LOCATION GUIDE

San Diego, California

Housing, BAH, schools and base-by-base notes for the Navy and Marine Corps installations around San Diego.

SERIES

CONUS

PCS

FROM	TO	GUIDE
Your current duty station	San Diego, CA	Area
BRANCHES	**BAH AREAS**	**INSTALLATIONS**
Navy · Marines	San Diego + Pendleton	6 covered

INSIDE THIS GUIDE

- Installations at a glance
- Before-you-arrive checklist
- Navy base notes
- Marine Corps base notes
- Housing and the waitlist
- BAH and the cost of living
- Schools and child care
- Spouse, family and California rules
- Living here and day trips
- Contacts and worksheets

WELCOME

San Diego at a glance

San Diego is the Navy's largest fleet concentration on the West Coast and home to major Marine Corps bases. Great weather and beaches come with the highest costs in this series — plan housing and budget first.

INSTALLATION	AREA	WHO'S THERE	BAH AREA
Naval Base San Diego	32nd Street, south of downtown	Pacific Fleet surface ships	San Diego
Naval Base Coronado	North Island and Silver Strand	Carriers, aviation, Naval Special Warfare	San Diego
Naval Base Point Loma	Point Loma peninsula	Submarines, research and support commands	San Diego
MCAS Miramar	North central, along I-15	3rd Marine Aircraft Wing	San Diego
MCRD San Diego	Next to the airport	West Coast recruit training	San Diego
MCB Camp Pendleton	Oceanside to San Clemente	I MEF, 1st Marine Division	Camp Pendleton

Four things that work differently here

1

Long housing waits

Base housing lists commonly run 18–24+ months.

2

High BAH, higher rent

BAH is among the top in the military, and rent eats most of it.

3

Car rules

California emissions and registration rules apply when you buy or register here.

4

Traffic decides

Choose a neighborhood by commute, not map distance.

Getting here

San Diego International (SAN) sits minutes from downtown, 32nd Street, Point Loma and MCRD. The trolley stops near 32nd Street, and the Coaster train runs the coast to Oceanside.

COUNTDOWN

Before you arrive

In San Diego, the first week of orders matters most: get on every housing list you qualify for and start the child care request right away, even if you plan to live off base.

As soon as you have orders 90+ DAYS OUT

- [ ] Apply for military housing (Navy and USMC lists)
- [ ] Ask which base and gate your command uses
- [ ] In EFMP? Contact EFMP before you house-hunt
- [ ] Compare school calendars (some run year-round)
- [ ] Request a sponsor from your gaining command
- [ ] Request child care on MilitaryChildCare.com
- [ ] Look up BAH for your duty station ZIP
- [ ] Start a rental budget with real listings

Book the move 60 DAYS OUT

- [ ] Schedule household goods or plan your PPM
- [ ] Check if your car meets California emissions rules
- [ ] Plan for TLE — temporary lodging can run long here
- [ ] Book a Navy Lodge or Navy Gateway Inn early
- [ ] Gather school, shot and IEP/504 records

Final prep 30 DAYS OUT

- [ ] Confirm check-in details with your sponsor
- [ ] Book a DEERS/ID appointment if needed
- [ ] Pack registration and insurance in the car
- [ ] Set up utilities and internet if you've signed a lease

Expect to rent first

Even families who want base housing usually rent off base for part or all of the tour. Budget deposits, first month's rent and possibly furniture rental before you arrive.

BASE NOTES · NAVY

Navy installations

Naval Base San Diego 32ND STREET

- Principal homeport of the Pacific Fleet, with more than 50 ships and 150 tenant commands
- No family housing on the base itself; Navy neighborhoods are spread across the county
- Main gate off Harbor Drive; the trolley stops nearby
- Navy Lodge, the big commissary and the Fleet and Family Support Center are here

COMMAND QUARTERDECK | SPONSOR | HOUSING OFFICE | FFSC

Naval Base Coronado NORTH ISLAND · SILVER STRAND

- NAS North Island hosts carriers and aviation squadrons; the Silver Strand side hosts Naval Special Warfare and amphibious units
- Coronado schools are highly rated, with some of the highest rents in the county
- Morning traffic over the Coronado Bridge and through town is the big commute factor
- Imperial Beach and Chula Vista are popular, more affordable options to the south

