RE/MAX Mark Ryan Group
Real Estate Experts
VICTORY AFFILIATES

A MARK RYAN GROUP BUYER RESOURCE

WRIGHT-PATTERSON AFB PCS RELOCATION GUIDE

Home search • schools • VA offers • virtual buying • next-PCS planning

Greater Dayton orientation map

Local guidance for choosing the right area, winning the right home, and making the move with fewer surprises.

1 · START HERE

START WITH A PLAN - NOT A ZIP CODE

A PCS can make you feel like you need to pick a town before you have even figured out what the move actually requires. We do it the other way around: assignment, schools, budget, timing and future plans first - then we build the search around those priorities.

MRG TIP

We have helped a lot of relocating buyers, including military moves. The fastest way to make the search easier is to decide what really matters before listings start pulling you in different directions.

GREATER DAYTON IS COMMUTE-FRIENDLY - USE THAT TO YOUR ADVANTAGE

This is not California or Washington, D.C. traffic. In much of Greater Dayton, local travel is pretty manageable, and when highway access is good a mile and a minute can be surprisingly close. We still care which side of Wright-Patt you work on and which gate you normally use - but we do not want commute fear to shrink the map more than it should.

Greater Dayton orientation map

2 · AREA GUIDE 1 OF 4

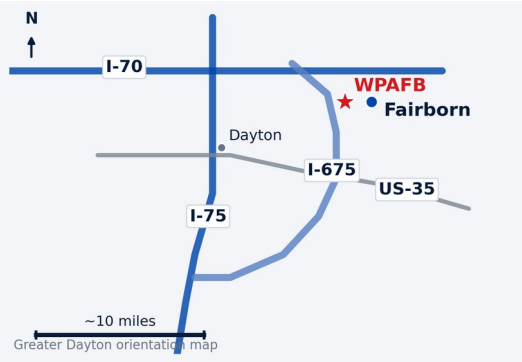
COMMUNITIES MILITARY BUYERS COMMONLY COMPARE

FAIRBORN

Immediately adjacent to WPAFB and usually one of the first places a relocating buyer considers. You will find established neighborhoods, attached homes and newer options with very convenient access to the installation.

MRG TAKE: If shortest commute is high on your list, Fairborn deserves an early look. We would still compare the actual home, school district and resale fit instead of choosing it only because it is close.

LOOK FOR: route to your work area • school district • condition • taxes/HOA

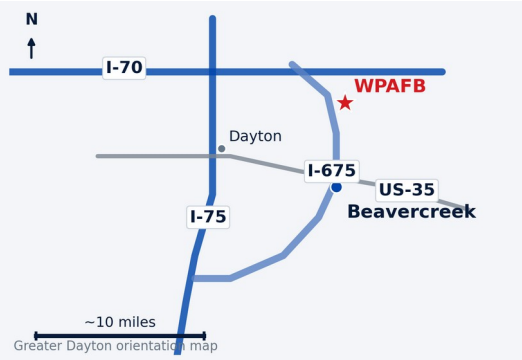


BEAVERCREEK

East and southeast of the base, with a broad range of neighborhoods, price points, shopping and services. It is one of the most common starting points for WPAFB buyers because you can stay close to the base without giving up a lot of housing choices.

MRG TAKE: For many Wright-Patt buyers, Beavercreek is one of the strongest first places to look - especially when proximity and school demand are both important.

LOOK FOR: school district • route to your work area • HOA • total monthly cost



2 · AREA GUIDE 2 OF 4

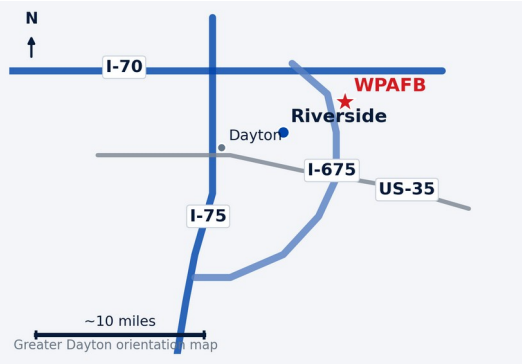
MORE CLOSE-IN OPTIONS

RIVERSIDE

Riverside sits along the west and southwest side of the installation. Some addresses can create a very short daily drive, while housing varies by neighborhood and age.

