BUY, RENT *or keep it?*

A PCS DECISION GUIDE FOR MILITARY FAMILIES

ARRIVING IN TENNESSEE
SHOULD WE BUY OR RENT?

BUYING MAY FIT IF...

- ✓ You expect to be here 3+ years, or may retire here
- ✓ Your payment fits comfortably within your BAH
- ✓ You want to build equity with your VA benefit
- ✓ You'd consider renting it out after your next PCS

RENTING MAY FIT IF...

- ✓ Your tour is short or your next move is uncertain
- ✓ You want time to learn the area before you commit
- ✓ A deployment is coming and flexibility matters most
- ✓ You're still saving for closing costs or reserves

GETTING NEW ORDERS
SHOULD WE SELL OR KEEP?

KEEPING MAY FIT IF...

- ✓ Rent covers the mortgage, taxes, insurance, and repairs
- ✓ You have reserves for vacancies and surprises
- ✓ You'll hire a property manager while you're away
- ✓ You may come back to the area someday

SELLING MAY FIT IF...

- ✓ Rent wouldn't cover your monthly costs
- ✓ You need your equity for the next home
- ✓ You want your full VA entitlement back for your next purchase
- ✓ Being a long-distance landlord isn't for you

GOOD TO KNOW

LEASE PROTECTION
The SCRA lets service members end a residential lease early with qualifying PCS or deployment orders.

VA ENTITLEMENT
Keeping a VA-financed home ties up part of your entitlement. Ask your lender what remains for your next purchase.

TAX BREAK
Military homeowners may have extra time to sell a former home tax-free. Ask a tax professional.

Not sure yet? Let's run your numbers together. Call or text me at 615.992.7206.



Alisa FitzPatrick
REAL ESTATE AGENT | eXp REALTY
Relocation and Military Relocation Specialist

615.992.7206
alisafitzpatrick5@gmail.com
@alisa.fitzpatrick
alisafitzpatrick.com