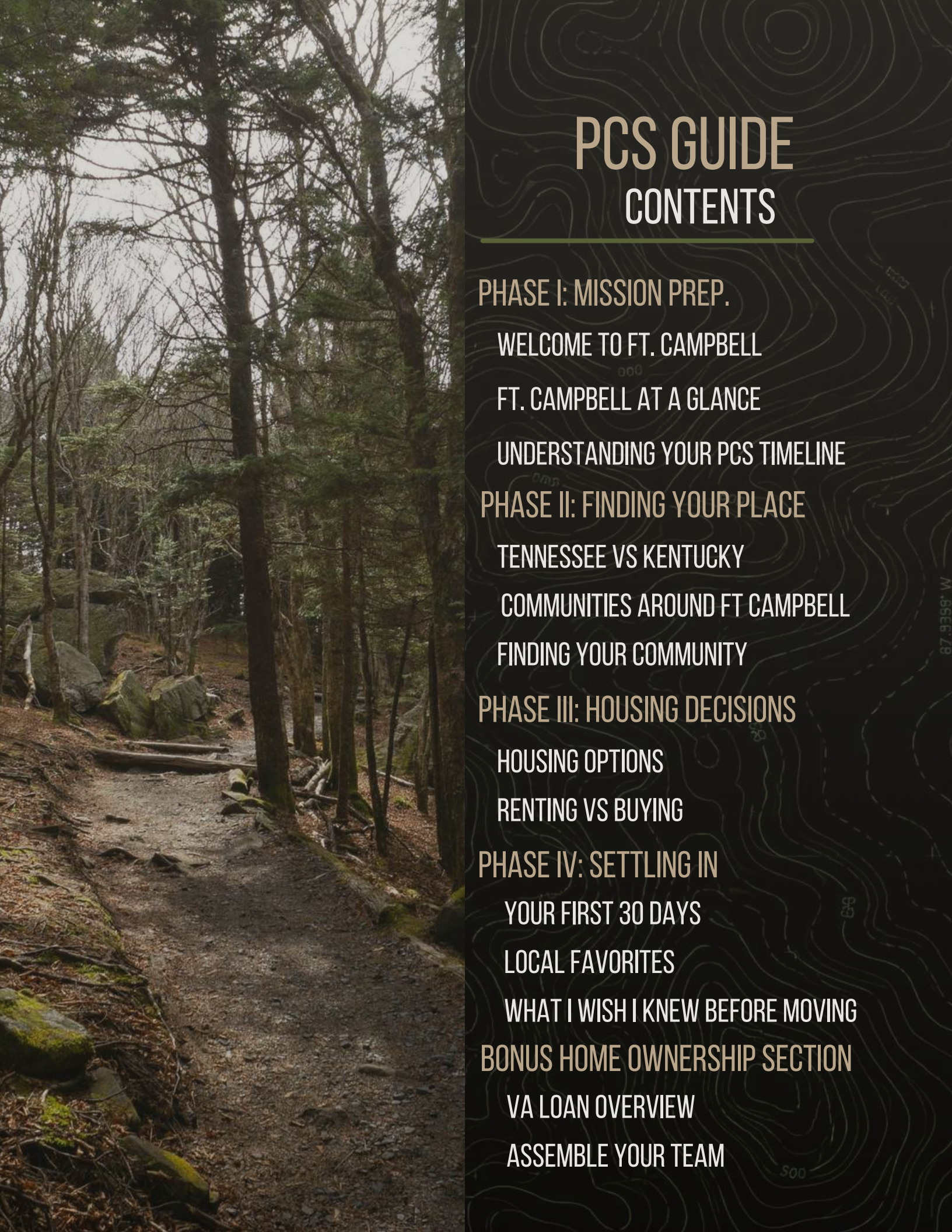


FORT CAMPBELL PCS FIELD GUIDE





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PHASE I: MISSION PREPARATION.