COMMAND QUARTERDECK | SPONSOR | HOUSING OFFICE | CLINIC

Naval Base Point Loma POINT LOMA PENINSULA

- Submarine and research commands on a narrow peninsula with limited roads
- Branch medical clinic on base; Balboa hospital is about 15 minutes away
- Point Loma and Ocean Beach are close but pricey; Clairemont and Mission Valley are common picks
- Sunset Cliffs and Cabrillo National Monument are right next door

COMMAND QUARTERDECK | SPONSOR | HOUSING OFFICE | CLINIC

BASE NOTES · MARINE CORPS

Marine Corps installations

MCB Camp Pendleton OCEANSIDE · NORTH COUNTY

- More than 125,000 acres and 17 miles of coastline, home to I MEF and the 1st Marine Division
- Several public schools operate on base, run by local districts
- Oceanside is 10–30 minutes away; Temecula and Murrieta are cheaper but 45–75+ minutes
- Own BAH area; housing by two providers across dozens of on-base neighborhoods
- Naval Hospital Camp Pendleton is on base
- San Clemente, at the north gate, is in Orange County

UNIT / IPAC | SPONSOR | HOUSING OFFICE | MCFTB

MCAS Miramar NORTH CENTRAL SAN DIEGO

- Home of the 3rd Marine Aircraft Wing, just off I-15 and I-805
- The fall air show is one of the biggest in the country
- Central location: Mira Mesa, Scripps Ranch and Clairemont are quick commutes
- Branch medical clinic on base; on-base vet clinic for pets

UNIT / IPAC | SPONSOR | HOUSING OFFICE | VET CLINIC

MCRD San Diego NEXT TO THE AIRPORT

- West Coast recruit training, mostly drill instructors and support staff
- Families attend Friday recruit graduations on the parade deck
- Central location near Point Loma, Old Town and downtown
- Housing is through the Navy and Marine neighborhoods around the county

UNIT / IPAC | SPONSOR | HOUSING OFFICE | MCFTB

BASE NOTES · CAMP PENDLETON

Camp Pendleton up close

Camp Pendleton is its own world: 125,000+ acres between Oceanside and San Clemente, its own BAH area and two housing providers. Here is what Pendleton families need beyond the San Diego basics.

1

Check in at the IPAC Inbound Center

Building 13107, across from the 13 Area Mess Hall. Weekdays 7:30 AM to 4:30 PM: (760) 763-5203. After hours, the duty on the first deck endorses orders: (760) 725-6271.

2

Families: Welcome Aboard Brief

MCCS hosts a Welcome Aboard Brief for Marines and spouses. Ask your unit or Marine Corps Family Team Building for the next date.

On-base housing TWO PROVIDERS

- Liberty Military Housing: 7,000+ homes in 22 communities, assigned by rank
- Apply as soon as you have orders — waits can run many months
- Hunt Military Communities: the three DeLuz neighborhoods near the Fallbrook side
- Main Housing Office: (760) 725-5995 — they can also review off-base leases

Off base PICK BY GATE

TOWN	CLOSEST GATE	COMMUTE AND NOTES
Oceanside	Main Gate (Vandegrift Blvd)	10–25 min; beach town, most rentals
Vista / Carlsbad	Main or San Luis Rey	20–35 min; Carlsbad is pricier
Fallbrook	Fallbrook Gate	10–20 min; rural, more space
San Clemente	San Onofre / Cristianitos	10–20 min; Orange County, high rents
Temecula / Murrieta	Fallbrook Gate	45–75+ min; cheapest, longest drive

Schools follow the address

On-base schools are run by Oceanside Unified and Fallbrook Union Elementary. San Clemente families are in Capistrano Unified. Check the district before you sign.

WHERE TO LIVE

Housing and the waitlist

Liberty Military Housing manages about 9,000 Navy and Marine homes across San Diego County, and Camp Pendleton adds two more providers' neighborhoods. Waits of 18–24+ months are common.

