BASE & COMMUNITY HOUSING INFORMATION/RENTING TIPS

ATTENTION ALL SERVICE MEMBERS: It is highly recommended that all newly assigned personnel report, in person, to the Military Housing Office (MHO) for counseling and guidance before entering into any agreement, written lease, or rental/sales contract for off-base housing. Military personnel are prohibited from buying or renting/leasing property from an owner/agent under restrictive sanction. You are advised to contact the housing office before signing a lease so you can be made aware of any restricted areas, if any, and obtain other information mentioned below. Fortunately, there are no restricted housing areas adjacent Hurlburt Field, therefore, your selection of a housing location remains solely a personal preference. You can also check out the local area crime stats and maps by accessing the Sheriff's office website: http://sheriff-okaloosa.org

DORMITORY INFORMATION: Single and unaccompanied enlisted personnel, grades E1-E4 with less than three years of service, must check in with Dormitory Management before going off base for housing. The central dorm management office is located on the West Campus in dorm 90367, room A123. With PCS orders in hand, sponsors may sign for a room key prior to arrival of inbound member. Permanent party unaccompanied housing consists of 8 dorms. There are three 48 person dorms, the first to be built from the ground up and constructed as Dorms for Airmen (D4A). Each suite has four private rooms/baths and a shared kitchen/laundry closet common area. There are two 144 person dorms constructed as 1+1 with a shared bathroom and kitchen area. The remaining dorms were constructed as 2+2 with a shared bathroom. All private rooms are equipped with a small refrigerator and microwave.

BASE HOUSING CATEGORIES & MHO REFERRAL POLICY: Assignments are based on family size and the following categories: JNCO (Enlisted E-1 thru E-6), SNCO (E-7 and E-8), Chief Prestige (E-9), CGO (O-1 thru O-3), FGO (O-4 thru O-5), SO (O-6), GO (O-7-10). MHO validates referrals to Corvias once service member submits the housing application, DD 1746; PCS Orders; Sex Offender Disclosure and Acknowledgement, AF Form 4422; and verifies 6 months remaining on station. By signing the application and submitting it to the housing office the service member has effectively authorized the MHO and Privatized Housing to share the member's personal information between the co-located offices to complete the application process.

Corvias is the property management company in charge of leasing base housing units. There are currently four housing areas; Live Oak Terrace and Pine Shadows on the main base, and Soundside Manor and Osprey Landing on the south side of Hwy 98. Leases (assignments) are made through the Corvias leasing office which is co-located with the MHO at 123 McMillan Street, adjacent the Youth Center and just outside the Pine Shadows housing area. As with most leases, when you are assigned to privatized base housing you will sign a 1-year contract with Corvias (subject to early termination based on receipt of orders). Your BAH will not stop as it did when being assigned to traditional MFH. Instead, you will continue to draw BAH and establish an allotment to Corvias for the exact amount of BAH at with-dependent rate for your pay grade. Unlike most rent payments however, it is paid in arrears which means instead of paying in advance on the first of the month, your payment is at the end of the month for time already stayed.

Drayage and Storage: DRAYAGE: Service Members are entitled to one local Government-paid move into base Privatized Housing (PH) after a PCS. Subsequent moves into PH for the convenience of the member are at member's expense. Military tenants are also entitled to a paid move to facilitate construction, renovation or demolition. STORAGE: If you have large items that will not fit into your base housing residence, submit a list of the items to the MHO and request Government storage for the duration of your assignment to base housing.

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Impact of BAH on Supplemental Entitlements: If you receive or will be applying for any federal supplemented programs, such as SNAP, WIC, or other related entitlements, the MHO will need to certify Privatized Housing occupancy for federal food, school lunch and other related programs. Such federal programs may include or exclude your BAH in the calculation of income.

OFF BASE REFERRAL SERVICES / COMMUNITY INFORMATION: There are good number of communities within a one hour drive of Hurlburt Field, however, most people choose to live nearby. Communities nearest Hurlburt Field are Mary Esther and Fort Walton Beach. Niceville is a couple of miles north of Eglin AFB that is about 11 miles from Hurlburt's back gate. Other nearby communities are: Shalimar—about 8 miles northeast; Crestview—about 25 miles north on Hwy 85; and Navarre—about 15 miles west of the base on Hwy 98.