YOUR MISSION BRIEF FOR SUCCESS



WELCOME TO FT. CAMPBELL

YOUR MISSION BRIEF FOR SUCCESS



A MESSAGE FROM THE AUTHOR

JORDAN HENDERSON

When it comes to PCS moves, there are countless resources, checklists, and guides available online. This isn't meant to replace any of them. Instead, my goal is to bring the most important information together in one place and present it in a way that's practical, simple, and easy to navigate.

Throughout my military career, I've been fortunate to experience relatively few PCS moves. That perspective has given me the opportunity to see both sides of the process, being completely unfamiliar with a new duty station while also having enough time in one place to truly become part of a community.

Fort Campbell is a duty station many service members actively hope to receive. For me, it was the opposite. On my list of preferred assignments, it ranked near the bottom. Yet sixteen years later, Tennessee has become home. What I once viewed as a temporary assignment became the place where my family built a life, formed lasting friendships, and created memories we'll always carry with us.

If you're excited about your move, I hope this guide helps you make the most of your transition. If you or your spouse are feeling uncertain about what lies ahead, that's okay too. Many of us have been there.

My hope is that this guide helps make the process a little simpler, answers a few questions before they arise, and helps you feel more confident as you begin your next chapter at Fort Campbell.

**RESPECTFULLY,
JORDAN HENDERSON**

FORT CAMPBELL AT A GLANCE

FORT CAMPBELL IS HOME TO SOME OF THE ARMY'S MOST RECOGNIZABLE UNITS AND REMAINS ONE OF THE MILITARY'S MOST SOUGHT-AFTER DUTY STATIONS.

INSTALLATION OVERVIEW

- » Home to the 101st Airborne Division, 5th SFG(A), 160th SOAR, and other storied units
- » Located on the Tennessee/Kentucky Border
- » Serves more than 30,000 Active Duty Soldiers
- » One of the Army's Most Operationally Active Communities
- » Approximately 60 minutes from Nashville, TN (Traffic Dependent)

COMMUNITIES

- » Clarksville - Largest Housing Market near Ft. Campbell.
- » Sango - Popular for Newer Homes and Family Neighborhoods.
- » Oak Grove/Hopkinsville - Kentucky Options with Short Commutes.
- » Nashville - Urban Lifestyle with a Longer Commute.

WHY FAMILIES LOVE IT

- » Outdoor Recreation
- » Nashville Access
- » Strong Military Community
- » Tennessee Lifestyle
- » No State Tax Income (TN Residents)

PCS PLANNING TIMELINE

KEY MILESTONES TO HELP KEEP YOUR MOVE ON TRACK.

90+ DAYS OUT

- » Research Fort Campbell and surrounding communities
- » Establish a preliminary moving budget
- » Determine your housing strategy (rent, buy, or temporary lodging)
- » Begin researching schools and childcare options

60 DAYS OUT

- » Coordinate household goods shipment
 - » Schedule vehicle transportation if applicable
 - » Request copies of important records
- If Purchasing a Home:**
- Connect with a lender and obtain pre-approval
 - Schedule a house-hunting trip if possible
 - Begin actively evaluating communities and homes

