moving to a new home because you changed job locations or started a new job. Thanks to the latest changes in tax laws for moving expenses, you may now get a tax break for moving expenses without having to itemize deductions. Use **Form 3903** to report your moving expenses if your move was within or to the United States or its possessions. Use a separate Form 3903 for each qualified move.

Where to Deduct

Deduct your moving expenses on line 26 of Form 1040. The amount of moving expenses you can deduct is shown on line 5 of Form 3903. In order for expenses paid or reimbursed to qualify as moving expenses, the move must satisfy certain requirements in the law which involves work, distance and time.

Work related test – The move must be closely related in both time and place to the start of work at a new job location.

Distance test – The distance between your new principal place of work and your old residence must be at least 50 miles greater than the distance between your old principal place of work and your old residence. Your commuting distance must have increased by at least 50 miles.

Time test – In the 12-month period following the move, you must be a full-time employee for at least 39 weeks. This test may be waived in cases of disability or death, an involuntary separation from service (other than for willful misconduct), or if you are transferred again for the benefit of your employer.

If you are a member of the Armed Forces on active duty and you move because of a permanent change of station, you do not have to meet the ***distance and time tests***, discussed earlier. You can deduct your unreimbursed allowable moving expenses.

A permanent change of station includes:

1. A move from your home to the first post of active duty.
2. A move from one permanent post of duty to another.
3. A move from your last post of duty to your home or to a nearer point in the United States. The move must occur within one year of ending your active duty or within the period allowed under the Joint Travel Regulations.

Spouse and Dependents

If a member of the Armed Forces deserts, is imprisoned, or dies, a permanent change of station for the spouse or dependent includes a move to:

- The place of enlistment.
- The member's, spouse, or dependent home of record.
- A closer point in the United States.

If the military moves you and your spouse and dependents to or from separate locations, the moves are treated as a single move to your new main job location.

Services or Reimbursements provided by the Government

Do not include as income the value of moving and storage services provided by the government because of a permanent change of station. If the total reimbursements or allowances you receive from the government because of the move are more than your actual moving expenses, the government should include the excess in your wages on Form W-2. **However, the excess portion of a dislocation allowance, a temporary lodging allowance, a**

temporary lodging expense, or a move-in housing allowance is not included as income. Do not attach Form 3903 to your Form 1040. If your reimbursements or allowances are less than your actual moving expenses, do not include the reimbursements or allowances in income. You can deduct the expenses that exceed your reimbursements. See *Deductible Moving Expenses*, later.

How to Complete Form 3903 for Members of the Armed Forces.

Take the following steps.

1. Complete lines 1 and 2, using your actual expenses. **Do not** include any expenses for moving services provided by the government.
2. Enter on line 4 the total reimbursements and allowances you received from the government for the expenses claimed on lines 1 and 2. **Do not** include the value of moving services provided by the government. Also do not include any part of a dislocation allowance, a temporary lodging allowance, a temporary lodging expense, or a move-in housing allowance.
3. Complete line 5. If line 3 is more than line 4, subtract line 4 from line 3 and enter the result on line 5 and on Form 1040, line 26. This is your moving expense deduction. If line 3 is equal to or less than line 4, enter zero on line 5 (you do not have a moving expense deduction). Subtract line 3 from line 4 and, if the result is more than zero, enter it on Form 1040, line 7.

If the military moves you and your spouse and dependents to or from different locations, treat these moves as a single move. Unless they exceed actual expenses, do not include in income reimbursements, allowances, or the value of moving and storage services provided by the government to move you, your spouse, and your dependents to and from the separate locations.

Deductible Moving Expenses

If you meet the above requirements, you can deduct the reasonable expenses of:

1. Moving your household goods and personal effects (including in-transit or foreign-move storage expenses).
2. Traveling (including lodging but not meals) to your new home.

YOU CANNOT DEDUCT THE EXPENSES PAID BY THE GOVERNMENT. YOU CAN ONLY DEDUCT ANY EXPENSE PAID BY YOU.

Reasonable Expenses

You can deduct only those expenses that are reasonable for the circumstances of your move. For example, the cost of traveling from your former home to your new one should be by the shortest and most direct route available. If you use your car to take yourself, members of your household, or your personal effects to your new home, you can figure your expenses by deducting either:

1. Your actual expenses, such as gas & oil for your car, if you keep an accurate record of each expense, or
2. 10 cents a mile.

You can deduct parking fees and tolls you pay in moving. You cannot deduct any part of general repairs, general maintenance, insurance or depreciation for your car.

Household Goods and Personal Effects

You can deduct the cost of packing, crating and transporting your household goods and personal effects (including in transit storage within any period of 30 consecutive days and insurance expenses) from your old residence to your new residence. The costs of moving automobiles and pets are included in this category. You can also deduct any costs of connecting or disconnecting utilities required because you are moving your household goods, appliances or personal effects.

DITY Moves

You will receive a separate W-2 Form for the DITY move. You must save this form and include this amount as income when filing your tax return. **KEEP YOUR RECEIPTS** so that you can take an adjustment to income on your tax return. Otherwise, you will end up paying tax on the entire amount of the DITY move pay.

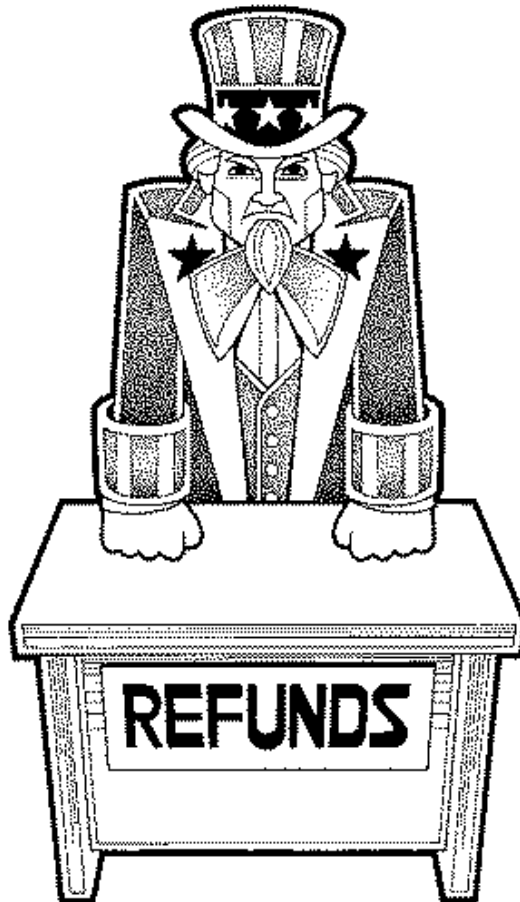
State Income Taxes

Federal law provides that military personnel must pay state income tax only to the state from which they entered the military. Therefore, if you enter the military as a resident of Georgia, for example, you will always pay income tax to Georgia, not to the state where you are stationed.

However, if you have a second job, you will be liable for state tax in the state where the job is located, and you may also have to pay your home state. Generally, state laws provide for credits or other procedures to prevent paying

taxes to both states on the same income. Make sure that your tax preparer understands these situations.

Civilian spouses of military personnel are generally assumed to be residents of the same state as the military person. They may be liable to that state for income taxes and also liable for taxes in the state where the job is located.



Assistance for Job-Hunting Spouses

Think Positively: The more positive you can be about the move and the opportunities it presents, the more likely it will be that you will find a satisfying position in the shortest amount of time.

Identify Objectives: What are your priorities, both personal and professional?

