LOCATION GUIDE

Florida Panhandle

Housing, BAH, schools, check-in and Gulf Coast know-how for Eglin, Hurlburt, NAS Pensacola, Whiting Field, Tyndall and NSA Panama City.

SERIES
CONUS
PCS

FROM
Your current duty station

TO
Florida Panhandle

GUIDE
Area

BRANCH
Air Force · Navy

BAH AREAS
Eglin · Pensacola · Panama City

INSTALLATIONS
6 covered

INSIDE THIS GUIDE

- Installations at a glance
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- Schools, family and Florida rules
- Living here and day trips
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WELCOME

The Florida Panhandle at a glance

Six installations line about 100 miles of Gulf Coast, from Pensacola to Panama City. Each one sits in a different BAH area or county, so the details matter.

INSTALLATION	AREA	SERVICE	BAH AREA
Eglin AFB	Niceville / Valparaiso	Air Force, Army SF	Eglin AFB
Hurlburt Field	Mary Esther	Air Force (AFSOC)	Eglin AFB
NAS Pensacola + Corry	Warrington	Navy, Marines	Pensacola
NAS Whiting Field	Milton	Navy	Pensacola
Tyndall AFB	Near Panama City	Air Force	Panama City
NSA Panama City	Panama City Beach	Navy	Panama City

Getting here

OPTION	DETAIL
Destin–Fort Walton Beach (VPS)	Shares a field with Eglin
Pensacola (PNS) and Northwest Florida Beaches (ECP)	Closest for Pensacola and Panama City bases
By car	I-10 inland; US-98 along the coast

Confirm your BAH area

Bases a short drive apart can be in different BAH areas. Check your rate with your duty ZIP code before you budget.

COUNTDOWN

Before you arrive

Beach-town rentals fill fast in summer, and lodging is tight. Apply for housing early and get flood and wind insurance quotes before you sign anything.

As soon as you have orders 90+ DAYS OUT

- [ ] Apply for base housing as soon as you have orders
- [ ] Call the School Liaison about districts
- [ ] Look up your BAH by base
- [ ] Check which county an address is in
- [ ] Request a sponsor from your gaining unit
- [ ] In EFMP? Contact your family center now
- [ ] Request child care on MilitaryChildCare.com
- [ ] Join local military spouse groups

Book the move 60 DAYS OUT

- [ ] Schedule household goods or plan your PPM
- [ ] Start the rental or home search
- [ ] Get flood and wind insurance quotes
- [ ] Reserve base lodging — pet rooms go first
- [ ] Gather school, shot and IEP/504 records

Final prep 30 DAYS OUT

- [ ] Print orders and copies
- [ ] Book a DEERS/ID card appointment if needed
- [ ] Confirm arrival date with your sponsor
- [ ] Set up utilities and internet at the new address

Hurricane season: June 1 to November 30

Hurricane Michael (2018) and Sally (2020) hit this coast hard. Know your evacuation route and buy flood insurance before June.

BASE NOTES · EMERALD COAST

Eglin and Hurlburt Field

Eglin Air Force Base NICEVILLE / VALPARAISO

- 96th Test Wing, 33rd Fighter Wing (F-35 training) and 7th Special Forces Group
- Mayroad housing: Housing Office (850) 882-4533, ext. 3
- Start with your unit CSS, or the Military Personnel Flight: (850) 882-6331
- 96th Medical Group hospital has the area's only military ER: (850) 883-8227

UNIT CSS | SPONSOR | HOUSING OFFICE | VET CLINIC

Hurlburt Field MARY ESTHER / FORT WALTON BEACH

- 1st Special Operations Wing and Air Force Special Operations Command HQ
- Military Housing: (850) 884-7505 · Commando Inn: (850) 884-7115
- Check in with your unit, then the Commando Welcome Center
- No ER on base — use Eglin or Fort Walton Beach Medical Center

UNIT CSS | SPONSOR | HOUSING OFFICE | CLINIC

BASE NOTES · PENSACOLA AND PANAMA CITY

NAS Pensacola, Whiting, Tyndall and NSA PC

NAS Pensacola and Corry Station WARRINGTON

- Naval aviation training, the Blue Angels and Corry Station information warfare training
- NAS Pensacola Homes: (850) 456-3120 · Housing Service Center (850) 452-5168
- Quarterdeck: Building 1500, (850) 452-4785
- Naval Hospital Pensacola appointments: (850) 505-7171