30 DAYS OUT

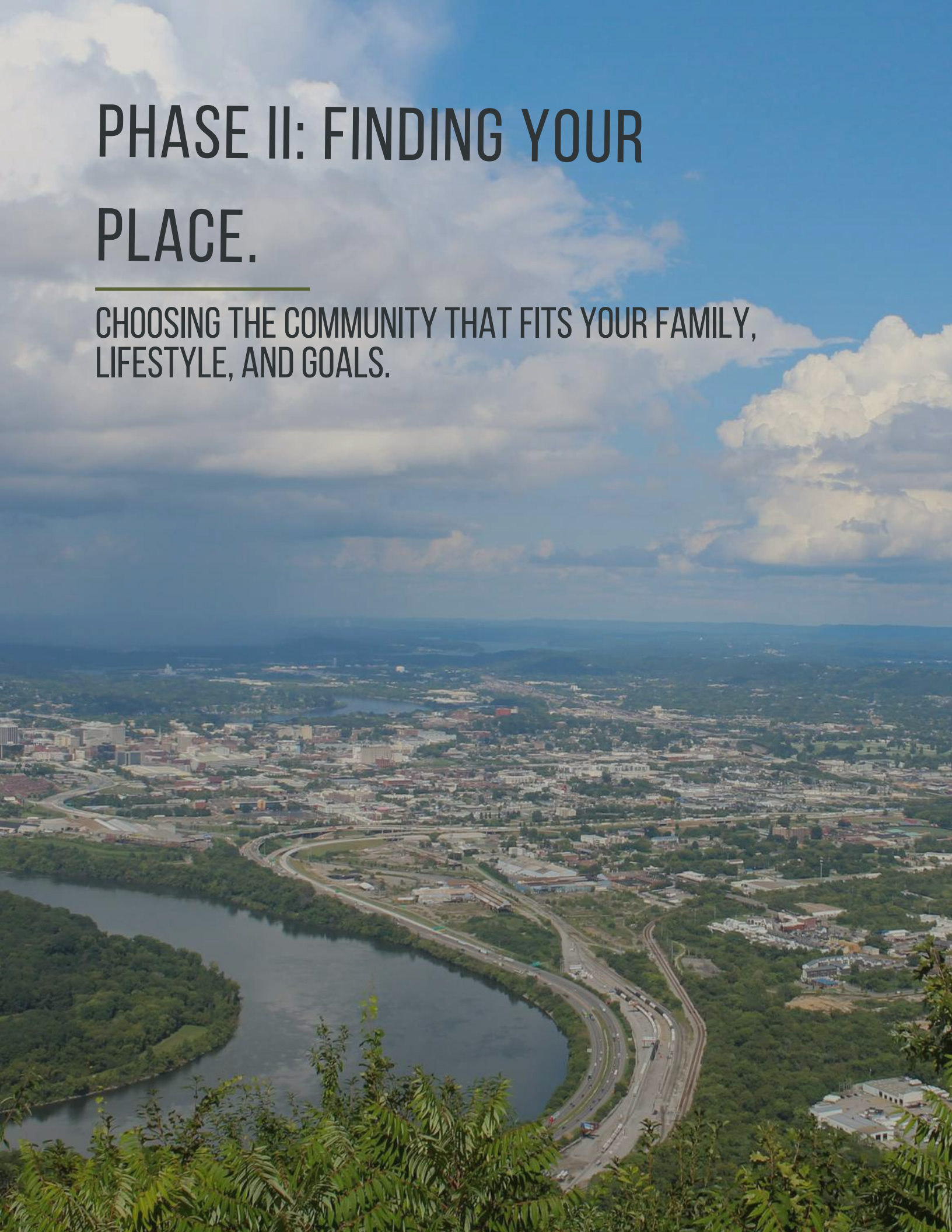
- » Confirm travel arrangements
- » Set up utilities and change-of-address plans
- » Review temporary lodging options
- » Housing
 - Finalize lease or purchase plans
 - Coordinate closing timelines if under contract
 - Arrange temporary lodging if needed

ARRIVALS

- » Attend in-processing
- » Explore communities in person
- » Establish local services and providers
- » Finalize your housing transition

PHASE II: FINDING YOUR PLACE.

CHOOSING THE COMMUNITY THAT FITS YOUR FAMILY,
LIFESTYLE, AND GOALS.



TENNESSEE VS KENTUCKY

UNDERSTANDING THE KEY DIFFERENCES BEFORE CHOOSING WHERE TO LIVE.

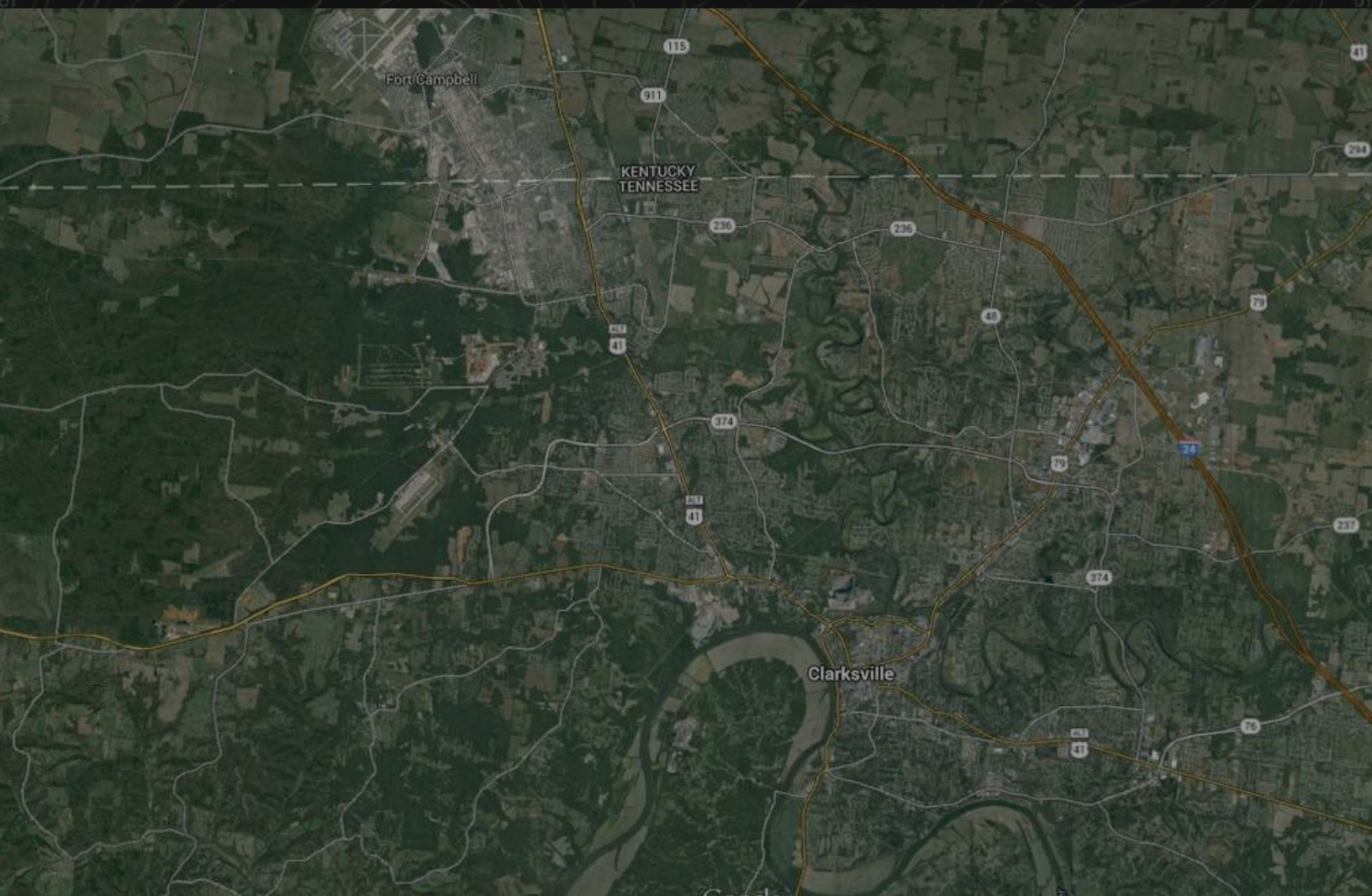
TENNESSEE

- » No State Income Tax
- » Clarksville & Sango
- » Larger Housing Market
- » Closer to Nashville
- » More Shopping Options

KENTUCKY

- » Kentucky State Income Tax
- » Oak Grove & Hopkinsville
- » Often Lower Property Prices
- » Closer to Land Between the Lakes
- » Rural Lifestyle Options

MOST MILITARY FAMILIES CHOOSE CLARKSVILLE, SANGO, OR OAK GROVE DUE TO THEIR PROXIMITY TO FORT CAMPBELL, COMMUTE TIMES, AND COST.



COMMUNITIES AROUND FT. CAMPBELL

A QUICK LOOK AT SOME OF THE MOST POPULAR PLACES MILITARY FAMILIES CHOOSE TO CALL HOME.