MRG TAKE: If you want to stay close to Wright-Patt and keep the purchase price in check, Riverside can be worth a real look rather than being skipped automatically.

LOOK FOR: school district • home condition • exact route • basement/drainage where relevant

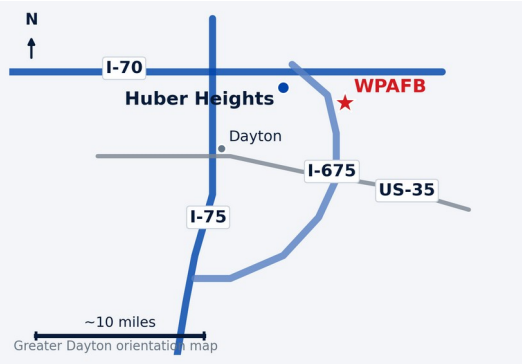


HUBER HEIGHTS

North and northwest of the base, Huber Heights offers a wide mix of homes and quick access to I-70 and the wider Dayton region.

MRG TAKE: This can be a practical choice for buyers who want more housing options north of the base and good regional highway access.

LOOK FOR: work commute • school district • home age/condition • spouse/household commute



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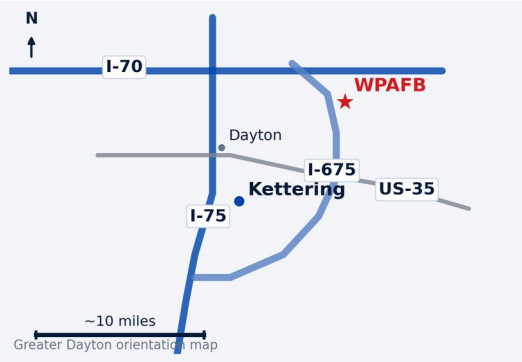
SOUTH AND SOUTHWEST OF WPAFB

KETTERING

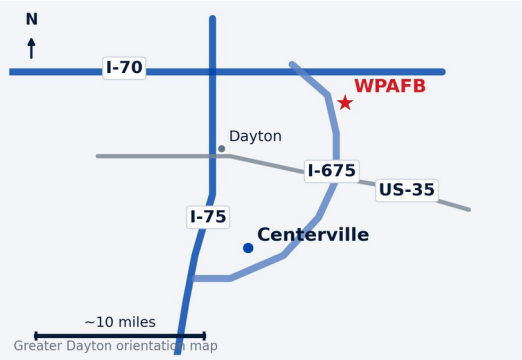


Kettering offers established neighborhoods, convenient access to central and south Dayton, and a wide variety of home styles. The base commute is still manageable for many buyers.

MRG TAKE: Kettering is easy to overlook if you stare only at distance to the base. We would keep it in the conversation when the house, neighborhood or location fit is stronger than a slightly shorter commute elsewhere.

LOOK FOR: actual work route • home age/mechanicals • school district • taxes/insurance

CENTERVILLE / WASHINGTON TOWNSHIP



This south-Dayton market is popular with buyers who care about Centerville City Schools, housing variety, established neighborhoods and access to I-675. Depending on the source, the address or mailing location can show Centerville, Dayton or Washington Township while the home is still in Centerville City Schools.

MRG TAKE: For most relocating buyers, the school district matters more than whether the tax record says city or township. Tell us the school district you want; we will build the search correctly so the mailing address does not make you miss homes.