NAS Whiting Field MILTON

- Primary and helicopter flight training for the Navy, Marines and Coast Guard
- Milton and Pace keep the commute short; Santa Rosa schools
- Family Housing (Whiting Pines): (850) 623-9726

Tyndall Air Force Base BETWEEN PANAMA CITY AND MEXICO BEACH

- 325th Fighter Wing, now flying F-35As
- Tyndall AFB Homes: (850) 286-1700 · Housing Office (850) 283-2737
- Still being rebuilt after Hurricane Michael — expect construction
- US-98 is the only road in and out

NSA Panama City PANAMA CITY BEACH SIDE

- Naval Surface Warfare Center Panama City and Navy diving training
- Housing Welcome Center: (850) 234-4248 — on-base quarters are limited

WHERE TO LIVE

Housing by neighborhood

The Panhandle stretches about 100 miles. Live near your base — summer traffic on US-98 can double drive times.

Base housing BY INSTALLATION

- Every base has family housing; Hurlburt's is small
- Navy bases use Balfour Beatty
- Eglin: Mayroad · Hurlburt: Military Housing
- Have the Housing Office review any lease

Off base PICK BY COMMUTE

AREA	BEST FOR	NOTES
Niceville / Bluewater Bay	Eglin	Popular for schools; 3BR about $2,200
Crestview	Eglin north	Lowest cost; 3BR about $1,900–$2,000
Fort Walton Beach / Mary Esther	Hurlburt	Most rentals; 3BR about $2,050
Navarre	Hurlburt	Quieter; Santa Rosa schools
Milton / Pace	Whiting, NAS Pensacola	Suburban; Santa Rosa schools
Gulf Breeze	NAS Pensacola	Waterfront; higher prices
Pensacola / Warrington	NAS Pensacola, Corry	3BR about $1,900
Lynn Haven	Tyndall, NSA Panama City	Military favorite; 3BR about $2,050

THE NUMBERS

2026 BAH and rent vs. buy

Three BAH areas: Eglin AFB (Eglin, Hurlburt), Pensacola (NAS Pensacola, Whiting) and Panama City (Tyndall, NSA PC).

GRADE	EGLIN WITH	EGLIN W/O	PENSACOLA WITH	PENSACOLA W/O	PANAMA CITY WITH	PANAMA CITY W/O
E-1 to E-4	$2,340	$2,007	$1,794	$1,521	$2,058	$1,713
E-5	$2,433	$2,157	$1,863	$1,644	$2,163	$1,863
E-6	$2,526	$2,250	$2,235	$1,722	$2,442	$1,959
E-7	$2,841	$2,340	$2,256	$1,791	$2,538	$2,058
E-8	$3,189	$2,457	$2,265	$1,941	$2,643	$2,223
E-9	$3,447	$2,586	$2,304	$2,046	$2,766	$2,298
W-1	$2,544	$2,322	$2,253	$1,782	$2,460	$2,037
W-2	$2,985	$2,454	$2,262	$1,938	$2,580	$2,220
W-3	$3,414	$2,589	$2,274	$2,061	$2,712	$2,310
O-1	$2,451	$2,244	$1,914	$1,719	$2,202	$1,953
O-2	$2,523	$2,406	$2,232	$1,842	$2,439	$2,133
O-3	$3,399	$2,592	$2,271	$2,097	$2,709	$2,337
O-4	$3,528	$2,865	$2,457	$2,232	$2,913	$2,538
O-5	$3,612	$3,066	$2,610	$2,244	$3,060	$2,595
O-6	$3,642	$3,393	$2,631	$2,247	$3,084	$2,691

Source: DoD 2026 BAH rates via FedRateCalc

Double-check your rate before you budget — BAH changes every January: travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/

Some high-cost areas also pay CONUS COLA: travel.dod.mil/Allowances/CONUS-Cost-of-Living-Allowance/

Rent or buy?

- Many families buy — Florida has no income tax and homes rent easily
- Get an independent inspection on any home rebuilt after a storm

KIDS

Schools and child care

There are no DoDEA schools in the Panhandle. County lines decide your schools, even when you commute to a base in another county.

DISTRICT OR SCHOOL	SERVES
Okaloosa County	Eglin and Hurlburt areas; strong reputation
Santa Rosa County	Navarre, Milton, Pace and Gulf Breeze
Escambia County	Pensacola; varies widely by zone
Bay County	Tyndall and NSA Panama City; open enrollment
Walton County	Freeport and the 30A area

School Liaisons

Eglin (850) 882-4319 · NAS Pensacola (850) 458-6588 · Tyndall (850) 283-2201.