CLARKSVILLE

- » Largest Housing Market
- » Shorter Commute
- » Most Shopping and Restaurants

Typical Commute

15-30 Minutes

SANGO

- » Newer Homes
- » Family Neighborhood
- » Strong School Options

Typical Commute

25-30 Minutes

OAK GROVE/HOPKINSVILLE

- » Kentucky Residency
- » Rural Lifestyle
- » Close to Post

Typical Commute

10-30 Minutes

NASHVILLE

- » Urban Lifestyle
- » Nightlife and Entertainment
- » Expanded Career Opportunities for Spouse

Typical Commute

45-75 Minutes

FINDING YOUR COMMUNITY

THE BEST PLACE TO LIVE DEPENDS ON YOUR PRIORITIES, NOT SOMEONE ELSE'S.

SHORTEST COMMUTE

BEST FOR MINIMIZING DRIVE TIME:

- » Oak Grove
- » Fort Campbell Area
- » North Clarksville/Tiny Town

FAMILY-FOCUSED NEIGHBORHOODS

BEST FOR MINIMIZING DRIVE TIME:

- » Sango
- » Rossvie Area
- » Certain Parts of Clarksville

IF YOU WANT MORE LAND

- » South Clarksville/Woodlawn
- » Hopkinsville
- » Rural Montgomery County, TN

IF YOU WANT NIGHTLIFE & BIG CITY AMENITIES

- » Nashville Metro Area
- » Pleasantview (prox. to Nash.)
- » Springfield (prox. to Nash.)

IF YOU WANT TO BE AROUND OTHER MILITARY FAMILIES

- » Clarksville
- » Sango
- » Oak Grove

PHASE III: HOUSING DECISIONS

CHOOSING THE COMMUNITY THAT FITS YOUR FAMILY,
LIFESTYLE, AND GOALS.



HOUSING OPTIONS NEAR FORT CAMPBELL

UNDERSTANDING THE MOST COMMON PATHS MILITARY FAMILIES TAKE WHEN RELOCATING TO THE AREA.

ON-POST HOUSING

Best For:

Families who want maximum convenience and community.

Pros:

- » Close to Work
- » Strong Military Community
- » Utilities Often Simplified

Considerations:

- » Limited Inventory
- » Less Flexibility
- » Wait List May Apply

BUYING A HOME

Best For:

Families planning to stay several years or build long-term wealth.

Pros:

- » Build Equity
- » Stable Housing Cost
- » Greater Control of Property

Considerations:

- » Closing Costs (if not covered)
- » Maintenance
- » Market Conditions Matter

RENTING

Best For:

Families wanting flexibility during their first assignment

Pros:

- » Lower Upfront Cost
- » Time to Learn the Area
- » Easier Transition

Considerations:

- » No Equity Building
- » Rent Increases Possible
- » Limited Customization

TEMPORARY LODGING

Best For:

Families arriving before securing permanent housing.

Pros:

- » Flexibility
- » Time to Explore Community
- » Reduced Pressure

Considerations:

- » Short-term Inconvenience
- » Additional Moving Logistics
- » Higher Short-term Costs

RENTING VS BUYING DURING PCS

RENTING

MAY BE A GOOD FIT IF...

- » You expect another move in the near future
- » Want time to learn the area before committing
- » Flexibility is more important than long-term ownership
- » Prefer minimum maintenance responsibilities

Worth Considering: Renting can provide peace of mind during a transition and allows families to settle in before making larger housing decisions.

BUYING

MAY BE A GOOD FIT IF...

- » You expect to remain in the area for several years
- » Building long-term equity is one of your goals
- » You want greater control over your living space
- » You are comfortable with the responsibilities of ownership

Worth Considering: Owning a home can provide stability and the opportunity to build equity over time, but it also comes with additional responsibilities and costs.

QUESTIONS TO ASK YOURSELF

- » How long do I realistically plan to be here?
- » What payment feels comfortable for my family's budget?
- » How important is flexibility during this transition?
- » Am I prepared for the responsibilities of home ownership?
- » What option best supports our family's goals?

THE GOAL ISN'T CHOOSING THE "BEST" OPTION, IT'S CHOOSING THE OPTION THAT BEST SUPPORTS YOUR FAMILY'S NEEDS.

PHASE IV: SETTLING IN

LEARNING TO ESTABLISH YOUR ROOTS AND MAKE FT.
CAMPBELL HOME



YOUR FIRST 30 DAYS

THE FIRST MONTH CAN FEEL OVERWHELMING. FOCUS ON GETTING SETTLED BEFORE TRYING TO DO EVERYTHING AT ONCE.

WEEK 1:

GET CHECKED IN:

- » Complete/begin in-processing
- » Confirm housing plans
- » Locate Key facilities on post
- » Establish temporary routine

WEEK 2:

LEARN YOUR NEW AREA:

- » Explore your neighborhood
- » Visit parks and community spaces
- » Meet your neighbors
- » Identify nearby grocery stores and essentials

WEEK 3:

HANDLE THE DETAILS (IF NOT PREVIOUSLY DONE):

- » Utilities
- » Vehicle registration if needed
- » School enrollment
- » Medical Providers

WEEK 4:

START MAKING IT HOME:

- » Try local restaurants
- » Explore downtown Clarksville
- » Visit Nashville
- » Find activities your family enjoys

GIVE IT SOME TIME:

THE FIRST FEW WEEKS CAN FEEL OVERWHELMING. BETWEEN IN-PROCESSING, UNPACKING, LEARNING A NEW AREA, AND SETTling INTO A NEW UNIT, IT'S EASY TO FEEL BEHIND. GIVE YOURSELF PERMISSION TO TAKE THINGS ONE DAY AT A TIME. FORT CAMPBELL ISN'T GOING ANYWHERE.

LOCAL FAVORITES

SOME POPULAR LOCAL SPOTS AND PERSONAL FAVORITE PLACES

FAVORITE FAMILY ACTIVITY

For me, **City Forum** leads the pack for this one. With everything under one roof, City Forum is a great option year-round regardless of weather. From an arcade, go-karts, laser tag, bowling, mini-golf and more. I have never taken my kids and had them not have an absolute blast.

FAVORITE COFFEE SHOP

Personally, **MUGSY'S** has always been a go to. With the original location just off Fort Campbell Blvd., it's an easy stop on the commute into base. Fresh roasted beans, friendly staff, and a convenient location have kept me coming back for years.

OUTDOOR SPOT

Dunbar Cave Park is accessible and a reasonable drive from most anywhere in Clarksville. It offers a couple options of well established trails. It's beautiful and been a a go-to spot from walks with the family to morning rucks.

DAY TRIP

Nashville is the easy pick here, unless you live there. It's got almost endless options for live music and amazing food and experiences. A personal favorite little gem is the **Schermerhorn Symphony Center**, they host great artists and will do live music with movie viewings.

LOCAL FAVORITES (CONT.)

SOME POPULAR LOCAL SPOTS AND PERSONAL FAVORITE PLACES

FAVORITE LOCAL RESTAURANT

A personal favorite is **PBODY's** located at the Clarksville Country Club, it's a little tucked away but offers a great spread of American style food (and yes the restaurant is fully open to the public). Runner up and tied for first is **Black Horse**, glad to see it back after the fire! It's food is as amazing as ever, located in downtown Clarksville, if someone hasn't recommended it, they will and for good reason.

FAVORITE HIDDEN GEM

I am a self admitted sucker for golf, so my hidden gem easily goes to **BackNine Golf**. It's an indoor golf simulator spot, so nice year around. You can either get a membership or book a bay to try it out. Bring your friends. One of the best parts, it's bring your own food and alcohol. It's a great time even with groups who aren't as avid golfers. Play courses around the world or get your practice in while avoiding the sweltering heat.

AUTHORS NOTE:

THESE ARE JUST A HANDFUL OF MY PERSONAL FAVORITE SPOTS I HAVE LEARNED TO LOVE OVER THE YEARS. IT'S BY NO MEANS THE AUTHORITATIVE BEST AND CLEARLY NOT A COMPREHENSIVE LIST. MAKE SURE YOU RESEARCH AND TRY NEW PLACES TO EXPAND YOUR HORIZONS!

WHAT I WISH I KNEW BEFORE MOVING HERE

TRAFFIC MATTERS

When deciding where to live, traffic can make a bigger difference than most people expect. Considering what your commute time will actually be during peak traffic hours onto base is important. The house you're looking at that is only 10 miles away, may have a further commute than the one that's 18 miles away with close access to I-24.

THINK ABOUT WHERE YOU'LL BE IN 3-5 YEARS

One major oversight I made was buying my first home based on what my family looked like at the time rather than what it might look like three to five years later. A home is a long-term investment. So, ensuring you're investing into a home that supports your growth goals, within reason is important. Think about bedrooms and school districts that may become more important.

THERE IS NO PERFECT HOUSE

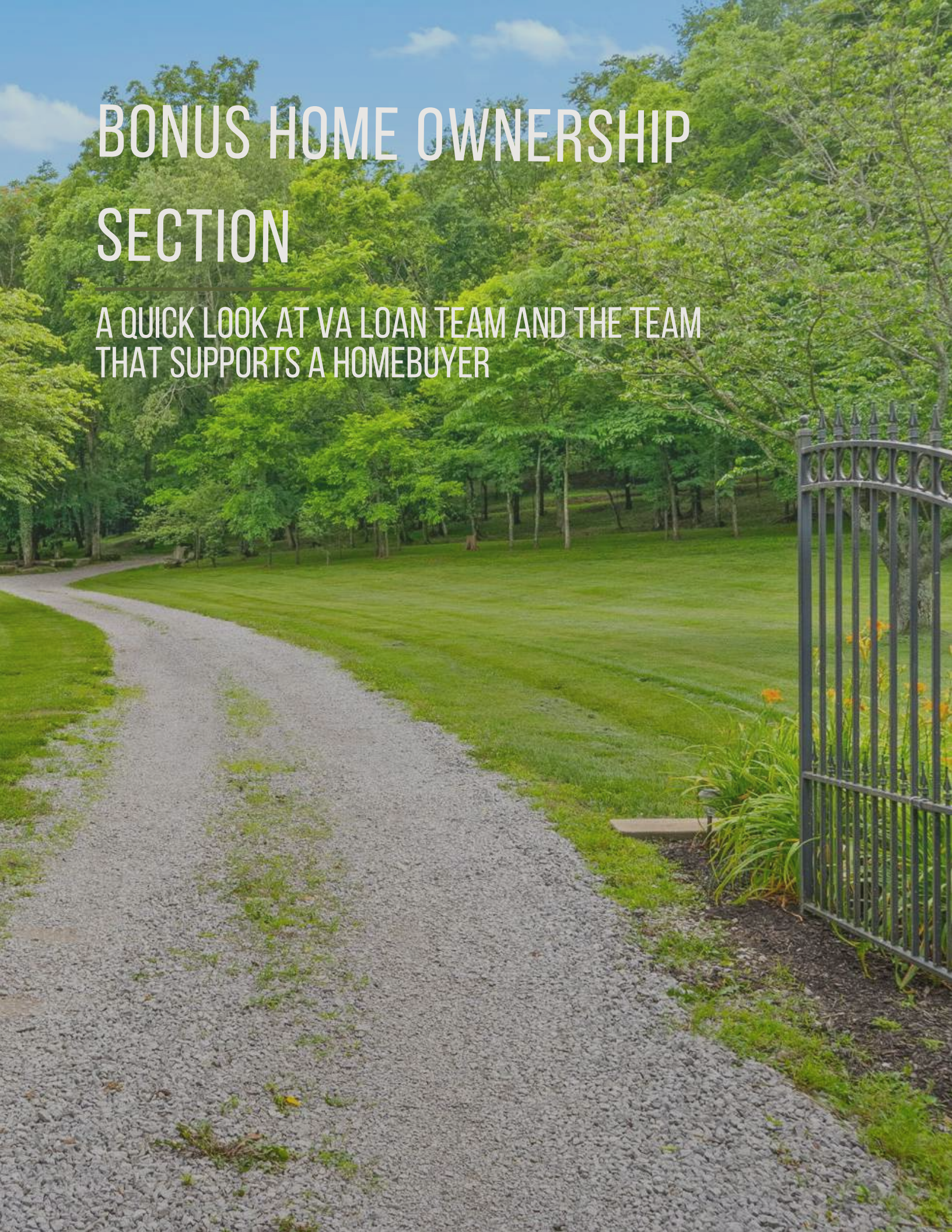
Having bought existing homes, built a spec home, and built a custom home, I've yet to find the perfect house. Take time to identify what's most important and be realistic about your priorities. Even without financial constraints there isn't likely to be the perfect house on the market.

YOU CAN CHANGE YOUR HOUSE, NOT THE LOCATION

In an ideal world, you'll find a home that checks every box. However, you can always upgrade a bathroom down the line or change out some carpet, you're never going to move the location. That said if you know you only want new construction, that's ok too.

BONUS HOME OWNERSHIP SECTION

A QUICK LOOK AT VA LOAN TEAM AND THE TEAM
THAT SUPPORTS A HOMEBUYER



UNDERSTANDING THE VA LOAN

ONE OF THE MOST VALUABLE BENEFITS AVAILABLE TO ELIGIBLE SERVICE MEMBERS AND VETERANS.

WHAT IS A VA LOAN?

A mortgage program backed by the Department of Veterans Affairs that helps eligible service members, veterans, and certain surviving spouses purchase a home.

WHY MILITARY FAMILIES USE IT

- » No down payment required in most situations
- » Competitive interest rates
- » No private mortgage insurance (PMI)
- » Flexible qualification standards

COMMON MISCONCEPTIONS

I CAN ONLY USE IT ONCE.

False. Many service members use their VA benefit multiple times.

VA LOANS TAKE LONGER TO CLOSE

Not necessarily. Most close on timelines similar to conventional loans.

SELLERS DON'T LIKE VA LOANS

In today's market, a strong buyer using a VA loan can be just as competitive as other financing options.

QUICK TIP

YOUR MAXIMUM APPROVAL AMOUNT AND YOUR COMFORTABLE BUDGET MAY BE TWO VERY DIFFERENT NUMBERS. FOCUS ON A PAYMENT THAT SUPPORTS YOUR FAMILY'S GOALS AND LIFESTYLE, NOT SIMPLY THE HIGHEST AMOUNT A LENDER IS WILLING TO APPROVE.

ASSEMBLE YOUR PCS TEAM

A SUCCESSFUL PCS MOVE STARTS WITH THE RIGHT PEOPLE IN YOUR CORNER.

LENDER

Helps determine budget, financing options, and pre-approval.

REAL ESTATE AGENT

Provides local expertise, virtual/in person tours, negotiation support, and market guidance.

HOME INSPECTOR

Identifies potential issues before you commit to a purchase.

TITLE COMPANY/CLOSING ATTORNEY

Handles paperwork, escrow, and ownership transfer.

PERSONAL EXPERIENCE

BUILDING A TEAM YOU TRUST IS ONE OF THE MOST IMPORTANT PARTS OF THE HOME-BUYING PROCESS. YOUR REALTOR®, LENDER, AND HOME INSPECTOR ALL WORK FOR YOU. IF YOU DON'T FEEL COMFORTABLE ASKING QUESTIONS OR SPEAKING UP, THEY MAY NOT BE THE RIGHT FIT.





MEET JORDAN



Jordan Henderson is a dedicated Realtor serving clients throughout the Clarksville, Nashville, and Middle Tennessee markets. As a top-performing agent with EVOLVE Real Estate, he is committed to helping buyers, sellers, military families, and relocating professionals navigate every step of the real estate process with confidence and clarity.

With 16 years of military service in Special Operations, Jordan brings a mission-focused mindset, disciplined work ethic, and calm professionalism to every client interaction. His military background established a foundation of leadership, integrity, strategic thinking, and attention to detail, qualities that now directly benefit the clients and families he serves in real estate.

Mission Focused. People First.

LET'S CONNECT



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