Military housing APPLY THE DAY ORDERS ARRIVE

- Navy neighborhoods include Murphy Canyon, Admiral Hartman, Gateway Village and Villages at Serra Mesa — they're open communities, not behind a gate
- Your full BAH goes to rent, which can be a deal in pricey areas
- Call the Family Housing Welcome Center (619) 556-8443 to get on the list
- Ask about short-notice openings in less-requested neighborhoods

Off base TYPICAL 3-BEDROOM RENT

AREA	GOOD FOR	RENT
National City / Chula Vista	32nd Street and Coronado	$2,400–$3,600
Point Loma / Clairemont	Point Loma, MCRD, Miramar	$3,200–$4,500
Coronado	North Island, NAB Coronado	$4,500–$6,500+
La Mesa / El Cajon / Santee	Inland value, 20–30 min	$2,600–$3,400
Mira Mesa / Poway	Miramar	$3,200–$4,200
Oceanside / Vista	Camp Pendleton	$2,800–$3,600
Temecula / Murrieta	Pendleton budget option	Lower; long commute

Watch for rental scams

Listings that ask for a deposit before you see the home are a red flag. Use the Housing Service Center to check landlords and review a lease before you sign.

THE NUMBERS

2026 BAH and the cost of living

Most San Diego bases fall in the San Diego, CA housing area. Camp Pendleton has its own. Monthly rates below; confirm yours with the DoD calculator.

GRADE	SD WITH	SD WITHOUT	PENDLETON WITH	PENDLETON W/O
E-1 to E-4	$3,666	$2,763	$3,627	$2,739
E-5	$3,975	$3,147	$3,963	$3,093
E-6	$4,404	$3,387	$4,398	$3,324
E-7	$4,446	$3,678	$4,494	$3,642
E-8	$4,488	$4,065	$4,596	$4,056
E-9	$4,671	$4,188	$4,779	$4,182
W-1	$4,425	$3,564	$4,419	$3,513
W-2	$4,464	$4,062	$4,536	$4,053
W-3	$4,521	$4,206	$4,662	$4,197
O-1	$4,032	$3,351	$4,023	$3,285
O-2	$4,401	$3,873	$4,395	$3,855
O-3	$4,518	$4,248	$4,659	$4,239
O-4	$5,082	$4,440	$5,085	$4,494
O-5	$5,493	$4,458	$5,391	$4,548
O-6	$5,541	$4,494	$5,439	$4,641

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?

- Most military families rent here; home prices are far above what BAH covers for most ranks
- Buying can work for long tours or repeat San Diego assignments — run the numbers with a VA lender

KIDS

Schools and child care

There are no DoDEA schools in San Diego. Your address decides the district, and some districts run year-round calendars — check before you sign a lease.

DISTRICT	SERVES
San Diego Unified	Most of the city, K–12; School Choice applications open in November
Coronado Unified	Coronado; highly rated
Chula Vista Elementary / Sweetwater Union High	South Bay; Navy school liaisons support these districts
Poway Unified	Poway, Rancho Bernardo, part of Mira Mesa; highly rated
Grossmont Union High	La Mesa, El Cajon and Santee high schools
Oceanside Unified / Fallbrook Union	Camp Pendleton area, including schools on base

Purple Star schools

California recognizes schools that go the extra mile for military kids.

Military Interstate Compact

Helps with records, placement and graduation rules when you move mid-year.

School Liaison Officers

Navy and Marine SLOs help with enrollment, district choice and IEP transitions.

Child care

- Request on-base Child Development Center care on MilitaryChildCare.com the day you get orders — waits are long
- Youth programs run on most bases for before- and after-school care
- Child Development Homes (in-home care on base) can fill gaps
- Fee assistance programs can help with off-base care when base care is full

FAMILY LIFE

Spouse, family and California rules

Spouse support

- Fleet and Family Support Centers and Marine Corps Family Team Building help with jobs and résumés
- California offers expedited and temporary licenses for many professions to military spouses
- A big civilian job market in defense, biotech, health care and tourism
- MyCAA can fund certificates for eligible spouses