Evaluate Your Situation: It is a good idea to ask yourself:

- ✓ What type(s) of work do I want to do?
- ✓ What skills, knowledge or education does it take to do the job?
- ✓ What are my strengths, abilities, and achievements that relate to the job?
- ✓ What is the salary/pay range for the job?
- ✓ What is my minimum salary requirement and what are my salary objectives?
- ✓ What resources are available so I can learn more about the job and/or company?

Network Or Taking Advantage Of All Your Resources to Find Job Opportunities:

- ❖ Newspaper advertisements
- ❖ Internet job postings
- ❖ Federal & state employment agencies
- ❖ Former employers/co-workers
- ❖ Manufactures & distributors of special equipment or machines you would use
- ❖ Friend, neighbors and relatives
- ❖ Suppliers, customers and competitors of prior employers
- ❖ Teachers, religious advisors, insurance agents, real estate agents, and bankers
- ❖ Professional and business associations
- ❖ Yellow pages, business, and manufacturing directories specializing in specific industries/products/services
- ❖ Volunteer organizations

Sell Yourself Effectively: You must project and image of value and success throughout your job search.

- Ensure **job search correspondence** is prepared in a **professional** manner and is **error free** (cover letter, resume, application, follow-up letter).
- Do your **homework** – know information about the company prior to applying for a job and/or interviewing.
- **Appearance** does count-dress appropriately for the interview.
- **Prepare questions** to ask during the interview; practice answering possible interview questions.

- **Communicate** a picture of past performance that constitutes a pattern for predicting future success.
- **Interview impressively and confidently** – use examples of your past educational or work related successes.
- Keep the **salary question** until the end of the job interview.
- Be **realistic** and seek common ground with the interviewer.
- Send a thank you or follow-up letter to the interviewer within 48 hours.
- Know when to stop negotiating and start the job.

Agencies And Headhunters

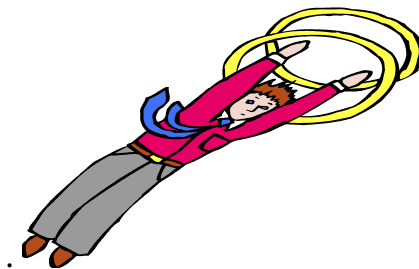
Most placement services fall into the following categories:

- ★ Executive Management Recruiters/Headhunters
- ★ Federal or State Employment Related Agencies
- ★ Private Employment Agencies
- ★ Temporary Employment Agencies

ACS Employment Readiness Program

Provides job search assistance, career assessment and counseling, employment and personal development workshops, and local public and private sector job opportunities.

- Start preparing for your search as soon as your spouse receives his/her orders



Family Member Employment Assistance Program And Civilian

Personnel Office: On the installation, there are several valuable resources to assist in perfecting your job hunting skills and referring you to possible jobs.

Insurance and Relocating

Auto Insurance

Anyone who owns a vehicle will need auto insurance. Upon relocation, policies may need to be updated or even purchased new from a different company. Typically, insurers require that the policy be written in the state where the vehicle is driven, garaged, and parked, so each time you move the policy may have to be changed to remain within the rules.

Most states require a minimum amount of liability insurance. This is the part of the policy that covers the other involved parties if you are at fault in an accident. In many states, the amounts required as a minimum have not been adjusted in years, so they haven't kept up with the increases in costs of medical care, repairs, new cars, and litigation. Most states and ALL Military installations require you to have liability coverage in order to drive there. Therefore, you will probably need a policy that provides substantially more liability coverage than the state requires. At least \$200,000 in liability is recommended.

You can save some money on your policy by agreeing to a higher deductible, which is the amount that you pay out of pocket before the insurance company pays on a claim. Just be sure that you can come up with the deductible amount if you must. Also, if available in the state where you are insured pay the extra for uninsured and underinsured motorist coverage.

This part of the policy, which is very inexpensive, will cover your expenses if you are in an accident, the other party is at fault, and they are uninsured.

Home Insurance

Home insurance policies are fairly standardized, but there are a few things to consider when relocating. Typical policies do not include coverage for flood or earthquake. If moving into an area where those coverages are required or necessary, they will need to be purchased as a separate policy.

You will pay extra for it, but you should consider getting a policy with "replacement cost." In a typical policy, losses are depreciated before being covered. For example, if your ten-year old TV were stolen, the insurance company would base its payment to you on the depreciated value of a ten-year old TV. With replacement cost, the company will pay to replace the TV at current prices. It's worth the extra cost.

You may also need to pay extra to "schedule" some items, such as jewelry or collectibles. Policies usually limit coverage for some items, so if you have more than the policy will cover you must pay extra to cover them completely.

If looking for a home in a new area, you may wish to investigate the cost of insurance first. Home insurance costs can vary widely based on factors such as water supply, emergency communications, and the distance to the nearest fire station. Fire departments are rated on these and many other factors and are assigned a Public Protection Classification on a scale of 1 to 10. A 10 is assigned to areas with no fire protection, and a 1 goes to the best departments. A department's boundaries may end abruptly, so one side of the street may be covered by one department and the other side by another. If the departments' ratings are different, then the cost of home insurance may also vary substantially.

Renters Policies

Tenants have special insurance needs, regardless of the geographic location. The number one priority after moving into any rental property should be the purchase of a renter's policy.

Renter's policies, also known as tenant policies, pay to replace your belongings if they are destroyed by a covered peril. Covered perils typically include fire, smoke, lightning, vandalism, theft, and just about anything else bad that can happen. If you don't have such a policy, and something happens, you're probably going to be out of luck. The landlord is not responsible for paying for your things, and his insurance policy only covers the building itself, not the contents.

Renter's policies are generally very reasonably priced. A typical policy to cover \$20,000 worth of belongings will probably cost less than \$20 per month. That's a not much to pay for protection of your furniture, clothing, electronics, and other thing. Make sure that the policy does cover the most common perils, and also that it pays the replacement cost for the items lost. You may also need to purchase extra coverage for unusually expensive electronics, jewelry, or collectibles. Note that the cost will vary based on the location, building construction, number of tenants, and other factors. Another component of a typical renter's policy is liability coverage. This covers you if a person is injured at your residence, or your actions cause damage to the property of others. The cost of defending yourself in lawsuits is also usually covered.

Keep a couple of other things in mind as well. When your are living in a building occupied by 8, 10, 12, or more families, the risk of fire or other disasters is compounded. If you live in a single family home, you are solely responsible for fire safety. However, you can be the safest, most careful tenant in a building and still lose everything because of another tenant's carelessness. And, if you are the one that starts the fire, all the other tenants may sue you. Either way, you're sunk without a good renter's policy.

Renters' policies typically cover loss of use, meaning that the policy will assist in paying extra living expenses incurred while your home is damaged and unfit to live in. The policy may also cover other losses, such as credit card fraud or the loss of frozen foods due to power failure.

In some states, your lease may contain a clause stating that you are required to have a renter's policy in effect throughout the lease period. If you don't, then you are in violation of the lease, and won't have a legal leg to stand on in case of a loss or a lawsuit against you.

Without a renter's policy, you are entrusting all your belongings and your financial well being to everyone who lives or works in your building.

Insurance Overseas

Insurance rules and regulations in other countries vary greatly. Before relocating, check with the appropriate agencies to determine your needs. You may also need to purchase special policies to cover your property during shipping.



Family Housing

Depending on the installation, and on your rank and family size, family housing may or may not be available. Some installations actually have excess housing, and families can move in almost immediately; at other installations assignment to family housing may take a year or more. Each installation determines how many housing units will be assigned for each rank category. In some cases, assignment to family housing may be mandatory.

Guest Housing

Military travelers should always confirm if there is Guest Housing available on post. To collect reimbursement for lodging expenses, you must have a receipt from Guest Housing or a statement of non-availability and a receipt from a local hotel.