LOOK FOR: school district first • city/township only when it affects your priorities • HOA • route to WPAFB

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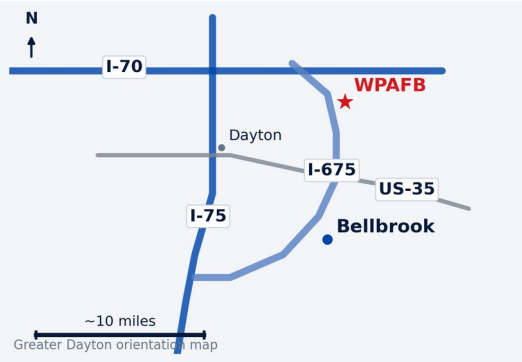
SOUTHEAST, SOUTH - AND THE REST OF THE MAP

BELLBROOK / SUGARCREEK

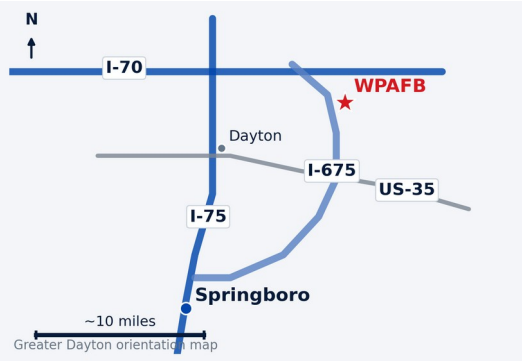


Southeast of Dayton, this area sits between Beavercreek and communities farther south. Buyers often compare it when they want a quieter residential feel, Bellbrook-Sugarcreek Schools and access to both WPAFB and the south Dayton corridor.

MRG TAKE: If Bellbrook-Sugarcreek Schools are high on your list, we would absolutely include this area. Housing supply can be tighter, so the right home may require patience and a quick response.

LOOK FOR: school district • septic/well or acreage where applicable • commute • property condition

SPRINGBORO



Farther south, Springboro offers newer housing options, strong buyer demand and a location between Dayton and Cincinnati. The commute is longer than Fairborn or Beavercreek, but it is still a choice some WPAFB buyers make willingly.

MRG TAKE: Do not rule Springboro out just because it is farther south. If the schools, house and overall location fit your household better, the tradeoff can make sense.

LOOK FOR: commute tolerance • school district • monthly cost • future resale/rental

THE MAP IS BIGGER THAN THIS SHORTLIST

These are common starting points, not the only good options. Depending on your budget, school priorities, work location and preferred home style, we may also talk about Oakwood, Dayton, Xenia, Miamisburg, Vandalia, Englewood, Clayton and other parts of Greater Dayton. Our job is to help you narrow the map intelligently - not force you into the same few towns everyone mentions.

3 · SCHOOLS & SEARCH SETUP

SEARCH THE SCHOOL DISTRICT - NOT JUST THE CITY NAME

This is one of the places where local setup matters. In southwest Ohio, the mailing city, municipality or township and school district do not always line up the way an out-of-area buyer expects.

CENTERVILLE EXAMPLE

A home in Centerville City Schools may show a Centerville, Dayton or Washington Township address depending on the source. If we searched only “Centerville” as a city, we could miss homes that actually fit the school district you want.

HOW WE HANDLE IT

- Tell us the school districts you want to consider - or what you care about if you are not sure yet.
- We set the search around the actual district boundary instead of trusting the city name in the listing.
- We will tell you which districts buyers regularly ask us about and why they compare them.
- When you need objective school information, we will point you to the district and state data so you can compare the details that matter to you.

DISTRICTS WPAFB BUYERS OFTEN ASK US ABOUT

Depending on budget and location, relocating buyers often ask us to compare Beavercreek, Centerville, Bellbrook-Sugarcreek, Oakwood and Springboro, among others. There are real differences in buyer demand, housing cost, district size, facilities and performance data. We are not going to pretend every district is the same; we will help you understand the tradeoffs and then search the way you want.

MRG TAKE

Do not pick a house because the listing says “Centerville,” “Beavercreek” or another city name. Pick the schools, location and home that fit your household, then let us make the search find the right addresses.

OUR STARTING POINT: SERIOUSLY CONSIDER BUYING

For many American households, home equity is a major part of long-term net worth. If your Wright-Patt assignment gives you enough time to purchase comfortably, we think ownership deserves a serious first look - not a quick assumption that military families should rent because another PCS will eventually come.

WHY BUYING CAN FIT A PCS MOVE

- Your monthly housing cost can build equity instead of only paying rent.
- VA financing can reduce the cash barrier for eligible buyers.
- You may have more control over your home, pets, improvements and space.
- When the next PCS arrives, selling is not the only option; keeping the home as a rental may be worth evaluating.