The average rent for one and two-bedroom apartments is \$750 - \$1,150. The average rent for single homes, duplexes, and townhomes, depending on number of bedrooms/bathrooms, is \$950 - \$2,300. Most of the rentals in the area require a 12-month agreement/lease, and all require at least 30 days written notice of termination.

The MHO has contact information for some Realtors and property management companies. The government sponsored rental property search website is HOMES.mil. Although no longer sponsored by the government, AHRN.com is still a good source to search for a home. There are also several other websites available to assist you in finding a residence:

http://www.okaloosamls.com/public_search.html is a local realtor-based, multiple-listing service that allows public access.

Other Rental Websites: - https://www.zumper.com/apartments-for-rent/near-hurlburt-field-fl /// www.zumper.com/apartments-for-rent/near-hurlburt-field-fl /// www.apartments.com /// www.apartments.com /// www.apartmentsuled.com /// <a href="ht

Short-term rentals (condos/apartments) are limited and expensive, (average \$1,500 - \$2,800). Short-term rental houses are all but nonexistent.

Security deposits are normally equal to one (1) month's rent. Some landlords require first and last month's rent plus a security deposit. Landlords / owners usually require a credit check, and charge an application fee of \$25 - \$50 (non-refundable).

Many of the local landlords / owners do not allow pets. If pets are accepted, restrictions limit the type, size, and number of pets. A non-refundable pet fee / deposit may be required (average \$150 - \$350).

There are no mobile home parks on base. Mobile home parks are not readily available off base. However, Hurlburt Field Force Support Squadron operates a RV Campground located approximately two miles from the East Gate North on Martin Luther King, Jr. Blvd.

ELECTRICITY DEPOSIT WAIVER: For active-duty members only; the MHO has a program with Gulf Power Company to wave your deposit that would otherwise be \$250.00. The utility service waiver request must be in the active-duty member's name, and validated by the MHO. Therefore, the **active-duty member** must apply in person at the Hurlburt Field Housing Office. There are no deposit waiver programs for gas or water/sewer/garbage services.

FAIR HOUSING GREVANCE POLICY: The Fair Housing Amendments Act of 1988 states it is illegal to discriminate against any person because of race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18), or disability in the sale or rental of housing or residential lots, in advertising the sale or rental of housing, in the financing of housing, in the provision of real estate brokerage services, and in the appraisal of housing. Blockbusting is a form of unlawful housing discrimination. More information is available at:

If a service member believes they have been discriminated against in housing, they are advised to immediately report the incident to the MHO. More information on policies and procedure is contained in AFI32-6001, DoD 4165.63-M, DoDI 1100.16, DoDD 1020.1 and AFJI 31-213. A member may take *any*

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/yourrights

of the four following steps in making a housing discrimination complaint:

• File a complaint through command channels, starting with the MHO. Be sure to include a detailed statement of the facts in the case. The problem can often be resolved at this level.

- File a complaint with the Fair Housing Continuum, Inc. at 4760 N US Highway 1, Suite 203, Melbourne, FL 32935. Phone number: (321) 757-3532.
- File a complaint directly to the Department of Housing and Urban Development (HUD) using HUD Form 903 (1/02) and/or to the Department of Justice (DOJ) in the United States. To file online go to: http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/online-complaint
- File a lawsuit in civil court.

FORECLOSUERS: A military member in a current lease, who receives a notice to vacate the property due to foreclosure, may be entitled to a paid move (Short-Sales do not qualify). Take the notice to vacate and a signed copy of the lease to the Housing Office to determine your eligibility.

THE SEARCH PROCESS: When checking out potential rentals drive around the community. You should get to know the surrounding areas at all times of the day. Most of us look for housing during the daytime hours. When you have narrowed down your choice of rentals, go back in the evening to see how the atmosphere has changed, how much lighting is in the area, the noise level, etc. Also, if you can drive around during a heavy rain you can see if the area is subject to flooding.