Confirmed reservations, which may be made up to 60 days in advance, are accorded on a first-come basis (without regard to rank) for personnel in a PCS status, visitors of hospital patients and personnel undergoing outpatient medical treatment. This entitlement is additionally extended to spouses/ relatives of graduates for the nights preceding and following the soldier's graduation ceremony. Arriving PCS families may stay in guest housing for a maximum of 30

days. Departing PCS members are limited to 7 days. Twenty days is authorized for visitors of hospital patients, and 7 days for all others. Pets are not permitted in guesthouses.

Family Housing Application Process

Your date of eligibility for on-post family housing is the date of departure from your last permanent duty station. If you arrive from a dependent restricted overseas tour, you will receive an eligibility date based on your departure for that tour (maximum credit, 14 months) provided you were eligible for family housing at that time. If you acquired dependents while on a dependent restricted tour, your eligibility date will be the date on which the dependents became your dependents. You have up to 30 days after arrival at your new installation to apply for housing and retain the eligibility date. Otherwise, the effective date of eligibility will be the current date of application. Your name cannot be placed on the waiting list prior to your clearing your last duty station. Criteria for determination of bedroom requirements, as outlined in AR 210-50, are:

- 1 bedroom for service member or service member & spouse
- 1 bedroom for up to 2 children: same sex until one child is 10 years old, opposite sex until one child is 6 years old
- 1 bedroom each additional child using the above criteria

Some installations have neither one- nor five-bedroom dwelling units. You may elect to be placed on a waiting list for one bedroom less than that for which you qualify. If housing is assigned under this condition, you will be considered to be adequately housed and a later move to other quarters will not be approved. You may elect to be placed on a waiting list for one bedroom more than that for which you qualify under the conditions below.

- If an impending change in the age (to occur within 8 months) of a child would change bedroom requirement.
- If the birth of a child is expected prior to Housing assignment which would change the bedroom requirement.
- If pending adoptions have been approved.

Requests for exceptions to family housing assignment and waiting lists policies must be justified in detail and submitted in writing through your chain of command. Requests based on medical conditions must be substantiated by the attending physician and forwarded through the Medical Commander. This includes sponsors with family members enrolled in the Exceptional Family Member Program.

Quarters Assignment

When you apply for family housing, you will be told what to expect regarding notification of housing availability. Please understand that the estimated waiting times calculated by family housing are not written in stone; they are estimates and may change periodically. Once you reach the top of the waiting list, you WILL NOT be offered housing if:

- You have less than 6 months remaining in the command.
- You are in receipt of PCS (other than to a restricted tour), ETS or retirement orders.
- Your family members are not going to reside with you.
- You are divorced and do not have full custody of your children. Joint custody is acceptable if the child resides with the sponsor more than 6 months a year.

If you choose not to accept the quarters offered, your name will be removed from the waiting list and, upon request, will be placed at the bottom of the waiting list with the eligibility date being the date of placement back on the list. If you are unable to accept quarters for reasons such as a lease, you may be deferred one time for up to 90 days. Once adequate quarters are assigned and occupied, you will not be reassigned other quarters except under exceptional circumstances. Moves of this nature must be approved in writing and will be at occupant expense.

Termination of Quarters

Quarters termination is required when the sponsor is reassigned (PCS) to another duty station, retires, or is otherwise no longer assigned to the present duty station. Quarter's termination may also be directed for misconduct of the sponsor or family members. Under certain conditions a soldier's family may be authorized to reside on post after his PCS departure date.

Temporary modifications made in or around quarters must be removed and unit/grounds restored to original condition unless approval to do otherwise has been obtained from the Family Housing Office. Damage to government quarters resulting from other than fair wear and tear will be restored or compensated for by the occupant. Repayment is collected by cash collection procedures or payroll deduction.

Overseas Housing

The process for applying for government quarters overseas is much the same as it is stateside, with a few exceptions. Only command sponsored families may be housed in government quarters, non command sponsored families may, in some cases, receive assistance from the Housing Referral Office in locating off post, economy housing. Service members who receive Concurrent Travel Orders will

know in advance what type of housing they are being assigned to, it will state on the orders: concurrent travel to government/or economy quarters.

Government housing overseas comes in many shapes and sizes, and may be called something other than family housing. There are three types of housing that come under the umbrella of government quarters: On-post government quarters, leased quarters, and the Government Housing Rental Program (GHRP). The first type requires no explanation. Leased quarters are housing units, subdivisions or apartment buildings that the US government has leased for an extended period of time to house US service members stationed in a foreign country. GHRP housing is generally single family housing units, either a single family home or an apartment rented for the period of service member's tour. Leased quarters and GHRP housing may be located within a certain distance from the installation. Off-post housing in overseas locations is called Economy Housing. The assignment to economy housing may or may not be controlled by the Family Housing Office.

Renting a Home or Apartment

While not as complex as buying a home, determining the nature of the rental market in a new city can also be difficult. If you are willing to do some research, however, many sources can help you find a good place to rent.

- Most cities have apartment finder services that can help you find something to suit your particular needs. Be aware that even if they don't charge you a fee, they are charging the landlord or management company, which may be reflected in your rent.
- Call the housing office at your new installation to ask for their help.
- Call local universities and colleges and find out if they have compiled a list of available apartments. Not all complexes that house students are typical "student housing"; many are suitable for families as well.
- If you know someone in your destination city or have a sponsor assigned, have them send you a free rental guide (found in businesses, the housing office, or relocation assistance office) and the Sunday classified section. Ask your local library if they carry the new city's newspaper (s).
- In addition to reading classifieds in local papers, contact property management companies. They may know about places that are available but not yet advertised. Some also specialize in particular types of housing like executive rentals. Ask if you can get on a waiting list.
- Ask questions: your sponsor or other unit personnel may know of an apartment opening up.

- Visit the city and drive around, looking for neighborhoods you like. Pay attention to “For Rent” signs in yards; some places go so quickly they never have to advertise.
- It’s always a good idea to inquire about the distance to grocery stores, libraries, shopping centers, banks, and hospitals.
- If you are forced to rent over the phone, be sure to research the landlord or management company thoroughly. Ask them to send you floor plans and photos, if they have them.
- Call the utility provider for the location you are considering to find out the previous year’s bills. Ask how that compares to average usage cost in the city.
- Before signing a lease, contact the local law enforcement and military police to inquire about the area’s criminal activity. Some neighborhoods may look harmless in the daytime and be dangerous after sundown.
- Be sure to ask about landscaping services, security arrangements, and which amenities are up to you and which the complex shares. Find out which costs are included in the monthly rent or if there are additional fees. Many large complexes have pamphlets detailing all this information.
- Consider your situation carefully before you sign a lease. Is it better to pay a little more for a shorter lease so you can move again when you know the city better? Or is long-term security more important?
- Be sure to go through the apartment when you first rent it to identify and document any problems so you will not be charged for them later.
- Remember that typical “military clauses” do not cover moving into family housing. Generally, these “early out” clauses only apply to a PCS move.
- Some leases require you to purchase renters insurance. Make sure you have it.

Buying a Home

After a PCS, you may have several options for housing. You may be able to move into on-post or contracted family housing immediately. You may choose to rent an apartment or home. And, of course, you may decide to take the plunge and purchase your own home.

Military personnel do not have the same all-inclusive relocation packages offered to corporate employees. One of the biggest differences is the lack of a program to

ease the burden of homeowners facing relocation. While many corporations will actually go so far as to buy your home, with the military you're on your own. Therefore, military personnel should consider all the possibilities when deciding to buy a home. When PCSing away from the home that you own, you could:

- Sell the home. You may actually take a loss after paying the commissions and closing costs.
- Rent the home out. This works great for some people, for others it's a disaster. Your home may be abused and destroyed by a tenant, or the tenant may never pay the rent. You still must make the mortgage payment.