WHEN RENTING MAY STILL BE THE SMARTER MOVE

Renting can make sense when your assignment timeline is unusually short or uncertain, when buying would leave you without comfortable reserves, or when the homes that fit your needs simply do not make financial sense at the moment. We would rather help you make a good decision than force ownership.

A VA OFFER CAN WIN - IF IT IS PRESENTED WELL

Some sellers and listing agents still have concerns about VA and FHA financing - often because of old assumptions about appraisals, condition requirements or timing. We do a lot of government-backed financing, so we know how to communicate the offer, answer concerns early, work with an experienced lender and make the seller feel comfortable with the transaction.

MRG TAKE

The financing type is only one part of the offer. A clean presentation, strong lender, realistic timelines, good communication and an agent who knows how to explain the deal can make a meaningful difference in a competitive situation.

Need a lender? Ask us. We regularly work with experienced lenders, including lenders who understand VA and other government-backed loans.

5 · VIRTUAL BUYING

BUYING BEFORE YOU ARRIVE: OUR GOAL IS ZERO SURPRISES

We have helped many relocating buyers purchase before they were physically here. Virtual buying works best when your local eyes are willing to show you the good and the bad - not just make the house look good on FaceTime.

WHAT WE SHOW YOU THAT LISTING PHOTOS DO NOT

- The street, neighboring homes, driveway, yard and exterior condition.
- Room flow, stairs, ceiling heights and spaces that feel different in person.
- Basement condition, mechanical systems and obvious deferred maintenance.
- Noise, traffic and other location details a camera may not capture well.
- And yes - sometimes what the house smells like.

LOCAL EYES

If something bothers us, we tell you. We would rather keep looking than have you arrive in Ohio and hate the house we helped you buy.

HOW WE RUN A VIRTUAL TOUR

- Start outside: street, neighboring homes, driveway, grade and exterior.
- Walk the home in a consistent order so you can understand the flow.
- Slow down at basements, mechanicals, bathrooms and anything that looks questionable.
- Finish with our take: what we like, what concerns us and whether we think it deserves the next step.

BRING IN SOMEONE YOU TRUST IF YOU HAVE THEM

If you have a friend, family member or coworker already in the Dayton area, we are happy to coordinate with them so they can walk the home with us. You still get our video, photos and observations - plus another set of eyes from someone who knows you personally.

VIRTUAL BUYING QUESTION

Is it possible or likely that you may need to make an offer before you can see the home in person? If yes, tell us early. We will build the process around that reality instead of improvising after the right house appears.

6 · INSPECTIONS & CONTRACT-TO-CLOSE

THE INSPECTION IS A DECISION TOOL - NOT A PUNCH LIST

Every home inspection will produce a list. The goal is not to turn that list into a seller-funded renovation. The purpose is to identify material issues that could change your decision or your plan - safety and habitability concerns, structural or mechanical problems, water issues, expensive systems and other true defects.

EXPECT A “HONEY-DO” LIST

Normal maintenance, small repairs and cosmetic items come with homeownership. Our job is to help you separate those routine items from the defects that are actually worth negotiating, budgeting for or walking away over.

YOU ARE NOT LEFT ALONE WITH A 60-PAGE REPORT

Our team has a specialist who helps guide you through the inspection process, organize the important items and keep the next steps moving. We want the process to feel understandable and manageable - not like you were handed a giant report and told to figure it out.

UNDER CONTRACT: A LOT HAPPENS. OUR TEAM TRACKS IT.

Lender requirements, appraisal, title, insurance, inspection deadlines, repair negotiations, documents, final walkthrough, signing, possession and utilities all have to come together. We use a team model so different people can stay focused on their lane instead of one agent trying to remember every moving part.

MRG TEAM ADVANTAGE

You will know who is handling the next step, and our specialists help coordinate the details so you can keep working, packing and getting ready for the PCS instead of managing the transaction yourself.