When visiting the apartment communities, you will probably be shown a model. If you only see a model, then ask if all the apartments are like the model or if each apartment has a different layout, colors, carpet, etc. You should always see the unit that you will be renting to make sure it is acceptable BEFORE you sign the lease. Be sure to walk through / around the property; check the laundry rooms, and if possible, ask other tenants for their opinion.

When looking at houses for rent, the landlord will normally set up an appointment for you to tour both the house and the grounds. While viewing the property, make a list of any questions you may have to discuss with the landlord / owner before making a commitment.

Deposits & holding money: Be careful about making any deposits unless you have definitely decided to move into the unit. A tenant who puts down a deposit or holding money, but then decides not to occupy the unit, may not be entitled to a refund.

Know what's in the Lease before signing: Be sure you understand ALL the rights you are entitled to and limitations you will accept. If you do not completely understand every clause in your lease, do not sign it! You should contact the Base Legal Office at 884-7821 for an appointment to have the lease reviewed to address your specific questions requiring clarification prior to signing.

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LANDLORD / TENANT LAW AND MILITARY CLAUSE: The portion of Florida Statutes covering rental law is contained in Chapter 83, Part II, "Florida's Landlord/Tenant Law." It explains rights and responsibilities of both the landlord and tenant, and what the landlord or tenant can do if the either fails to meet their obligations. The MHO can provide you a summary of Chapter 83, Part II. Also, paragraph 83.682, "Termination of Rental Agreement by a Service Member" covers the rights of a service member on orders (PCS, Separation, Retirement, extended TDY, or a government paid move into base housing) to terminate a lease. You will need to provide a letter of intent to move with at least 30-day notice and a copy of the orders. See MOVING-OUT PROCESS on page 7.

**IMPORTANT: Review your lease for a Military Clause outlining guidance for early termination. If there is no Military Clause in the lease, ensure the lease does not include a statement waiving your Servicemembers Civil Relief Act (SCRA) rights. The purpose of the SCRA is to relieve the military member and/or spouse of lease term obligations due to receiving PCS orders or deployment exceeding 60 days. For further information on the Federal Law, refer to: U.S.C. Title 50 app 517/535, Servicemembers Civil Relief Act.

Premature termination of a lease can be extremely expensive and aggravating if not done properly. There could be even more penalties involved depending on what's in your lease. Please read the "termination" paragraphs of your lease carefully, **they are not all the same**. If military clause is not specified in the lease at move-in, the MHO can provide you a one page excerpt of paragraph 83.682 that has a place for tenant and landlord to sign acknowledging understanding of the military clause, if needed.

MAKE SURE YOU KNOW IF THERE IS A TERMINATION FEE OR PENALTY FOR NOT FULFILLING THE LENGTH OF THE LEASE.

If you sign a lease for a specified amount of time, you are legally obligated to pay rent for the entire time. If an agreement is reached to let you out of the lease, IT MUST BE IN WRITING (check with the Base Legal Office on the correct procedure and proper documentation). Remember to always keep a copy of any paperwork related to your rental agreement. At minimum you should know the following:

- Does the lease spell out the exact amount of rent due each month, when it is due, and whether or not there is a grace period (usually 3-5 days) in which to pay before a penalty is charged? Does the lease state the required form of payment (money order, cashier check, allotment, etc.) and does the lease provide the address or payment location? Is there a clause allowing your landlord to increase the rent before the lease expires?
- Does your lease clearly state the length of the rental (i.e. weekly, monthly, yearly)? What happens at the end of the original lease if you choose to stay? Can you stay and does the rent increase? Does the lease automatically renew and for how long? How much notice must be given by either party if the lease is not renewed or you choose to move? Does the lease require you to give your vacating notice at a certain time and how much notice is required? Remember to always give notice on time, in writing, and have the landlord sign that they received the notice. You must also provide a forwarding address. You don't want to jeopardize your deposit refund or incur any additional costs.
- Does the landlord require a security deposit? Does the landlord require a pet deposit or pet fee? Is all or a portion of both deposits refundable when you move? Are there any termination fees? Does the lease require you to have the carpet cleaned or have a pest control company spray for flees?

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- Is pest control service provided or is it your responsibility? If provided, ask how often the service is provided, and how the work will be accomplished. Is an appointment made to gain access, and what type of chemicals will be used? Will it be harmful to children or pets?
- What are the conditions under which your landlord has the right to enter your rental residence?
- Does the lease state who is responsible for repairs? Know the name and telephone number of the person to contact for repairs or are repairs to facility and furnishings your responsibility? If the landlord promises to make repairs/improvements, ask for it in writing. Unwritten or implied promises may not be kept.
- Are verbal promises/agreements made to you clearly spelled out in the lease? (Additions / deletions from the text of the lease must be initialed and dated by both you and your landlord.)
- Can you sublease the unit you are renting? If you are considering a roommate, can a person whose name is not on the lease share with you?
- Is the rental located in a "deed restricted" community, "homeowners association" or a 55+ community? If so, always obtain a copy of the restrictions for review before signing the lease.
- Know who maintains the yard, cuts the grass, etc. If it is your responsibility, determine your assigned area / boundaries. Does the landlord provide the equipment?
- Does the lease state who pays the utilities?
- Does your lease have any termination clauses or addendums? See Florida Statute Title VI (Civil Practice and Procedure), Chapter 83 (Landlord & Tenant), 83.682: Termination of rental agreement by a service member for specifics on military terminating their lease for PCS or TDY.
- If you give a landlord a deposit to hold an apartment or house and then change your mind, is your deposit refundable? Remember to have it in writing.

Make sure all blanks are filled in before you sign any type of paperwork. Anything that the landlord has agreed to do or allow must be in writing. Always get a copy of what you've signed, immediately. Once you sign a lease, you are obligated for the duration of the lease unless you are exercising the "Military Clause" or paying some hefty early termination fees.

BOTTOM LINE - Get Everything in Writing!

LIVING IN THE RENTAL: When you get the keys to your rental, tour your apartment / home and make a thorough inspection of the condition of the property, inside and out. Do this within the first 48 hours unless your contract states otherwise. Items to check for include carpet stains, cuts or burns on the countertops and floors, chips in porcelain, damage to wallpaper, overall cleanliness, and anything else that you might be held liable for when you move out. **If in doubt, write it down!**

Condition Checklist: Ensure there's a clause in the lease stating both you and the landlord / manager will sign and date a condition checklist that will then become a part of the lease. Have the landlord acknowledge receipt, and date YOUR COPY. Upon termination of your rental you should complete the move out inspection using the original form with the same individual, if possible. Having a condition checklist signed and dated by the landlord/manager could make a difference in getting your deposit back. If the landlord does not provide one at check-in, a form is in the MHO welcome packet that you can use. If the damages are really noteworthy, take pictures. If there are any disputes, you will need to prove your case. CONDUCT ALL BUSINESS IN WRITING, GET ALL AGREEMENTS IN WRITING, and if you need a witness, they should not be related to you.

Requesting Repairs: Most properties will have an e-mail, website, and/or phone number to use for repair requests. If e-mail is used, recommend you keep a copy of your e-mail request until the repair(s) are completed. If using a website or phone number, recommend you make yourself a note as to when you called in the repair (date, time, what repair was for, and who you spoke with).

Always pay rent on time. If you're going to be out of town, make prior arrangements with the landlord. If something unexpected comes up and you know you're going to be late with the rent, don't wait for the landlord to track you down, go to the landlord as soon as you know there's going to be a problem. Hopefully your landlord will work with you. If not, the landlord may terminate the rental agreement.

Standards of Conduct: Military personnel and their dependents will abide by all local laws and ordinances and the provisions of leasing agreements which are binding contracts. Extending the same respect toward local citizens and their property as would be expected if roles were reversed will help to negate issues and avoid tenant / landlord problems.

The following reminders should be helpful in maintaining good tenant and landlord relationships thereby contributing to the continued good citizen image of military personnel and their families.

- Read and understand all the terms of the leasing agreements, and abide by them.
- Pay rent and other fees by due date.
- Learn and abide by all house rules, particularly in multiple dwelling units.
- Control children and pets.
- Avoid disturbance of neighbors, especially by late evening noises.
- Maintain the interior and exterior of your quarters properly.
- Avoid damage to private property, but when damage does occur make necessary repairs or pay assessments promptly.
- Notify the owner or manager promptly of needed repairs.
- Give required notice to vacate occupancy in accordance with Florida Law.
- Keep up the vard and exterior, as specified in the lease.
- Leave the facilities in a clean and undamaged condition, ready for immediate occupancy. (This should be done even if it is not spelled out in the leasing agreement.)

INSURANCE: In many states the landlord is under no obligation to purchase any insurance coverage for the leased premises. You should always ask about any landlord provided insurance coverage. If the landlord purchases the insurance, you should inquire into the nature of the policy. What protection does it provide you (the tenant)?

Remember, if the premises are damaged or destroyed by **fire due to the fault of the tenant** and the landlord has insurance, the landlord will collect from the insurance company. In most of these cases, the landlord's insurance company will then sue (you) the tenant to recover the amount it paid the landlord. In addition, if the landlord has no insurance, then the tenant may be sued directly.

At a minimum, you should consider obtaining fire insurance coverage. Many people choose to obtain a homeowner's policy specifically designed for rental property. These types of policies are offered by many insurance firms. **Renters insurance** not only protects against damage the tenant causes to the landlord's property, but also covers loss or damage to the renter's own furniture and belongings.

SECURITY DEPOSITS: When you move out, your landlord must either return your deposit (plus interest if applicable, see Florida Statue 83.49) within 15 days of lease termination, or justify in writing, within the 30-day period, why they are keeping a portion or all of the money. The justification must be sent by certified mail to your last known mailing address. If the notice is not sent as required, within the 30-day period, the landlord forfeits his right to impose a claim UNLESS you failed to give proper notice prior to vacating. If the tenant objects to the landlord retaining all or a portion of the deposit, the matter may be taken to Small Claims Court.

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TENANT / LANDLORD COMPLAINT PROCESS: Effective application of these renting tips will prevent most problems that could be encountered in the rental market. If not, report problems or complaints that you are unable to resolve to the MHO who will hopefully be able to assist you in finding a satisfactory resolution.

This handout is not intended to answer all problems you may encounter, but merely to acquaint you with issues often raised when renting property and hopefully help you avoid them. Since it is easier to advise a person how to stay out of trouble than it is to assist that person after he or she has gotten into trouble, you should make every effort to be conscious of those areas of the law which may affect you. Legislative changes, court interpretations, and agency regulations may significantly affect this material.

If you have any doubts or questions at all about the full consequences of anything you are contemplating, or are involved in, please contact an attorney. Remember, there is no reason to commit yourself to something you do not fully understand when professional help is available.

THE MOVING-OUT PROCESS: Be sure to check your lease / agreement for any specified conditions or time periods. Prior to moving out of your rental, schedule a checkout appointment with your landlord. Schedule your appointment a day or two prior to your actually having to turn in the keys, this way you have time to correct any problems you are not able to correct on the spot. Walk through the unit together. Use the condition checklist that you filled out when you moved in!

Giving Notice. Vacate notices can be tricky so make sure you understand exactly what is required of you. When giving your notice, ALWAYS put it IN WRITING and get the landlord to acknowledge receipt and date YOUR COPY. Make sure to include a good forwarding address. If you mail your notice, make sure to send it CERTIFIED MAIL (return receipt requested).

Timing of Vacating Notice. There are normally 3 different times when a landlord may require notice to be given: 1) prior to rent due date; 2) no later than the rent due date; and 3) 30-day notice at any time during the month. The following are examples of how each type of notice will work in a given situation. Assume in each situation a 30-day notice is required and rent is due the first of the month.

- If notice must be given PRIOR to the rent due date, in order to be out of the rental by 31 July, you must give notice BEFORE 1 July. If you wait until the 1st of July, you can be obligated until 31 August.
- If notice must be given no later than the rent due date, then in order to be out by 31 July you must give notice no later than 1 July.
- If 30-day notice can be given at any time of the month, and you gave notice on 10 July, then you would need to be out of the rental by 10 August. However, make sure this is how it works with your landlord. The landlord might actually count exactly 30-days, which means if you count 10 July your notice would expire 8 August.

