



militaryhomesonguam.com

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The complete guide for military families PCSing to Guam — presented by the Certified Military Relocation Professionals at Salt & Light Realty.



A Note from Terry

Hafa Adai — Welcome to Guam!

If you're holding this guide, you've just received PCS orders to one of the most unique — and frankly spectacular — duty stations in the entire U.S. military.

I know the PCS process can feel overwhelming, especially when you're moving to a Pacific island thousands of miles from CONUS. That's exactly why I created this handbook.

I've helped many military families make this transition smoothly, and I'm here to guide yours every step of the way — from your first OHA question to the day you get your keys.

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SECTION 01

Understanding OHA

Your Overseas Housing Allowance — three components, how it works, and how to maximize it

Unlike the stateside BAH most service members know, Guam uses OHA — Overseas Housing Allowance. Understanding how OHA differs before you sign a lease could save you significant money and prevent costly mistakes.

OHA Has Three Separate Components

This is one of the most misunderstood aspects of military housing on Guam. OHA is not a single payment — it has three distinct parts, each covering something different:

Component	What It Is	How It Works
1. Rental Allowance	Monthly rent reimbursement	Reimburses actual rent paid, up to your OHA ceiling. If rent is below ceiling, you receive only what you pay — you do not keep the difference.
2. Utility Allowance	Monthly utilities (ongoing)	A flat monthly payment covering electricity, water, and gas. Separate from rent. Amount: \$1,182/month (without dependents) or \$1,576/month (with dependents).
3. MIHA	Move-In Housing Allowance (one-time only)	A one-time payment at move-in covering hookup fees, appliances not provided by landlord, non-refundable fees, and similar move-in costs. Requires receipts.

OHA vs. BAH — The Key Differences

Both are housing allowances — but they work very differently. Here's what every Guam-bound service member needs to understand:

Feature	BAH (Stateside)	OHA (Guam)
How it works	Fixed monthly payment based on your duty station, rank, and dependency status	Reimbursement system — you receive up to your actual rent paid, not a flat amount
Unused portion	If your rent is below your BAH rate, you keep the difference and use it as you choose	You do not keep unspent OHA rental allowance — you only receive what you actually spend on rent
Coverage level	Designed to cover approx. 95% of local median housing costs — expect \$93–\$212/month out-of-pocket	Covers actual rent up to ceiling, plus a separate flat utility allowance
Utilities	BAH incorporates local utility costs into the rate — you manage utilities from your BAH	Separate monthly utility allowance paid in addition to rent reimbursement
Based on	Rank, duty station zip code, dependency status. Varies significantly by location.	Rank, dependency status, actual rent paid. Guam has a flat rental ceiling rate.
Approval process	No approval process — BAH is paid automatically. No inspection required.	MHO inspection and DD Form 2367 required before OHA is activated for your property.

Terry's Tip | Choose an energy-efficient concrete home — newer homes on Guam often have excellent AC systems that keep utility bills well below the \$1,182/\$1,576 monthly allowance, meaning you come out ahead.



SECTION 02

MHO Approval Process

The most important process to understand before signing any lease

Before you can use OHA for off-base housing on Guam, the property must be inspected and approved by the Military Housing Office (MHO). This is where having the right realtor makes all the difference — I pre-screen every property and manage this entire process for my clients.

Important | Do NOT sign a lease before MHO approval. If you sign first and the property fails inspection, you may be personally liable for rent not covered by OHA.

The 5-Step MHO Process

01

Find Your Home

Work with Terry to identify MHO-compliant properties. I pre-screen all rentals before showings, saving you time and protecting your OHA.

02

Gather Documents

Your realtor coordinates required documents: landlord's business license, property tax receipt, current lease template. I handle this on your behalf.

03

Schedule Inspection

The MHO inspector visits the property to verify health, safety, and habitability standards. