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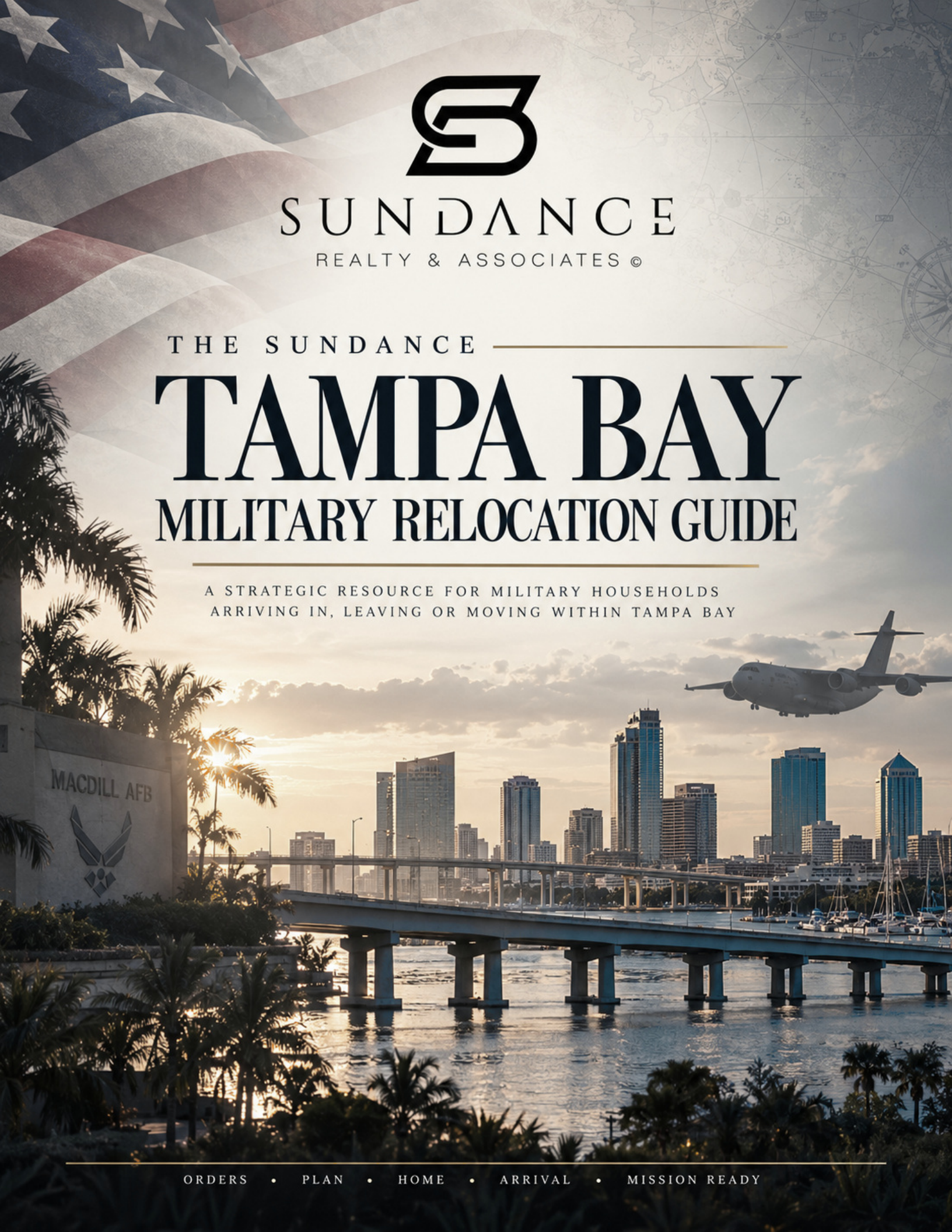
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THE SUNDANCE

TAMPA BAY

MILITARY RELOCATION GUIDE

A STRATEGIC RESOURCE FOR MILITARY HOUSEHOLDS
ARRIVING IN, LEAVING OR MOVING WITHIN TAMPA BAY



MISSION OVERVIEW

Your Guide to a Successful Tampa Bay PCS

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YOUR MISSION
A SMOOTHER TRANSITION.
A STRONGER TOMORROW.