Home ownership is best considered near retirement, when the soldier has decided where to live after the career is over. But, make sure that the retirement pay will be enough to cover the mortgage!

The Home-Buying Process

In general, your buying process should follow this basic outline:

- Select a qualified real estate agent.
- Pre-qualify with your lender.
- With your agent's assistance, select properties for preview.
- Select the home you would like to purchase and then decide on a price to offer.
- The agent presents the offer and negotiates price.
- Offer is accepted or countered until an agreement is reached.
- Escrow is opened.
- Complete the loan process.
- Loan is accepted.
- Property is inspected by home inspector.
- Contingencies are satisfied and removed.
- Buyer walk-through.

- Escrow is closed—the home is yours.
- Move in!

Selecting a Real Estate Agent

When choosing a real estate agent, look for an efficient, qualified, conscientious agent who will take the time to determine your buying needs. You want an agent that represents you, the buyer. Seller's agents have contractual relationships with their clients that preclude them from advising you about how much to offer or recommending any special considerations you might receive from the seller. A buyer's agent represents you, the buyer, when purchasing property in a real estate transaction. The agent owes full fiduciary responsibilities, duties, and loyalty to you, the buyer. A buyer's agent represents you exclusively, will negotiate on your behalf and is not concerned with finding the best price for the seller. The buyer or the seller depending on the laws of the state in which you are purchasing the home compensates either the agent. Please check with your assigned agent for full disclosure of the laws regarding agent compensation. It is important for you to discuss the buyer's agent compensation during your initial interview with your assigned realtor and find out what type of written agreement needs to be signed prior to being shown any properties.

Your buyer's agent will help you:

- Evaluate your specific needs and wants and locate properties that fit those specifications
- Assist you in determining what amount you can afford by getting you pre-qualified through an ARM preferred mortgage lender
- Select properties to view that meet your specific criteria
- Research the selected properties to identify any problems or issues to help you decide on what price to offer.
- Present the offer and negotiate the price (provide "earnest money" to help your agent negotiate the best price)
- Review and explain all legal documents
- Research potential qualified vendors for inspections, insurance, legal issues, etc.

Effective Strategies for Home-Buying

The basic rule of home buying is prepare, prepare, prepare. To avoid frustration and confusion later on, you want to make sure that your finances are stable far in

advance. Once you actually begin the process of looking, the more organized you are, the more smoothly the purchase will happen.

- **Be Prepared:** Long before you are ready to buy, start reading real estate classifieds and attend open houses. If you qualify, send for your VA certificate of entitlement, just in case you want a VA mortgage.
- **Check Your Credit:** Contact a credit bureau and request your credit report. The reports are often free, and even if it costs a little, it's worth the price to know there are no mistakes or if you have been confused with someone who has a similar name.
- **Manage Your Money:** Skip that weekend trip or night on the town and put away some money for a down payment and closing costs. Also, if someone is making a large cash gift toward your purchase, try to get the funds into your own account several months before you apply for a mortgage loan.
- **Put Away Your Plastic:** Don't make any large purchases on credit. Buying a house needs to come before that new car or boat—and before applying for any new credit cards.
- **Don't be a Big Fish in a Small Pond:** When you do start actively looking, try to buy the least expensive house in the most expensive neighborhood. This improves your chances for a **better profit if you resell.**
- **Don't Buy Someone Else's Problem:** Don't fall into the trap of looking at the location first and the building second. If a house is too big or overbuilt for a site, then it becomes a problem—one you don't want.
- **Take Notes:** A map and notepad are essential for good house hunting. Mark the location of the home on the map and write down special features and things to remember on the notepad. Also, if the owner offers a fact sheet, keep it; a house you are not initially excited about might grow on you later.
- **Don't Overdo It:** Never look at more than three houses at a time. After that, all homes seem to blur together. See three in the morning, have lunch, see three more, have dinner and then, *maybe* see three more. Six to nine houses in a day should be anyone's maximum. Even then you may find it difficult to keep the features straight.
- **A Picture is Worth a Thousand Words:** Bring a camera or camcorder to take pictures of any house that appeals to you. Visual cues and a comfortable chair will help you remember why you were interested and give you as much time as you need to mull things over.

- **Finish the Process:** If you purchase a newly constructed home, make sure you get a builders warranty for any faults that may appear in the first two years. Also, check with the assessor's office about the amount of taxes to be levied.

Financing

If you are thinking about buying a house, especially your first one, you may have some basic questions about the home financing process. The following answers may help.

How large a mortgage will you be able to obtain?

A general rule is that you usually can qualify for a mortgage loan of two to two and one-half times your household's income. For example, if your family has an income of \$30,000 a year, you can usually qualify for a mortgage of \$60,000 to \$75,000.

Lenders use many other factors to determine how large a mortgage they will give you. For example, lenders generally prefer that your housing expenses (including mortgage payments, insurance, taxes, and special assessments) not exceed 25 to 28 percent of your gross monthly income. Other long-term debt (monthly payments extending more than 10 months) added to your housing expenses should not exceed 33 to 36 percent of your gross monthly income. Federal Housing Administration (FHA) and Department of Veteran Affairs (VA) mortgage loan percentages may vary.

In addition, lenders want to know about your employment and credit history. This includes finding out about your job and income and how well you handled and repaid loans in the past.

Legal safeguards exist to ensure this information is used fairly. For example, the Fair Credit Reporting Act states that lenders must certify to the credit bureau the purpose for which this information is sought and that it will be used for no other purpose. The Equal Credit Opportunity Act prohibits discrimination in lending based on sex, marital status, race, national origin, religion, age, or because someone receives public assistance.

How about the down payment and closing costs?

Lenders usually expect you to be able to make a down payment of between 10 and 20 percent of the house's price and to pay closing costs, often three to six percent of the loan amount. If you make a down payment of as little as five percent, but less than 20 percent, the lender will require you to pay for private mortgage insurance. (Requirements for VA or FHA loans may differ). Under the federal

Real Estate Settlement Procedures Act, the lender must provide you with information on known and estimated closing costs.

How do you shop for mortgage loans?

Mortgage packages vary widely, and it is important to investigate several options to find the one best for you. If, for example, you are using a real estate agent or broker to shop for a home, you may want to consider their suggestions about lenders and mortgage packages. Check real estate or business newspaper sections, which may include brief tables on mortgage availability. Look in the Yellow Pages under "Mortgages" for a list of mortgage lenders in your area.

Call several lenders for rates and terms on the type of mortgage you want. In addition, consider trying a commercial "computerized mortgage shopping service," although such a list may reflect only a selection of lenders and you may be charged a fee.

Compare the mortgages offered by several lenders before you apply for a loan. Most lenders require you to pay a fee when you file your loan application. The amount of this fee varies, but it can be \$100 to \$300. Some lenders do not refund this fee if you are not approved for the loan, or if you decide not to accept the loan terms offered. Before you apply, ask the lender whether they charge an application fee, how much it is, and under what circumstances and to what extent it is refundable.

What kind of mortgage should you select?

There are two major types of mortgage loans: those with fixed interest rates and monthly payments and those with changing rates and payments. However, there are many variations of these plans on the market, and you should shop carefully for the mortgage that best suits your needs.

Common fixed-rate mortgages include 30-year, 15-year, and bi-weekly mortgages. The 30-year mortgage usually offers the lowest monthly payments of fixed-rate loans, with a fixed monthly payment schedule.