Military Interstate Compact

Florida is a member — it helps with placement and graduation rules.

Colleges nearby

University of West Florida, Northwest Florida State and Gulf Coast State.

Child care

- Request care on MilitaryChildCare.com as soon as you have orders
- Youth programs run before and after school
- Family Child Care homes on base fill gaps
- Fee assistance can help with off-base care

FAMILY LIFE

Spouse, family and Florida rules

Spouse support

- Family centers help with job searches and federal applications
- Florida offers licensing help for military spouses
- Defense contracting, health care and tourism are big employers
- MyCAA can fund certificates for eligible spouses

Family programs

- Eglin M&FRC: (850) 882-9060
- Hurlburt A&FRC: (850) 884-5441
- NAS Pensacola FFSC: (850) 452-5990
- Tyndall A&FRC: (850) 283-4204

Florida rules for military families

TOPIC	WHAT TO KNOW
State income tax	Florida has no state income tax
Homestead	If you buy, apply by March 1 of the next year
Flood insurance	Citizens policyholders must carry flood insurance by 2027
Driver's license	Service members and dependents with a valid home-state license can keep it
Beach safety	Learn the beach warning flags — rip currents are deadly here

OFF DUTY

Living here

You'll need a car. US-98 runs along the coast and I-10 runs inland; summer tourist traffic is heavy from Destin to Panama City Beach.

Climate

Hot, humid summers, daily storms and mild winters.

Beaches

Sugar-white sand and emerald water from Pensacola to Panama City.

On base

Beach clubs, marinas, golf and outdoor rec at most bases.

Day trips

DESTINATION	DRIVE	WHY GO
Destin	~20 min from FWB	Harbor, beaches and fishing charters
Gulf Islands / Fort Pickens	~20 min from Pensacola	National seashore and a historic fort
National Naval Aviation Museum	On NAS Pensacola	Huge aircraft collection
St. Andrews State Park	~20 min from Panama City	Shell Island boat trips
Blackwater River State Forest	~30 min from Milton	Canoeing and tubing
Scenic 30A / Seaside	~45 min	Beach towns and bike paths
Mobile, AL	~1 hr from Pensacola	USS Alabama Battleship Park
Apalachicola / St. George Island	~1.5 hr from Panama City	Oysters and quiet beaches

KEEP THIS HANDY

Key contacts

Phone numbers change — call ahead to confirm hours before you drive over.

OFFICE	PHONE
Eglin MPF	(850) 882-6331
Eglin Housing Office (Mayroad)	(850) 882-4533, ext. 3
Eglin hospital appointments	(850) 883-8600
Hurlburt Military Housing	(850) 884-7505
NAS Pensacola quarterdeck	(850) 452-4785

OFFICE	PHONE
NAS Pensacola Housing Service Center	(850) 452-5168
Naval Hospital Pensacola	(850) 505-7171
Tyndall Housing Office	(850) 283-2737
Pensacola Navy Lodge	(850) 456-8676
Nurse advice line	1-800-874-2273

Add your own

MY UNIT OR COMMAND

SPONSOR

WHITING CLINIC

TYNDALL CLINIC

Links

Hurlburt housing · Navy housing (CNIC) · Military OneSource installations · BAH Rate Lookup · Plan My Move

Sources: Military OneSource installation pages; CNIC housing; hurlburt.af.mil; DVIDS and Air & Space Forces (Tyndall); FLDOE school liaison list; Apartments.com and Rentometer (2026); DoD 2026 BAH rates via FedRateCalc.

READY FOR THE FULL PLAYBOOK?

Go step by step with the kits.

Worksheets, trackers and a complete binder setup for every stage of your move.

pcslikeapro.org

hello@pcslikeapro.org

WORKSHEET

Plan your landing

My housing budget

ITEM	AMOUNT
My monthly BAH	$
Rent or mortgage	$
Utilities (estimate)	$
Renter's or homeowner's insurance	$
Left over (BAH minus costs)	$

Neighborhood comparison

AREA / ADDRESS	RENT OR PRICE	COMMUTE TO BASE	SCHOOL DISTRICT	NOTES

First-week checklist

- [ ] Check in with your unit or command
- [ ] Update DEERS; get dependent IDs
- [ ] Turn in travel and moving paperwork
- [ ] Register with Child and Youth Programs
- [ ] Attend newcomers orientation
- [ ] Enroll in TRICARE
- [ ] Enroll kids in school
- [ ] Build your hurricane kit