This guide gives you a clear, step-by-step path for your Tampa Bay military relocation. From the moment you receive your orders to settling into your new home, you'll find the information, resources and local expertise you need to make confident decisions and focus on what matters most.



ORDERS

THE FIRST STEP IN A SUCCESSFUL MOVE

Your orders set the timeline. A clear plan helps you make better housing decisions and reduces last-minute stress.

ACTION STEPS

- ✓ Confirm your report date and relocation window
- ✓ Understand your entitlements and allowances
- ✓ Create a realistic household timeline
- ✓ Identify temporary housing needs
- ✓ Organize important documents

MISSION FOCUS



A well-organized timeline gives you more options and a smoother transition for your entire household.



BUILD A REALISTIC HOUSING BUDGET

A clear budget helps you compare your options with confidence and avoid unnecessary financial strain during your PCS.

KEY CONSIDERATIONS



BASIC ALLOWANCE FOR HOUSING (BAH)

Understand your rate and limitations.



TOTAL MONTHLY HOUSING COSTS

Include utilities, insurance and maintenance.



ONE-TIME EXPENSES

Deposits, moving, furnishings and setup.



LONGER-TERM FINANCIAL IMPACT

Consider the full cost of homeownership.

A REALISTIC BUDGET GIVES YOU CHOICES
AND HELPS YOU FOCUS ON THE AREAS
AND PROPERTIES THAT FIT YOUR SITUATION.



RENT

Flexibility
Lower maintenance
Less upfront cost



BUY

Ownership
Long-term wealth
Equity potential



STAY FLEXIBLE

Temporary housing
Scouting trips
More time to decide



ASSIGNMENT



HOUSEHOLD



FINANCES



TIMING



LOCATION

HOUSING STRATEGY

RENT, BUY OR STAY FLEXIBLE

Choosing the Right Path for Your PCS

Every military move is different. Understanding the pros and cons of renting, buying or using temporary housing helps you make the best decision for your timeline, budget and long-term goals.



RENT

FLEXIBILITY AND
CONVENIENCE

- ✓ Ideal for shorter assignments or uncertain timelines
- ✓ Lower upfront costs
- ✓ Minimal maintenance responsibility
- ✓ Wide range of options near bases, schools and amenities
- ✓ Flexibility to explore areas before buying



BUY

STABILITY AND
INVESTMENT

- ✓ Build equity over time
- ✓ Take advantage of VA loan benefits
- ✓ Potential tax advantages
- ✓ Freedom to customize your home
- ✓ Great option for longer assignments or if you plan to stay in the area



STAY FLEXIBLE

BRIDGE SOLUTIONS

- ✓ Use temporary housing, furnished rentals or extended stay options
- ✓ Gives you time to explore neighborhoods
- ✓ Useful for short-term orders or while house hunting
- ✓ Reduces pressure to make a quick decision
- ✓ Keep options open based on future orders



APARTMENTS & RENTALS



SINGLE-FAMILY HOMES



TEMPORARY HOUSING

MISSION FOCUS



There is no single “right” answer. The best housing choice is the one that fits your current orders, budget and long-term plans while keeping your family’s needs front and center.



VA FINANCING

A POWERFUL ADVANTAGE

Your military service comes with valuable housing benefits. Understanding your VA home loan options can help you build equity, lower your out-of-pocket costs and create long-term financial stability.



NO DOWN PAYMENT

Purchase a home with no down payment required.



COMPETITIVE RATES

Often lower interest rates than conventional loans.



NO PMI

No private mortgage insurance, which can save you hundreds each month.



FLEXIBLE OPTIONS

Use your benefit to buy, refinance or build a home.

KEY VA LOAN BENEFITS

- ✓ 100% financing (no down payment)
- ✓ No private mortgage insurance (PMI)
- ✓ Competitive interest rates
- ✓ Flexible credit guidelines
- ✓ Options for primary residence purchase, refinance or new construction
- ✓ Assumable loans (in many cases)
- ✓ Available to eligible service members, veterans and some surviving spouses

THINGS TO CONSIDER

- ✓ VA funding fee (varies by situation; some exempt)
- ✓ Must meet eligibility requirements
- ✓ Home must be a primary residence
- ✓ Property condition and appraisal requirements still apply
- ✓ Consider total monthly costs (taxes, insurance, HOA, etc.)
- ✓ Compare VA options with conventional loans when appropriate

MISSION FOCUS



Your VA benefit is a powerful tool that can help you achieve homeownership and long-term financial security. Work with experienced professionals who understand military relocation and VA lending to maximize your options.



TAMPA BAY AREA OF OPERATIONS

A Thriving Community for Service Members and Families

Tampa Bay offers a unique combination of military support, strong communities, year-round outdoor living and a lower cost of living compared to many other major metro areas. Whether you're looking to rent, buy or stay temporarily, the region has options to fit your lifestyle and mission.

WHY SERVICE MEMBERS CHOOSE TAMPA BAY



STRONG MILITARY COMMUNITY

Large active-duty, veteran and retiree population



YEAR-ROUND LIFESTYLE

Beaches, outdoor recreation and warm weather



DIVERSE HOUSING OPTIONS

Urban, suburban and coastal communities



CONVENIENT LOCATION

Easy access to bases, airports and major cities



QUALITY SCHOOLS

Highly rated public and private schools



GROWING ECONOMY

Strong job market for spouses and transitioning service members

TAMPA BAY REGION



POPULAR AREAS FOR MILITARY FAMILIES



TAMPA

Urban living, dining, entertainment and proximity to CENTCOM



ST. PETERSBURG

Waterfront lifestyle, arts and culture, family-friendly communities



CLEARWATER

World-class beaches, relaxed atmosphere and great schools



SURROUNDING AREAS

Brandon, Riverview, Wesley Chapel, Carrollwood and more

MISSION FOCUS



Tampa Bay offers military families a rare combination of mission support, lifestyle and opportunity. With the right guidance, you can find a community that feels like home and supports your goals both during and after your service.



TAMPA AREA NEIGHBORHOODS

Find the Right Fit for Your Lifestyle

Tampa Bay offers a variety of communities to match different lifestyles, budgets and commute needs. Whether you want an urban vibe, quiet suburbs, waterfront living or a family-friendly neighborhood, there are great options within easy reach of major military bases and amenities.

POPULAR NEIGHBORHOODS



DOWNTOWN TAMPA

Urban lifestyle | Dining & nightlife
Walkable | Close to everything



SOUTH TAMPA

Top-rated schools | Family-friendly
Charming neighborhoods
Convenient to bases



DAVIS ISLANDS

Waterfront living | Upscale homes
Bike-friendly | Close to downtown



CLEARWATER / BEACHES

World-class beaches | Relaxed vibe
Outdoor recreation | Great schools



WESTCHASE

Established community | Parks
Good schools | Family-friendly



CARROLLWOOD

Central location | Spacious homes
Mature neighborhoods | Quiet living

KEY FACTORS TO CONSIDER



COMMUTE TIME

Proximity to bases,
work and schools.



HOUSING OPTIONS

Apartments, townhomes,
single-family homes or
waterfront properties.



SCHOOLS

Public, private and
charter school options
for all grade levels.



LIFESTYLE

Urban, suburban, coastal
or rural settings.



BUDGET

Home prices, rental rates
and overall cost of living.



AMENITIES

Dining, shopping, recreation
and healthcare access.

MISSION FOCUS



The right neighborhood can make your relocation smoother and help your family feel at home. We'll help you explore the best options based on your orders, budget and lifestyle goals.



THE HOME BUYING PROCESS

A Step-by-Step Guide for Military Buyers

Buying a home during a PCS can be a smooth and successful experience with the right plan and support. Here's a simple overview of the process so you know what to expect.



1. ASSEMBLE YOUR TEAM

Work with a military-friendly real estate agent, lender and other professionals.



2. GET PRE-APPROVED

Understand your budget, VA loan eligibility and monthly payment range.



3. SEARCH FOR HOMES

Explore neighborhoods and properties that fit your needs, commute and lifestyle.



4. MAKE AN OFFER

We'll help you craft a strong offer and negotiate the best terms.



5. INSPECTION & DUE DILIGENCE

Confirm the property's condition and resolve any issues.



6. CLOSE AND MOVE IN

Finalize financing, complete paperwork and get the keys to your new home.

TYPICAL TIMELINE



PRE-APPROVAL

1–7 days

Gather documents and receive lender approval.



HOME SEARCH

Varies

Depends on your timeline, location and availability.



OFFER TO ACCEPTANCE

1–3 days

Once you find the right home.



INSPECTION & APPRAISAL

7–14 days

Confirm condition and value.



CLOSING

30–45 days (typical)

Complete financing and ownership transfer.



STRATEGIC LOCATIONS

Convenient to bases, work and amenities



DIVERSE OPTIONS

Condos, single-family homes, townhomes and new construction



LONG-TERM INVESTMENT

Build equity and stability for your family's future



A SMOOTH TRANSITION

Expert guidance at every step

MISSION FOCUS



Our goal is to make the home buying process clear, efficient and stress-free, so you can focus on what matters most — your mission and your family.



LIVING IN TAMPA BAY

A Lifestyle That Supports Your Mission

Tampa Bay offers a unique blend of sunshine, affordability and vibrant communities. From world-class beaches to a growing job market, it's a great place for service members and their families to live, work and thrive.



JOBS & ECONOMY

OPPORTUNITY AND GROWTH

- ✓ Diverse industries including healthcare, technology, finance and defense
- ✓ Strong job market and growing economy
- ✓ Opportunities for military spouses and transitioning service members
- ✓ Entrepreneur-friendly environment



SCHOOLS

QUALITY EDUCATION

- ✓ Highly rated public schools
- ✓ Excellent private and charter school options
- ✓ Access to higher education institutions
- ✓ A wide range of programs for all grade levels



RECREATION

OUTDOOR LIVING YEAR-ROUND

- ✓ World-class beaches
- ✓ Parks, trails and waterways
- ✓ Boating, fishing and water sports
- ✓ Professional sports, entertainment and cultural events
- ✓ Warm weather year-round



COST OF LIVING

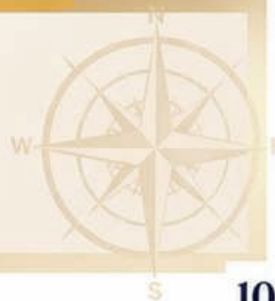
A SMARTER CHOICE

- ✓ More affordable than many major metro areas
- ✓ Wide range of housing options (urban, suburban and coastal)
- ✓ No state income tax (Florida)
- ✓ Lower overall cost of living compared to many other PCS destinations

MISSION FOCUS



Tampa Bay combines opportunity, community and quality of life — making it an ideal place for military families to put down roots, whether for a few years or a lifetime.



RELOCATION TIPS & RESOURCES

Practical Support for a Smoother Transition

A successful move takes planning, the right information and a trusted local partner. Here are key tips and resources to help you navigate your PCS and settle into your new home with confidence.



TOP RELOCATION TIPS

- 1  **START EARLY**
Begin planning as soon as you receive your orders.
- 2  **RESEARCH COMMUNITIES**
Consider commute times, schools, amenities and your lifestyle.
- 3  **UNDERSTAND YOUR BENEFITS**
Learn how BAH, VA loans and other benefits can support your move.
- 4  **GET ORGANIZED**
Create a checklist, gather important documents and plan your timeline.
- 5  **WORK WITH LOCAL EXPERTS**
Partner with professionals who understand military relocation.