The 15-year fixed-rate mortgage enables you to own your home in half the time and for less than half the total interest costs of a 30-year loan. These loans, however, often require higher monthly payments. The bi-weekly mortgage shortens the loan term from 30 years to 18 to 19 years by requiring a payment for half the monthly amount every two weeks. While you pay about 8 percent more a year towards the loan's principal than you would with the 30-year, one-payment-per-month loan, you pay substantially less interest over the life of the loan. Keep in mind, however, that with shorter-term loans, you trade lower total costs for smaller mortgage interest deductions on your income tax.

Mortgages with changing interest rates and/or monthly payments exist in many forms. The adjustable rate mortgage (ARM) is probably the most common, and

there are many types of ARM loans available. ARM loans usually offer interest rates and monthly payments that are initially lower than fixed-rate mortgages. But these rates and payments can fluctuate, often annually, according to changes in a pre-determined "index" - commonly the rate of return on U.S. Government Treasury bills.

Some adjustable loans, for a fee, contain a provision permitting you to convert later to a fixed-rate loan. Another type of mortgage loan carries a fixed-interest rate for a number of years, often seven, before adjusting to a new interest rate for the remainder of the loan. A "buy down" or "discounted mortgage" is another type of loan with an initially reduced interest rate that increases to a higher fixed rate or to an adjustable rate usually within one to three years. For example, in a "lender buy down," the lender offers lower monthly payments during the first few years of the loan.

What features should you compare with different mortgage loan packages?

Probably the single most important factor to look for when shopping for a home mortgage is the annual percentage rate, or the "APR." The APR includes all the costs of credit, including such items as interest, "points" (fees often charged when a mortgage is closed), and mortgage insurance (when included in the loan). Lenders must disclose the APR under the Truth in Lending Act. The lower the APR, generally the lower the cost of your loan. Advertisements that state other rates such as "simple" interest rates, do not include all the costs of the loan.

VA Loans

What is a VA Loan?

A lender, such as a mortgage company, savings and loan or bank makes VA loans. VA's guaranty on the loan protects the lender against loss if the payments are not made, and is intended to encourage lenders to offer veterans loans with more favorable terms. The amount of guaranty on the loan depends on the loan amount and whether the veteran used some entitlement previously. With the current maximum guaranty, a veteran who hasn't previously used the benefit may be able to obtain a VA loan up to \$203,000 depending on the borrower's income level and the appraised value of the property. The local VA office can provide more details on guaranty and entitlement amounts.

Who is Eligible?

More than 29 million veterans and service personnel are eligible for VA financing. Veterans with active duty service that was not dishonorable, during World War II and later periods are eligible for VA loan benefits. World War II (September 16, 1940 to July 25, 1947), Korean conflict (June 27, 1950 to January 31, 1955), and Vietnam era (August 5, 1964 to May 7, 1975) veterans must have at least 90 days' service. Veterans with service only during peacetime periods and

active duty military personnel must have had more than 180 days' active service. Veterans of enlisted service, which began after September 7, 1980, or officers with service beginning after October 16, 1981, must in most cases have served at least 2 years.

Persian Gulf Conflict. Basically, reservists and National Guard members, who were activated on or after August 2, 1990, served at least 90 days and were discharged honorably, are eligible. VA regional office personnel may assist with eligibility questions.

Members of the Selected Reserve, including National Guard, who are not otherwise eligible and who have completed 6 years of service and have been honorably discharged or have completed 6 years of service and are still serving may be eligible. The expanded eligibility for Reserves and National Guard individuals expired October 28, 1999. Contact the local VA office to find out what is needed to establish eligibility. Reservists will pay a slightly higher funding fee than regular veterans. (See paragraph entitled "Costs of Obtaining a VA Loan").

VA Loan Highlights

Before arranging for a new mortgage to finance a home purchase, veterans should consider some of the advantages of VA home loans:

1. Most important consideration, no down payment is required in most cases.
2. Loan maximum may be up to 100 percent of the VA-established reasonable value of the property. Due to secondary market requirements, however, loans generally may not exceed \$203,000.
3. Flexibility of negotiating interest rates with the lender.
4. No monthly mortgage insurance premium to pay.
5. Limitation on buyer's closing costs.
6. An appraisal that informs the buyer of property value.
7. Thirty year loans with a choice of repayment plans:
 - a. Traditional fixed payment (constant principal and interest; increases or decreases may be expected in property taxes and homeowner's insurance coverage).
 - b. Graduated Payment Mortgage—GPM (low initial payments which gradually rise to a level payment starting in the sixth year).

- c. In some areas, Growing Equity Mortgages-Gems (gradually increasing payments with all of the increase applied to principal, resulting in an early payoff of the loan).
- 8. For most loans for new houses, construction is inspected at appropriate stages to ensure compliance with the approved plans, and a 1-year warranty is required from the builder that the house is built in conformity with the approved plans and specifications. In those cases where the builder provides an acceptable 10-year warranty plan, only a final inspection may be required.
- 9. An assumable mortgage, subject to VA approval of the assumer's credit.

Right to prepay loan without penalty.

- 10. VA performs personal loan servicing and offers financial counseling to help veterans avoid losing their homes during temporary financial difficulties.

How to apply for a VA Loan VA Appraisal-Certificate of Reasonable Value

The CRV (certificate of reasonable value) is based on an appraiser's estimate of the value of the property to be purchased. Because the loan amount may not exceed the CRV, the first step in getting a VA loan is usually to request an appraisal. Anyone (buyer, seller, real estate personnel or lender) can request a VA appraisal by completing VA Form 26-1805, Request for Determination of Reasonable Value. After completing the form, it can either be mailed to the Loan Guaranty Division at the nearest VA office for processing or an appraisal can be requested by telephoning the Loan Guaranty Division for assignment of an appraiser. The local VA office may be contacted for information concerning its assignment procedures. The appraiser will send a bill for his or her services to the requester according to a fee schedule approved by VA. To simplify things, VA and HUD/FHA (Department of Housing and Urban Development/Federal Housing Administration) use the same appraisal forms. Also, if the property was recently appraised under the HUD procedure, under certain limited circumstances, the HUD conditional commitment can be converted to a VA CRV. The local VA office can explain how this is done. It is important to recognize that while the VA appraisal estimates the value of the property, it is not an inspection and does not guarantee that the house is free of defects. Homebuyers should be encouraged to carefully inspect the property themselves, or to hire a reputable inspection firm to help in this area. VA guarantees the loan, not the condition of the property.

Application

The application process for VA financing is no different from any other type of loan. In fact, the VA application form is the same as that used for HUD/FHA and conventional loans. The mortgage lender verifies the applicant's income and

assets, and obtains a credit report to see that other obligations are being paid on time. If all is well and the appraised value of the property is enough to cover the loan needed, the lender, in most instances, can then close the loan under VA's automatic procedure. Only about 10 percent of VA loan applications have to be submitted to a VA office for approval before closing.

Five Easy Steps to a VA Loan

- Apply for a Certificate of Eligibility. A veteran who doesn't have a certificate can obtain one easily by making application on VA Form 26-1880, Request for Determination of.
- Eligibility and Available Loan Guaranty Entitlement, to the local VA office.
- Decide on a home the buyer wants to buy and sign a purchase agreement.
- Order an appraisal from VA. (Usually the lender does this.) Most VA regional offices offer a "speed-up" telephone appraisal system. Call the local VA office for details.
- Apply to a mortgage lender for the loan. While the appraisal is being done, the lender (mortgage company, savings and loan, bank, etc.) can be gathering credit and income information. If the lender is authorized by VA to do automatic processing, upon receipt of the VA or LAPP appraised value determination, the loan can be approved and closed without waiting for VA's review of the credit application. For loans that must first be approved by VA, the lender will send the application to the local VA office, which will notify the lender of its decision.
- Close the loan and the buyer moves in.

For What Can I Use a VA Loan?

- To buy a home, including townhouse or condominium unit in a VA-approved project.
- To build a home.
- To simultaneously purchase and improve a home.

- To improve a home by installing energy-related features, such as solar or heating/cooling systems, water heaters, insulation, weather-stripping/caulking, storm windows/doors or other energy efficient improvements approved by the lender and VA. These features may be added with the purchase of an existing dwelling or by refinancing a home owned and occupied by the veteran. A loan can be increased up to \$3,000 based on documented costs or up to \$6,000 if the increase in the mortgage payment is offset by the expected reduction in utility costs. A refinancing loan may not exceed 90 percent of the appraised value plus the costs of the improvements. Check with a lender or VA for details.
- To refinance an existing home loan up to 90 percent of the VA-established reasonable value or to refinance an existing VA loan to reduce the interest rate.
- To buy a manufactured home and/or lot.

Requirements for Loan Approval

To obtain a VA loan, the law requires that:

- The applicant must be an eligible veteran who has available entitlement.
- The loan must be for an eligible purpose.
- The veteran must occupy or intend to occupy the property as a home within a reasonable period of time after closing the loan.
- The veteran must be a satisfactory credit risk.
- The income of the veteran and spouse, if any, must be shown to be stable and sufficient to meet the mortgage payments, cover the costs of owning a home, take care of other obligations and expenses, and have enough left over for family support.
- An experienced mortgage lender will be able to discuss specific income and other qualifying requirements.

The Cost of Getting a VA Loan Funding Fee

- A basic funding fee of 2.0 percent must be paid to VA by all but certain exempt veterans. A down payment of 5 percent or more will reduce the fee to 1.5 percent and a 10 percent down payment will reduce it to 1.25 percent.

- All eligible Reserve/National Guard individuals must pay a funding fee of 2.75 percent. A down payment of 5 percent or more will reduce the fee to 2.25 percent and a 10 percent down payment will reduce it to 2.0 percent.
- The funding fee for loans to refinance an existing VA home loan with a new VA home loan to lower the existing interest rate is 0.5 percent.

Veterans who are using entitlement for second or subsequent time who do not make a down payment of at least 5 percent are charged a funding fee of 3 percent.

NOTE: For all VA home loans, the funding fee may be paid in cash or it may be included in the loan.

Other Closing Costs

The lender may charge reasonable closing costs. These costs may not be included in the loan. The following items may be paid by the veteran purchaser, the seller, or shared. Closing costs may vary among lenders and also throughout the nation because of differing local laws and customs.

- VA appraisal
- Credit report
- Loan origination fee (usually 1 percent of the loan)
- Discount points
- Title search and title insurance
- Recording fees
- State and/or local transfer taxes, if applicable
- Survey

No commissions, brokerage fees or "buyer broker" fees may be charged to the veteran buyer.

Using a VA Loan Again Remaining Entitlement

Veterans who had a VA loan before may still have "remaining entitlement" to use for another VA loan. The current amount of entitlement available to each eligible veteran is \$36,000. This was much lower in years past and has been increased over time by changes in the law. For example, a veteran who obtained a \$25,000 loan in 1974 would have used \$12,500 guaranty entitlement, the maximum then available. Even if that loan is not paid off, the veteran could use the \$23,500 difference between the \$12,500 entitlement originally used and the current maximum of \$36,000 to buy another home with VA financing. An additional \$14,750, up to a maximum entitlement of \$50,750 is available for loans above \$144,000 to purchase or construct a home. Most lenders require that a combination of the guaranty entitlement and any cash down payment must equal at least 25 percent of the reasonable value or sales price of the property, whichever is less. Thus, in the example, the veteran's \$23,500 remaining

entitlement would probably meet a lender's minimum guaranty requirement for a no down payment loan to buy a property valued at and selling for \$94,000. The veteran could also combine a down payment with the remaining entitlement for a larger loan amount.

Restoration of Entitlement

Veterans can have previously-used entitlement "restored" to purchase another home with a VA loan if:

- The property purchased with the prior VA loan has been sold and the loan paid in full, or
- A qualified veteran-transferee (buyer) agrees to assume the VA loan and substitute his or her entitlement for the same amount of entitlement originally used by the veteran seller. Remaining entitlement and restoration of entitlement can be requested through the nearest VA office by completing VA Form 26-1880.
- The entitlement may also be restored one time only if the veteran has repaid the prior VA loan in full but has not disposed of the property purchased with the prior VA loan.

Showing Your Home

A potential buyer's first impression of your home will be the condition of its exterior. If prospective buyers don't like what they see from the outside, they won't want to see the inside. Appearances do matter, so make sure the potential buyer sees your home's potential from the beginning instead of convincing them how it *could* look.

Consider the Following:

- Pruning your shrubs and trees and trimming the lawn.
- Add potted flowers or beds of pretty seasonal flowers, especially concentrating on the front entryway
- Paint any areas that show signs of wear: the mailbox, the front door, window ledges, shutters, etc.
- Remove unsightly rubbish, put away gardening equipment and coil up hoses
- Clear all walkways of snow, ice, dirt and leaves

- Check the outside features such as faucets, latches and garage doors to make sure they are in working order
- Be sure that your house number is visible from the street.

The inside of your home is equally important. You want it to shout **WELCOME!** when the potential buyer enters your home for the first time.

You May Want to:

- Keep decorations minimal and neutral so that buyers can envision their furnishings matching the décor?
- Arrange the furniture so that each room has a spacious appearance.
- Create a fresh clean smell .(no tobacco or pet odors)
- Put clean linens in the bathrooms
- Use attractive bedspreads and throw pillows.
- Clean windows, walls and woodwork.
- Remove unnecessary items from the basement, attic and closets.
- Consider changing any light fixtures that may be harsh or unappealing.
- Be sure that everything that stays with the home is in good working order: door hinges, doorknobs, faucets, appliances, heating system, fans, etc.

When Showing Your Home:

Try not to be present during a showing to grant the prospective buyers privacy

- Make sure that during the day all the blinds and curtains are open and at night all the lights are on
- Keep pets, litter boxes and feeding bowls out of sight
- Entice prospects with pleasant smells, which can be a strong yet subtle influence. You may want to simmer potpourri, especially cinnamon or spiced apple scents. You also could have fresh baked goods that provide a homey atmosphere.

- Outline all of the costs to maintain your home. Have copies of all utility bills for the past 12 months. Include gas, electricity, heat and water bills.

Remember: The average homebuyer spends approximately 20 to 30 minutes viewing a home before seriously considering purchasing it. Take extra steps to make sure every home showing counts.



Moving Checklist

Use this handy list to plan your move and make sure nothing is forgotten.

When you get your orders

Get Organized!

_____ Start a file for all moving-related receipts, contracts, etc. This will come in handy for filing travel vouchers, tax returns, claims, and the like.

_____ Make an EFMP appointment for family members.

_____ Compile a personal file for each family member.

- Birth certificate (original)
- Immunization record
- Social Security number
- Passport (if needed)
- Naturalization papers (if applicable)
- Child ID file
- Adoption papers (if applicable)
- ID card for everyone 10 years or older

_____ Set up family records file:

- Marriage certificate
- Insurance policies (or list of companies, policy numbers, type of insurance, address, phone number).
- Last leave & earnings statement (LES)
- Power of Attorney (check expiration date)
- Original will
- Bank books
- State and federal tax records
- Car registration and title
- Deeds and mortgages
- Professional licenses

- Divorce papers
- Spouse resume and last pay statement
- List of stocks, bonds, mutual funds, and other investments
- Citizenship papers

_____ Get approval for concurrent travel (overseas only)

_____ Check into additional retain ability or service commitment.

_____ Visit your transportation office to start the household goods moving process. Be sure to discuss:

- Dependent travel overseas
- Shipment and storage of household goods
- Unaccompanied baggage.
- Privately owned vehicles (POVs)
- Pet shipment
- Movement of mobile home (if applicable)
- Do It Yourself Move (DITY) NOTE: DITY move reimbursements are considered taxable income

_____ Get approval for dependents medical and educational clearance.

_____ Request a sponsor at your next installation

_____ Check with veterinary services about requirements for moving pets

_____ Check DEERS enrollment.

_____ If a dependent has special medical / educational needs, they must be enrolled in the Exceptional Family Member Program (EFMP).

_____ Check immunizations for each family member.

_____ Prepare house for selling or renting (if applicable).

- _____ If you are selling your home, shop for a realty company that meets your needs. Contact the Housing office to list your house for rent and obtain more information.
- _____ Include children in all family plans. Listen to their concerns and tell them honestly as much as you can about the move. Reassure them that things will work out well for all family members in the new location.
- _____ Start planning to ship auto, household goods, etc. to be available when you arrive.
- _____ Order a current credit report. Check it for incorrect or outdated items. You may need a clean credit report to get a rental or buy a home in the new location.

60 Days to PCS

- _____ Check out your new installation on the SITES system.
- _____ Make billeting/temporary lodging arrangements. Call the guest house for reservations. Call Finance for details on temporary lodging expense entitlements.
- _____ Call the housing office to give notice of intent to terminate military family housing. Make arrangements for re-inspection and final inspection of quarters. BAH will not start until final termination of quarters.
- _____ If you are planning to live on post at your new installation, check with your housing office for an advance application if your new installation will accept it. Your application date will be the first day prior to the month you will be arriving at your new base.
- _____ If the sponsor is going on a remote tour, you need to decide where the family will reside until the sponsor returns.
- _____ If you are residing off post, give notice to the landlord. Usually a 30 days written notice is required for return of your security deposit.

- _____ Schedule house-hunting trips. Permissive TDY may be granted for up to 10 days. Be sure to request your TDY prior to leaving your losing installation. Remember it must be signed by O5 or above.
- _____ Start cleaning out junk drawers and closets. Plan a garage sale. Check with swap and assist programs and thrift shops. Good used furniture, appliances and clothing can be donated to community Goodwill shops.
- _____ If you go house hunting without the family, take lots of pictures, and pick up maps, brochures, and flyers to share with the children. This gives them the chance to visualize the new home more realistically with fewer childhood fantasies and misconceptions. Older children will be interested in the styles of clothes the kids wear, number of kids in the neighborhood, their ages, information on the school they will be attending, popular activities nearby, etc.

50 Days to PCS

- _____ Complete dental work and exams
- _____ Complete eye care and exams
- _____ Contact legal office to obtain Power of Attorney (POA), if necessary. You may need POA to:
 - Buy/sell a house
 - Ship household goods
 - Ship/register a vehicle
 - Provide for child care
 - Provide medical care
 - Arrange for termination of quarters
- _____ Check your homeowners insurance to determine scope of transit coverage. Some policies will only cover at one specified location. In some policies 100% coverage expires after 30 days.

Some policies only cover major perils and not "rough handling, mysterious disappearance, etc."

- _____ Prepare a general inventory by room, closet, attic, garage, etc. of all household and personal possessions for your own use and so that you will be able to make an accurate estimate of their value for insurance purposes. Remember to include books, pictures, silver, china, glassware, linens, clothing, tools, sports and hobby equipment, musical instruments, and cameras as well as furniture, lamps, rugs, curtains, etc. You may wish to do a room by room videotape, and include a voice description of the most valuable items as well as serial numbers, etc.
- _____ Assist the children with inventory of their rooms and take pictures of possessions to take with them. Talk about the small toy/game to take in their suitcase and help them decide which one pack.
- _____ Survey your possessions so that you can have items repaired and cleaned that you plan to put into storage or ship to your overseas location.
- _____ Obtain a written appraisal for valuable items such as antiques, jewelry, furs, and paintings. To obtain appraisals, check with a professional who deals in the kind of valuables, (i.e. antiques, check with an antique dealer).

40 Days to PCS

- _____ Keep cleaning and sorting. Remember charitable organizations such as swap and assist programs. Keep receipts for tax time.
- _____ Use up things you can't move, such as food, cleaning supplies, and flammables.
- _____ Update driver's licenses.
- _____ Update ID cards.

_____ Arrange for absentee voting ballots or obtain address where you can write for ballots.

_____ Keep talking about the move with the family. Honesty is essential. Children, as well as adults, need time to deal with feelings of loss and separation.

_____ Make a list of everyone who needs to know your new address:

- Auto insurance company
- Friends and family
- Creditors, including credit cards, mortgage company, auto loans, etc.
- Subscriptions
- Doctor and dentist
- Post office
- Federal and state income tax
- Department of motor vehicles/revenue department
- Bank
- Investments firms
- Newspapers
- Magazines
- Church, synagogue, etc.
- Veterinarian
- Attorney
- Insurance companies

_____ Obtain a change of address kit from post office and fill out cards. You may need to do this twice if using temporary quarters at next base. Contact the new base for a temporary mailing address.

_____ Establish bank account at new installation. You may be able to do this by mail or by phone.

30 Days to PCS

_____ Plan for plants. Plants don't travel well and are not allowed overseas. Sell at garage sale. Use as "thank you" to friends.

_____ Review finances. Advance pay may be authorized. Check with finance concerning details and other benefits for which you may be entitled. Be sure of your mode of travel (car, plane) when discussing travel advances to avoid over/under payment.

_____ Have a going away party for the children, another for yourself and friends. Help children assemble a list of addresses and phone numbers of their friends so they may keep in touch.

_____ Plan vacation time or do some sightseeing to make the move more exciting.

_____ Visit your child's school. Notify school of your child's last day and request they have records ready. Discuss educational concerns. If you cannot get the records, get the addresses of the schools so the new school can write for them.

_____ Pick up medical records from local (off base) physicians.

_____ Make sure that you have school records for special needs children:

- Academic Achievement Records (tests, report cards, transcripts)
- Psychological Evaluations
- Physical therapy, occupational therapy, speech, language evaluations
- Current and past individualized educational plans (IEP)
- Behavioral/social evaluations
- Vocational evaluations (interest, skills, aptitudes)
- Medications

_____ Cancel or transfer memberships such as health clubs, civic organizations and volunteer programs

_____ Research new dance or music teachers at the new location

21 Days to PCS

- _____ Notify utilities and home services of disconnect dates. Don't forget garbage pickup services, cell phones, and internet providers. Leave essential utilities on until the day after you leave.
- _____ Arrange for closing or transfer of charge accounts.
- _____ Check bank procedures for transferring funds or closing accounts. Get a letter of credit or have enough cash available for the new location in case a deposit is required for utilities.
- _____ Obtain a map. Discuss where you are going, when, how long, and where to stop on the way.

14 Days to PCS

- _____ Verify schedules and services with Transportation.
- _____ Pick up items from the cleaners.
- _____ Return borrowed items. Collect things you have loaned.
- _____ Prepare to get the house cleaned for inspection.
- _____ Take pets to vet for required vaccinations and certificates. Get copies of medical records. Obtain a list of hotels/motels that allow pets or kennels for housing your pet.
- _____ Check luggage and make necessary repairs. Check the locks and make sure you have more than one key for each piece.
- _____ Purchase new luggage as needed. Buy lightweight, but durable pieces. REMEMBER: They are probably going half way around the world and in most cases must make a return trip home.
- _____ Have car serviced/tuned-up for trip. Check oil, water, battery, belts, hoses, brake and transmission fluids and tires.
- _____ Make travel arrangements.

