

— Welcome to Wichita Falls! —

PCS TO SHEPPARD AFB

Your Wichita Falls Military Relocation Guide

A practical local guide for service members and families moving to Sheppard Air Force Base.



WELCOME TO WICHITA FALLS

You have enough moving pieces in a PCS. My job is to make the home-search side simpler, clearer, and less stressful - even when you are shopping from another state.

Sherri Lucas, REALTOR® | MRP, SRS, NHC, ABR

Team Legacy Realty
940-782-1318
SherriLucasRealtor.com

Local Knowledge. Trusted Advice. Real Results.

Helping military families get settled near Sheppard AFB with local guidance, virtual showings, strong communication, and a plan built around your PCS timeline.

Serving North Texas & Southern Oklahoma

Start Here: Your PCS Game Plan

A smoother move starts with the right order of operations.

Once you have orders to Sheppard AFB, the biggest advantage is starting the housing conversation early - even if your report date is still weeks away. We can narrow the search before you arrive and use your in-person house-hunting time efficiently.

1

Tell me your timeline - Report date, house-hunting dates, preferred move-in window, and whether you need to buy before arriving.

2

Set the budget - Connect with a lender early, review your VA eligibility if applicable, and decide what monthly payment feels comfortable.

3

Define your must-haves - Commute, bedroom count, yard, garage, school needs, new construction vs. resale, and any deal-breakers.

4

Tour strategically - I can preview homes, send video walkthroughs, and help you compare options before you travel.

5

Contract to keys - Once under contract, I help keep inspections, appraisal, lender items, repairs, walkthrough, and closing moving.

Buying from out of town?

Virtual showings can save your limited house-hunting time. I can walk a property on video, point out condition details the photos may not show, and help you compare homes side by side.

Where to Live Around Sheppard AFB

There is no single “best” area - the right fit depends on commute, lifestyle, budget, and the type of home you want.

North / Northwest Wichita Falls

Convenient access toward Sheppard, established neighborhoods, a mix of home ages and price points.

West / Southwest Wichita Falls

Popular for buyers wanting access to shopping, restaurants, newer growth areas, and a broad mix of housing.

Central Wichita Falls

More established housing stock, mature neighborhoods, and convenient access to many parts of the city.

Burkburnett

A smaller-community option north of Wichita Falls that some Sheppard families consider for proximity and pace of life.

Iowa Park

Another nearby small-town option that may appeal to buyers who prefer a quieter community feel.

A note about commute times

Traffic patterns, gate access, work center, school drop-off, and shift times can matter more than the raw mileage. I help clients compare realistic daily routines - not just what a map says.

I do not steer buyers toward or away from neighborhoods based on protected characteristics. Instead, I help you evaluate objective factors such as commute, taxes, property features, school district information, flood data, resale considerations, and your own priorities.

Sheppard AFB Arrival Basics

A few practical details can make the first week easier.

Temporary lodging

Sheppard AFB says temporary quarters are available to PCS families through the Sheppard Inn. Current reservation numbers listed by the base are 940-676-1844 and 940-676-2707.

On-base / off-base housing

The base newcomer information says accompanied personnel, as well as single personnel in grade E-5/Staff Sergeant or higher, may contact Balfour Beatty Communities for information about on-base housing and may also consider off-base housing. Single permanent-party members in grades E-4/Senior Airman and below are generally required to live in base dormitories unless waived.

School transitions

Wichita Falls ISD has dedicated military-family support and campus-based military liaisons. Sheppard Elementary sits on Sheppard AFB and serves Pre-K through 6th grade. WFISD also notes that children of a parent or guardian stationed at Sheppard AFB on active-duty orders may transfer to any campus within the district, subject to district policy.

Military-connected school support

WFISD provides military liaisons, transition resources, academic support, and Military & Family Life Counseling resources. Families should verify current enrollment, transfer, transportation, and attendance-zone details directly with WFISD.

Using a VA Loan

VA financing can be a strong home-buying tool, but it still pays to prepare early.

Potentially no down payment

VA says eligible borrowers may be able to purchase with no down payment when the sales price does not exceed the appraised value.

No monthly PMI/MIP

VA-backed purchase loans generally do not require private mortgage insurance or FHA-style mortgage insurance premiums.

Competitive terms

VA notes that VA-backed loans may offer favorable terms and interest rates through private lenders.

Reusable benefit

Eligible borrowers may use the VA home-loan benefit more than once, subject to entitlement and eligibility rules.

What to do first

- Request or confirm your Certificate of Eligibility (COE).
- Compare VA-experienced lenders - rates, fees, communication, and turn times can differ.
- Set a comfortable monthly payment, not just a maximum approval amount.
- Keep funds available for inspections, option/earnest money where applicable, moving costs, and other expenses even if your loan requires little or no down payment.

VA appraisal is not a home inspection

The VA appraisal addresses value and minimum property requirements. A separate home inspection is still an important way to evaluate the property's condition.

My Military Relocation Approach

The goal is to make you feel informed even when you cannot physically be here for every step.

Virtual showings & previews

Live or recorded walkthroughs so you can see layout, condition, surroundings, and details beyond listing photos.

Local market guidance

Help comparing homes, neighborhoods, commute considerations, taxes, resale factors, and current competition.

Offer strategy

Clear explanation of price, terms, timelines, and how the offer fits the current market.

Inspection & repair coordination

Help keeping inspection windows and repair negotiations organized when you are out of town.

Lender / title communication

Coordination with the professionals handling financing and closing so deadlines stay visible.

Final walkthrough support

A last condition check before closing and help addressing practical move-in questions.

You do not have to learn Wichita Falls overnight.

Tell me what matters to your family, and I will help you turn a long list of online listings into a focused, manageable plan.

PCS Home-Buying Checklist

Keep this page handy as you work through the move.

- ☐ Orders / report date confirmed
- ☐ House-hunting dates identified
- ☐ VA COE confirmed (if using VA financing)
- ☐ Lender pre-approval completed
- ☐ Monthly payment comfort range set
- ☐ Must-have / nice-to-have list created
- ☐ Commute priorities identified
- ☐ School / childcare research started if needed
- ☐ Virtual or in-person tours scheduled
- ☐ Offer terms reviewed before signing
- ☐ Home inspection completed
- ☐ Appraisal / lender conditions tracked
- ☐ Homeowners insurance arranged
- ☐ Utilities / move-in plan scheduled
- ☐ Final walkthrough completed
- ☐ Closing documents and funds confirmed

Ready When You Are

Whether you are weeks away from arrival or already in Wichita Falls, we can start with a simple conversation about your timeline and what “home” needs to look like for this assignment.



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Building Wealth One Home at a Time.

Helpful official resources

Sheppard AFB Newcomers - Permanent Party: sheppard.af.mil/Newcomers/Permanent-Party/

VA - Buying a Home with a VA-Backed Loan: va.gov/housing-assistance/home-loans/home-buying-process/

VA - Purchase Loan Overview: va.gov/housing-assistance/home-loans/loan-types/purchase-loan/

Wichita Falls ISD - Military Affairs: wfisd.net/departments/military

Sheppard Elementary - Military Support: sheppard.wfisd.net/military-support

Information in this guide is for general relocation and real-estate education. Base, school, lender, VA, and housing policies can change; verify current requirements with the applicable agency or provider.