LOAN CLOSET ITEMS: Contact the Airmen & Family Readiness Center, 220 Lukasik Ave (Bldg 90213), (850) 884-5441, to inquire about their loan closet items. The Airman's Attic in (Bldg 90320) (850) 884-7769) may also have some used free household items. Their hours of operation are 10AM – 2PM Monday, Wednesday, and Friday.

COIN LAUNDRIES:

Rite Coin Laundry (850) 664-0089

67 Beal Pkwy NE

Fort Walton Beach, FL 32548-4820

A 24 Hour Coin Laundry (850) 244-5175

611 James Lee Rd

Fort Walton Beach, FL 32547-2319

Joy Coin Laundry (850) 862-6652

1314 Lewis Turner Blvd

Fort Walton Beach, FL 32547-1119

APPLIANCE AND FURNITURE RENTALS: Furnishings Management only provides loaner kits at overseas locations. There are no provisions for government provided loaner kits in the lower 48 states. Therefore, if you need appliances or furniture while waiting for HHG shipment you will have to rent it.

AARON'S

FORT WALTON STORE (F115) (850) 315-0266

796 Beal Pkwy NW Suite 4 Fort Walton Beach, FL 32547

AARON'S

CRESTVIEW STORE (C1219) (850) 682-3014

4387 S Ferdon Blvd Crestview, FL 32536

Rent-A-Center

119 Racetrack Rd NW (850) 863-4555

Fort Walton Beach, FL

Open until 7 PM

Rent-A-Center

2503 S Ferdon Blvd (850) 682-6193

Crestview, FL Open until 7 PM

TEMPORARY LODGING: Contact Commando Inn lodging at 850-884-7115 and request a full 30 day reservation. Pet friendly units are very limited. If on base accommodations are not available when arriving, they can refer you to temporary lodging off base. Off-base temporary housing and month to month leases can be found on www.AHRN.com under "**Temporary Lodging.**"

ONGOING ASSISTANCE: Once you receive orders to leave the installation, the MHO can assist you with the information required to forward a housing application to your next base. You may also sign into HOMES.mil and search for off base rentals around the world.

SCHOOL INFORMATION: Go to the following websites to search for information on Okaloosa County or Santa Rosa County schools:

Residences located in Okaloosa County - Website: http://www.okaloosaschools.com/

Residences located in Santa Rosa County - Website: https://www.santarosa.k12.fl.us/

OKALOOSA COUNTY PRIVATE SCHOOLS: Following are some private schools in Okaloosa County. More detailed information can be found on-line by searching *Okaloosa County Private Schools*.

Cinco Christian School

26 Yacht Club Drive Ft Walton Bch, FL 32548 (850) 243-7515 167 students | **Gr. PK – 8** (Baptist)

Calvary Christian Academy & Preschool

535 Clifford Street Fort Walton Beach, FL, 32547 (850) 862-1414 227 students | **Gr. PK – 12** (Christian)

Montessori Learning Center

204 Hospital Drive NE Ft Walton Bch, FL 32548 (850) 244-1775 28 students | Gr. **PK - KG**

Rocky Bayou Christian School

2101 North Partin Drive Niceville, FL 32578 (850) 678-7358 698 students | Gr. **PK** – **12** (Christian)

Lakewood Christian School

6250 Old Bethel Rd Crestview, FL, 32536 (850) 683-1114 98 students | **Gr. K – 9** (Christian)

Destin Christian Academy

201 Beach Drive Destin, FL 32541 (850) 837-7247 54 students | **Gr. K – 6** (Baptist)

Heritage Academy

428 Racetrack Road NE Ft Walton Bch, FL, 32547 (850) 862-6227 15 students | **Gr. 3 – 12** (Christian)

Montessori Children's House

1374 E. Chestnut Ave Crestview, FL 32539 (850) 862-3869 32 students | **Gr. PK - 1** (Non-sectarian)

St Mary Catholic School

110 Robinwood Drive
Ft Walton Bch, FL 32548
(850) 243-8913
396 students | **Gr. PK – 8** (Roman Catholic)

Beulah Christian Academy

109 McGriff St NE Ft Walton Bch, FL, 32548 (850) 243-8452 72 students | **Gr. K – 1** (Baptist)