_____ Empty safe deposit box.

_____ If renting your home to someone else during your reassignment, make sure homeowner's insurance is adequate.

7 Days to PCS

_____ Settle outstanding bills.

_____ Drain oil and gas from lawn mower and other power equipment. DISPOSE of all flammables.

_____ Obtain travelers checks for trip expenses.

_____ Keep listening carefully to children's questions. Give frequent reassurance. Children need the security you provide when the security of a home is diminishing.

_____ Pick up medical and dental records. Unless you have a power of attorney, the sponsor cannot pick up the medical or dental records of the spouse.

- Active duty -- take one copy of your orders to medical records. The records will be given to you to hand-carry to your next base.
- Spouse and/or dependents 18 years or older -- go to outpatient records and dental clinic to pick up the records.
- Either parent may pick up the records of children under age 18.

_____ Double check your family record files and place in briefcase suitable for hand carrying. Also include:

- Copies of orders
- Phone numbers of family and friends
- Duplicates of luggage/car/other important keys
- Home inventory of household goods plus pictures, receipts, and videotapes.
- Medical and dental records

- _____ Take down curtains, rods, shelves, TV antenna, etc. Remove items from attics crawl space, or similar storage areas. It is your responsibility to make these items accessible to movers.
- _____ Arrange child care for packing and moving day.
- _____ Defrost and clean refrigerator and freezer
- _____ Make sure all library books, rented videos, etc. are returned
- _____ Back up computer files. Pack with the items that you will carry yourself.

3 Days to PCS

- _____ Before movers arrive to pack your possessions for shipment and/or storage, disconnect all major appliances (stove, refrigerator, washer, dryer, etc.) if living off-post. Empty the refrigerator so it can dry at least 24 hours before the movers arrive.
- _____ Dismantle stereo sets, outdoor play equipment, etc.
 - Audio and video equipment and personal computers require special attention. Always consult your owner's manual for specific instructions.
 - Use tape to code wiring for easier reinstallation
 - If you still own a turntable, fasten down the tone arm. Tighten turntable screws and secure the dust cover.
 - Clean VCR heads before use in your new home
- _____ Owner-packed cartons - leave open so carriers can view contents and take responsibility for cartons.

- _____ Place valuables, cash or jewelry, purses, and family records file in a safe place (inaccessible to movers) such as locked in the trunk of your car. Include everything that you don't want packed, such as passports, tickets, etc.
- _____ Separate items to "hand carry and luggage," "unaccompanied baggage," "storage," "ship," and "professional".
- _____ For overseas moves, ship by "unaccompanied baggage" items that will enable you to set up light housekeeping at once at your new station since it might be 1-4 months before your surface shipment arrives. Suggested items include: iron, dishes, silverware, linens, bedding materials, clothing appropriate for climate, a few of the kids' favorite toys, etc.
- _____ Give copy of travel plans, with date, route, and phone number to supervisor, orderly room, sponsor, relatives, etc.
- _____ Allow children to choose one small toy/book for carry on luggage, one for suitcase, and several small pieces for hold-baggage. They may even wish to pack one box of non-breakable items. They may put their name and draw a picture on the side of the box to feel more a part of the move.

Packing Day

- _____ Arrange for child care. Take pets to a friend's home or kennel them. Otherwise, your cat may wind up in a box.
- _____ Watch the packers very carefully to see that they understand and know exactly which items are to be packed. You can indicate this by putting different colored stickers on each item or separate by rooms.
- _____ You may wish to keep a record of the contents of each carton being packed. This may make it easier to locate specific items upon their arrival at your next installation. If any cartons are missing, it will be possible to determine quickly what is missing. Remember that packers do move fast. You cannot hold up the packers while accomplishing this list.

- _____ Mirrors, paintings, and other items easily damaged or broken should be packed by moving company personnel.
- _____ If lift vans (huge crates of wood or metal used for overseas shipments) are loaded at your doorstep, watch the packing of them. Be sure everything is protected against slippage, concussion or friction. The heaviest items should be at the bottom of the van. Remember that these vans will be hoisted by cranes, loaded on ships, and treated roughly. If not packed correctly, your furniture will be suitable for firewood upon unpacking.
- _____ Pack a "moving day needs" box with cleaning supplies, sponges, paper towels, toilet and facial tissue, bath towels, bath soap, shampoo, can opener, paper plates, napkins, plastic eating utensils, snacks, coffee, tea, soda, light bulbs, scissors, hammer screwdrivers, tape, markers, and trash bags. Put it in your car or safely away from the packers.
- _____ If you have small children, take some of the child-proofing devices (outlet covers, cabinets' locks, etc.) with you to use on the way.
- _____ Don't pack your phone book. It may be helpful for names or addresses later.
- _____ Put everything you don't want shipped (purses, wallets, garbage) in a locked, labeled closet to prevent packing.
- _____ Fill a cooler with ice and drinks for the packers and movers. Remember that these people are packing your most prized possessions, so it won't hurt to be extra nice to them.

Moving Day

- _____ Arrange for child care. Again, pets should be somewhere else.
- _____ Be certain that every container or crated item has the moving company's inventory tag or tape on it and that each item is listed on the moving company's inventory.

- _____ Check to see that the condition of your possessions is correctly reflected on that inventory. The exact location of existing scratches and worn or marred spots should be clearly indicated.
- _____ Read all packing documents prior to signing.
- _____ Be sure your copy of the moving company's inventory is legible. This inventory will not be as detailed as the ones you made earlier.
- _____ Place a copy of the packer's inventory, stored possessions, and baggage receipts in family records file in hand-carried luggage.
- _____ Have your vacuum ready to clean bed rails, piano backs, and other hard-to-move items. REMINDER: Remove vacuum bag before loading.
- _____ Before leaving the house, check each room and closet make sure windows are down and locked, lights are out, and exterior doors are locked.

During the Move

Keep a log of all moving expenses incurred. This will be helpful at tax time. Keep all receipts. If not needed, discard later. If you and your family are traveling separately, keep two logs. Include these items:

- rental cars
- air/bus/rail fares
- cost of gasoline
- accurate mileage
- meals
- rent deposits
- utility deposits
- installation charges

Hints for traveling with kids:

- Children have a natural wariness of the unknown. Including them in the planning can help allay fears.
- Stick to your child's usual bedtime and mealtimes, and read him his favorite story. Unpack the minute you arrive so everyone feels at home.
- Balance your day, taking plenty of time for a romp in the park and a cool drink after an hour in a museum. Even when having fun, kids have a limited attention span.
- Packing pointers: Take one small bag per person. Let each child take only one special toy. Don't forget a first-aid kit with disinfectant, Band-Aids, and so on. Tuck in a nylon folding suitcase--great for lugging home your souvenirs or dirty laundry.
- Call ahead to confirm hotel services for children, such as cribs and cots. Need time alone or with your spouse? Your hotel can probably recommend a reputable baby sitter.

After you Arrive at the New Installation

_____ **Immediately** notify the transportation office. They will need to get in touch with you to have your household goods delivered. If they cannot reach you, your shipment will be put into storage and delivery will be delayed.

_____ File your travel vouchers. You may need more than one voucher, depending on how you moved.

_____ Put away the receipts and other documents that might be needed for tax time.

_____ File any claims for damage to your household goods.

_____ Start getting ready for the next move by staying organized!