USEFUL RESOURCES

-  **MILITARY ONE SOURCE**
24/7 support, relocation tools and community resources.
www.militaryonesource.mil
-  **DEPARTMENT OF DEFENSE PCS GUIDE**
Official information on entitlements, travel and moving your household.
www.defense.gov/PCS
-  **VA HOME LOAN PROGRAM**
Learn about eligibility, benefits and the application process.
www.va.gov/housing-assistance/home-loans
-  **SCHOOL INFORMATION**
Research public and private schools in the Tampa Bay area.
www.greatschools.org
-  **LOCAL AREA RESOURCES**
Explore local government, recreation, healthcare and community services.
www.tampa.gov
www.pinellas.gov



GETTING HERE

Airports, travel and transportation options



SETTLING IN

Utilities, healthcare and essential services



LIVING WELL

Parks, recreation, dining and local events



CONNECTED COMMUNITY

Military support, veteran groups and local networks

MISSION FOCUS



Our goal is to provide the resources and guidance you need for a smooth, confident transition — so you can focus on what matters most: your mission, your family and your future.



LET'S MAKE TAMPA BAY HOME

Your Mission. Our Commitment.

Whether you're arriving, transitioning or already here, Sundance Realty & Associates is ready to help you and your family find the right home, community and resources in the Tampa Bay area.



BUY A HOME
Find the right home for your next chapter.



RENT A HOME
Explore short-term or long-term rental options.



INVEST
Build long-term wealth in a strong market.



PROPERTY MANAGEMENT
Professional management for peace of mind.

WE'RE HERE TO HELP



LOCAL EXPERTISE

In-depth knowledge of Tampa Bay neighborhoods and the military community.



PERSONALIZED SUPPORT

Guidance tailored to your unique needs and timeline.



RESPONSIVE COMMUNICATION

Clear answers, timely updates and ongoing support.



TRUSTED PARTNER

Committed to your goals before, during and after your move.

NEXT STEPS



1

SCHEDULE A CONSULTATION

Let's discuss your timeline, needs and goals.



2

EXPLORE OPTIONS

Review homes, rentals and neighborhoods that fit your lifestyle and budget.



3

GET EXPERT GUIDANCE

We'll walk you through every step of the process.



4

MAKE YOUR MOVE

From contract to closing (or move-in), we're with you all the way.

MISSION FOCUS



Our mission is to help service members and their families find the right home, community and opportunities in Tampa Bay — with expertise, integrity and a long-term commitment to your success.



YOUR TAMPA RELOCATION PARTNER

Local Expertise. Real Support.
A Smoother Transition.

At Sundance Realty & Associates, we understand that a military relocation is about more than finding a house — it's about finding the right community, the right resources and the right support system for you and your family.



LOCAL KNOWLEDGE

In-depth insight into Tampa Bay neighborhoods, schools and amenities.



MILITARY FOCUSED

We understand orders, timelines and the unique needs of service members.



PERSONALIZED SERVICE

Guidance tailored to your goals, lifestyle and budget.



LIFESTYLE SUPPORT

From beaches to neighborhoods, we help you find the right fit for your next chapter.

WHAT OUR CLIENTS SAY

“Craig and Sundance Realty made our PCS move to Tampa seamless. Their local knowledge, communication and genuine support made all the difference for our family.”

— MILITARY CLIENT



LET'S CONNECT

Ready to start your Tampa relocation? We're here to answer your questions and create a plan that fits your timeline and goals.



Call or Text



Email Us



Schedule a Consultation

GET IN TOUCH TODAY >



MISSION FOCUS



We are committed to helping service members and their families successfully relocate, settle in and thrive in Tampa Bay — with expertise, integrity and a focus on what matters most: your mission and your family.



CLOSING & SETTLING IN

From Keys to Community

You've completed the process — now it's time to make Tampa Bay home. We'll guide you through closing, your move and the important next steps so you and your family can settle in with confidence and start enjoying everything our community has to offer.

CLOSING CHECKLIST



FINAL REVIEW

Review closing disclosure and confirm final terms.



ATTEND CLOSING

Sign documents and complete funding.



RECEIVE YOUR KEYS

It's official — welcome home!



SET UP UTILITIES

Arrange electricity, water, internet, waste and other essential services.



PLAN YOUR MOVE

Schedule movers or coordinate your household goods shipment.



GET SETTLED

Change your address, register vehicles, enroll in schools and explore your new community.



“

A smooth closing is just the beginning — we're here to help you feel at home in Tampa Bay.”

FREQUENTLY ASKED QUESTIONS



How long does closing take?

Most closings take 30–60 minutes, depending on the lender, title company and type of loan.



What do I need to bring to closing?

A government-issued ID and any documents your lender or title company requests. We'll provide a full list in advance.



Can I use my VA loan more than once?

Yes. In many cases, you can reuse your VA loan benefit if you've paid off your previous VA loan or meet specific eligibility criteria.



How soon can I move in?

In most cases, you can take possession the same day as closing once the loan funds and the deed is recorded.



Will you help after the closing?

Absolutely. We're here to help with local resources, recommendations and ongoing support as you and your family settle in.



EXPLORE YOUR COMMUNITY

Discover neighborhoods, dining, parks and local events.



ENJOY THE LIFESTYLE

From beaches to culture, Tampa Bay has something for everyone.



JOIN A SUPPORTIVE COMMUNITY

Connect with fellow service members and military families.



BUILD YOUR NEXT CHAPTER

A new home. A brighter future. The mission continues.

MISSION FOCUS



Our commitment doesn't end at closing. We're here to support you and your family long after you get the keys — helping you build a successful future in Tampa Bay.



THRIVING AFTER THE MOVE

Build Your Next Chapter in Tampa Bay

Relocation doesn't end at closing — it's the beginning of a new chapter. We're committed to helping you and your family settle in, connect and thrive in the Tampa Bay community for the long term.



GET CONNECTED

Discover local resources, veteran groups and community events.



ENJOY THE LIFESTYLE

Beaches, parks, dining, culture and year-round sunshine.



FEEL AT HOME

Helpful tips to settle in, make your house a home and explore your new neighborhood.



PLAN FOR THE FUTURE

From schools to career opportunities, Tampa Bay offers a strong foundation for what's next.

ONGOING SUPPORT



LOCAL RECOMMENDATIONS

Trusted referrals for contractors, services and more.



COMMUNITY RESOURCES

Information on schools, healthcare, veteran support and family activities.



NEIGHBORHOOD GUIDANCE

Help exploring different areas to find the right long-term fit.



WE'RE STILL HERE

Questions after the move? We're just a call, text or email away.

TAMPA BAY QUICK FACTS



300+ SUNNY DAYS

Enjoy a warm, outdoor lifestyle year-round.



WORLD-CLASS BEACHES

Clearwater, St. Pete Beach, Siesta Key and more.



EXCELLENT SCHOOLS

Top-rated public and private options.



STRONG JOB MARKET

Growing opportunities in healthcare, technology, finance, defense and more.



VIBRANT COMMUNITIES

Family-friendly neighborhoods, culture and recreation.



OUTDOOR LIVING

Boating, fishing, trails, parks and waterfront dining.

MISSION FOCUS



Our mission goes beyond the sale — we're here to help you and your family put down roots, connect with your community and thrive in Tampa Bay for years to come.



THANK YOU FOR YOUR SERVICE

It's an Honor to Be Part of Your Next Chapter

Whether you're arriving in Tampa Bay, transitioning to a new base, or planting roots for the long term, Sundance Realty & Associates is here to support you and your family every step of the way. Your service makes our communities stronger, and we are grateful for the opportunity to serve you.



TRUSTED PARTNER

Committed to serving military members and their families.



LOCAL EXPERTISE

In-depth knowledge of Tampa Bay and the surrounding communities.



PERSONALIZED SUPPORT

Guidance tailored to your unique needs, goals and timeline.



A BRIGHTER TOMORROW

Helping you and your family build a successful future in Tampa Bay.

GET IN TOUCH



Call or Text
(813) 555-0123



Email
craig@sundancere.com



Schedule a Consultation
www.sundancere.com/contact

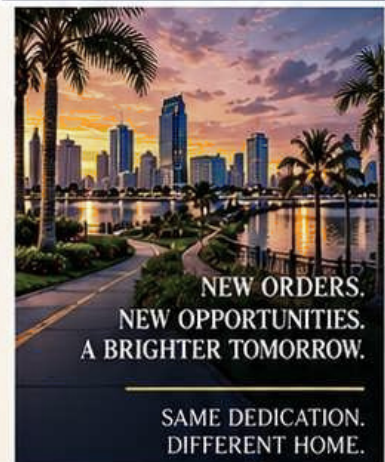


Visit Our Website
www.sundancere.com

LET'S TALK ABOUT YOUR MOVE

Whether you're in the early planning stages or ready to start your home search, we're here to answer your questions and create a plan that fits your timeline, needs and goals.

SCHEDULE A CONSULTATION >



MISSION FOCUS



Our mission is to help service members and their families successfully relocate, settle in and thrive in Tampa Bay — with expertise, integrity and a long-term commitment to your success.



YOUR NEXT CHAPTER STARTS HERE

Same Dedication.
A Brighter Tomorrow.

Relocating to Tampa Bay is more than a move — it's a new beginning. Whether you're here for military orders, a career opportunity, or a fresh start, Sundance Realty & Associates is honored to be your trusted real estate partner. We're committed to helping you and your family find the right home, the right community and the right support to thrive for years to come.




COMMUNITY

Discover a welcoming community that feels like home.




HOME

Find the right home for your lifestyle, budget and goals.




OPPORTUNITY

Access resources and guidance for long-term growth and success.




SUPPORT

A trusted partner before, during and after your move.

LET'S MAKE IT HAPPEN



Call or Text
(813) 555-0123



Email Us
craig@sundancere.com



Schedule a Consultation
www.sundancere.com/contact



Visit Our Website
www.sundancere.com

“ Our mission is to help service members and their families successfully relocate, settle in and thrive in Tampa Bay — with expertise, integrity and a long-term commitment to your success. ”



MISSION FOCUS



Your next chapter is ours to support. We're here to help you and your family turn plans into a brighter future in Tampa Bay.



LOCAL RESOURCES & COMMUNITY

More Than a Move — A Place to Belong

Tampa Bay offers an incredible quality of life with top-rated schools, world-class healthcare, beautiful neighborhoods and a strong military and veteran community. Here are key resources to help you and your family settle in and make the most of everything our area has to offer.



SCHOOLS

Highly rated public and private options for every stage.



HEALTHCARE

Top hospitals and specialty care close to home.



MILITARY & VETERANS

A strong military community and veteran support services.



RECREATION

Beaches, parks, trails and year-round outdoor living.



DINING & ENTERTAINMENT

Great food, local culture and a vibrant social scene.



TRANSPORTATION

Easy access around Tampa Bay and beyond.



HOUSING & NEIGHBORHOODS

Find the right community to fit your lifestyle and budget.



COMMUNITY SUPPORT

From newcomer groups to family resources, you're not alone.

EXPLORE TAMPA BAY

Discover what makes our community special and start building your next chapter today.

EXPLORE LOCAL RESOURCES >

MISSION FOCUS



A successful relocation is about more than a house — it's about finding a community where you and your family can thrive. We're here to help you connect, settle in and feel at home.





CALL OR TEXT

We're here to answer your questions and provide guidance anytime.



EMAIL US

Get personalized support and resources tailored to your needs.



SCHEDULE A CONSULTATION

Let's discuss your goals and create a plan for your next chapter.



VISIT OUR WEBSITE

Explore resources, guides and the latest Tampa Bay listings and community information.

OUR CONTACT INFORMATION



Call or Text
(813) 360-1755



Email
craig.kulesa@sundancere.com



Schedule a Consultation
www.sundancere.com/contact



Visit Our Website
www.sundancere.com



REFER A FRIEND OR FELLOW SERVICE MEMBER

Know someone who's relocating to or from Tampa Bay? We're honored by referrals and committed to providing the same level of care, expertise and dedication.

REFER SOMEONE TODAY >

MISSION FOCUS



Relationships don't end at closing.
We're here to support you, your family and our community for years to come.