AFTER THE INSPECTION, WE HELP YOU DECIDE

We help organize the findings into three buckets: routine ownership items, issues worth negotiating, and problems serious enough to change the decision. Then we help you choose a response that fits the contract and the house - not just the length of the report.

7 · TIMING

TIME THE SEARCH TO THE MARKET - NOT YOUR ANXIETY

90+ DAYS BEFORE YOU EXPECT TO BUY

- Do a virtual buyer strategy meeting with us.
- Talk with a lender if buying is a real possibility.
- Choose the districts/areas you want to understand and let us build the search.
- Watch the market so you learn what your budget buys - without falling in love with houses that will be gone.

60-90 DAYS OUT

This is usually still learning time, not serious virtual-tour time. A good listing you see today will probably be sold long before you are ready to close. If a house is still sitting there 90 days later, there may be a reason.

DO NOT SHOP TOO EARLY

We can absolutely watch listings together, but touring homes months before you can act usually creates frustration instead of clarity. Learn the market now; tour seriously when your buying window is real.

- Refine areas, schools and must-haves.
- Get fully preapproved when your timing is becoming clear.
- Review the Ohio contract, offer strategy and how virtual tours work.

WHEN YOUR BUYING WINDOW OPENS

- Now we tour - in person or by video.
- We compare each house to your real priorities, not just the photos.
- We move quickly when the right house appears, but not blindly.

WHEN YOU GO UNDER CONTRACT

That is when our team model becomes even more valuable. We coordinate inspections, lender/title communication, appraisal, deadlines, walkthrough and closing details so you are not trying to run a real-estate transaction on top of a PCS.

8 · THINK AHEAD

BUY THIS HOME WITH THE NEXT PCS IN MIND

You do not need to know today whether you will sell or keep the house later. You do want to buy something that gives you good options when orders change.

QUESTIONS WE WANT YOU TO ASK NOW

- Would another buyer understand the value of this location and layout?
- Are there major systems or maintenance items likely to hit during your ownership?
- If you might keep it, does the HOA allow rentals?
- Would expected rent, management cost, maintenance and carrying cost make sense?
- Would you be comfortable owning this property from another state?

SELL OR KEEP IT LATER?

Mark Ryan Group also handles property management. That does not mean every military owner should become a landlord. It means when the next PCS arrives, we can help you compare the numbers honestly: likely sale proceeds, expected rent, management, maintenance, vacancy risk and what owning from another state would really look like.

WHEN ORDERS COME AGAIN

SELL	KEEP & RENT	COMPARE BOTH
Estimate likely proceeds, timing and market demand.	Compare rent, management, maintenance, HOA rules and carrying cost.	Run both sets of numbers again when the next PCS is real - you do not have to decide today.

MRG TAKE

A good PCS purchase is not just a house you like today. It is a home that fits this assignment and leaves you reasonable options for the next one.

9 · WORKSHEET

MRG PCS HOME SEARCH PLAN

Use this before active shopping. Write enough that we can build a search around your real priorities - and leave the rest for the conversation.

ASSIGNMENT

Primary work location / organization:

Expected report date and normal work hours:

Likely gate or side of the base, if known:

COMMUTE & DAILY LIFE

Maximum comfortable one-way commute:

Would you trade a longer commute for a better home, school district or location? Why?

Other household commute / childcare / medical / family considerations:

SCHOOLS / AREAS

School districts or areas you already want to consider:

Anything you know you do NOT want:

9 · WORKSHEET

MRG PCS HOME SEARCH PLAN - PAGE 2

HOME & BUDGET

Comfortable monthly housing cost and cash you want to keep in reserve:

Bedrooms / baths / garage / basement / yard or acreage needs:

Top three must-haves:

Top three deal-breakers:

VIRTUAL BUYING & FUTURE PCS

Is it possible / likely you may need to offer before seeing the home in person? Yes / No / Maybe

Who else should participate in video tours or decisions?

How long do you reasonably expect to own the home?

Would you consider keeping it as a rental after your next PCS? Yes / No / Maybe

QUESTIONS FOR MRG

What do you want us to explain, compare or help you decide?

Mark Ryan Group
Real Estate Experts

MRG PROPERTY SCORECARD

A SIMPLE WAY TO COMPARE WHAT YOU SAW, FELT, AND NOTICED

PROPERTY ADDRESS _____ **SHOWING DATE** _____

Circle one number for each category. Total the score only if it helps you compare homes.

CATEGORY	CIRCLE ONE
Location	1 2 3 4 5
Curb Appeal	1 2 3 4 5
Layout / Flow	1 2 3 4 5
Kitchen	1 2 3 4 5
Bedrooms / Bathrooms	1 2 3 4 5
Storage / Basement	1 2 3 4 5
Yard / Outdoor Space	1 2 3 4 5
Condition	1 2 3 4 5
Neighborhood Feel	1 2 3 4 5
Overall Fit	1 2 3 4 5

OPTIONAL TOTAL SCORE: ____ / 50

NOTES / CONCERNS / QUESTIONS

What stood out?

What would you change?

What should we investigate before moving forward?

POSSIBLE NEXT STEP

- ☐ Not a fit
- ☐ Keep it in consideration
- ☐ Second showing
- ☐ Ask more questions
- ☐ Discuss an offer

BUYER TIP

The highest-scoring home is not always the right home. Use the score to organize your thoughts, then talk with us about what matters most, what needs more investigation, and whether the home truly fits your goals.

11 · WHY MRG

A TEAM BUILT FOR THE WHOLE MOVE

Buying a home takes several different kinds of expertise: finding and evaluating the home, structuring the offer, navigating inspections, keeping financing and title moving, and getting the details to closing. Our team model is built around that reality.

YOU GET THE EXPERIENCE BEHIND THE SYSTEM

Mark Ryan has been licensed since 2003 and a broker since 2007. His MRP, ABR and negotiation training - plus more than two decades of transactions - are built into the standards and coaching used to train MRG buyer specialists: how we evaluate homes, prepare offers, communicate with listing agents and guide decisions.

The value of that experience is not that Mark personally works every buyer. It is that the lessons behind 1,600+ closed transactions have been turned into a repeatable team process - with the right person focused on the right part of your move.

VA / FHA experience: We do a lot of government-backed financing and know how to position the offer when a seller or listing agent has concerns.

Virtual-buying experience: We show what photos cannot and would rather keep looking than have you arrive and regret the house.

Specialist support: Inspection and contract-to-close specialists help manage the details instead of leaving you to chase deadlines.

Next-PCS options: We can help you sell later or evaluate property management if keeping the home makes sense.

1,600+	2003	2018-2026
closed transactions	Mark licensed since	Best of Dayton winner or finalist every year

12 · NEXT STEP

START THE CONVERSATION

YOU DO NOT NEED TO BE READY TO BUY

If Wright-Patterson is likely to be your next assignment, we can start with the questions that actually matter: where you will work, which schools or areas you care about, what you want to spend, whether you may need to buy virtually, and what the home needs to do for you after the next PCS.

IF YOU ALSO NEED TO SELL WHERE YOU LIVE NOW

Tell us. We have strong real-estate contacts across the country and in many markets around the world. We are happy to introduce you to an experienced agent where you are now and help the two sides of the move work together.

MARK RYAN GROUP

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WPAFB relocation resources

WHAT HAPPENS NEXT

1

TALK

We learn your assignment, timing, budget, schools and what matters to you.

2

BUILD THE PLAN

We set the search correctly, connect financing if needed and prepare you for the process.

3

SHOP WHEN READY

When your real buying window opens, we move quickly on the right homes - in person or virtually.

OFFICIAL RESOURCES WORTH BOOKMARKING

Wright-Patterson AFB Newcomers: https://www.wpafb.af.mil/Newcomers/
MilitaryINSTALLATIONS - Wright-Patterson AFB: https://installations.militaryonesource.mil/military-installation/wright-patterson-afb
Military OneSource - Plan My Move: https://planmymove.militaryonesource.mil/
VA Home Loans: https://www.va.gov/housing-assistance/home-loans/
DoD Basic Allowance for Housing: https://www.travel.dod.mil/Allowances/Basic-Allowance-for-Housing/

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