Family programs

- EFMP enrollment at the Naval Branch Medical Clinic (619) 532-8586
- New parent support through FFSC and MCFTB
- Free counseling through Military OneSource and the FFSC
- MWR beaches, marinas and campgrounds

California rules for military families

TOPIC	WHAT TO KNOW
State income tax	Nonresident military pay isn't taxed by California; spouses should check MSRRA rules
Driver's license	Active duty and dependents can keep a valid home-state license
Vehicle registration	You can keep home-state registration; California offers a reduced military fee if you register here
Emissions	Cars must meet California standards; used out-of-state cars generally need to pass before CA registration
Sales tax	About 7.75% in most of San Diego County
Mexico travel	Many commands require a brief or approval before you cross the border — ask first

Wildfire season

Late summer and fall bring Santa Ana winds and wildfire risk. Sign up for county emergency alerts and keep a go-bag ready.

OFF DUTY

Living here

A car is still a must for most families, but the trolley and Coaster train help with some commutes. I-5, I-15, I-805 and the Coronado Bridge set the rhythm of your day.

Climate

Mild year-round, with "May Gray" and "June Gloom" on the coast. Inland areas get hotter summers.

Shopping

Big commissaries and exchanges at 32nd Street, Miramar, North Island and Pendleton.

On base

MWR beaches, marinas, golf, campgrounds and gear rental at several bases.

Day trips

DESTINATION	DRIVE	WHY GO
Balboa Park and the San Diego Zoo	In town	Museums, gardens, the zoo
USS Midway Museum	In town	A carrier museum on the bay
La Jolla Cove	~20 min	Sea lions, tide pools, kayaking
Coronado Beach	~15 min	Wide, family-friendly beach
Legoland / Carlsbad	~40 min	Theme park and the flower fields
Safari Park (Escondido)	~45 min	Wildlife park run by the zoo
Julian	~1 hr	Mountain town and apple pie
Temecula	~1 hr	Wine country and hot-air balloons
Anaheim / Los Angeles	~1.5–2.5 hr	Disneyland, studios and pro sports
Joshua Tree / Anza-Borrego	~2–2.5 hr	Desert hikes and spring wildflowers

KEEP THIS HANDY

Key contacts

These Navy Region Southwest numbers cover most San Diego families. Fill in your own command and Marine Corps contacts on the base notes pages.

OFFICE	PHONE
NBSD base operator	(619) 556-1011
Family Housing Welcome Center	(619) 556-8443
FFSC Naval Base San Diego	(619) 556-7404
FFSC Murphy Canyon	(858) 277-4259
Personnel Support (PSD)	(619) 556-2005
ID Card Lab	(619) 556-9248
Household Goods office	(619) 556-6683
Emergency Operations Center	(619) 556-7615

OFFICE	PHONE
Naval Medical Center (Balboa)	(619) 532-6400
EFMP enrollment	(619) 532-8586
Child Development Center	(619) 556-8491
Navy Lodge NBSD	(619) 234-6142
Navy Gateway Inns	(619) 556-8672
Region Legal Service Office	(619) 556-2211
Base security	(619) 556-6460
Miramar vet clinic	(858) 577-6552

Links

Navy Life Southwest · Liberty Military Housing · MCCS Camp Pendleton · MilitaryINSTALLATIONS · DoD BAH calculator · Plan My Move

Sources: PCS Pay It Forward Naval Base San Diego guide; FamilyMedia Camp Pendleton guide; MyBaseGuide Navy San Diego directory; California Highway Patrol military personnel page; DoD 2026 BAH rates.

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	$
Utilities and internet	$
Renter's insurance	$
Left over (BAH minus costs)	$

Neighborhood comparison

AREA / ADDRESS	RENT	RUSH-HOUR COMMUTE	DISTRICT AND CALENDAR	NOTES

First-week checklist

- [ ] Check in with your command
- [ ] Update DEERS; get dependent IDs
- [ ] Turn in travel and moving paperwork
- [ ] Register with Child and Youth Programs
- [ ] Confirm your spot on the housing list
- [ ] Enroll in TRICARE
- [ ] Enroll kids in school
- [ ] Visit FFSC or MCFTB for the loan locker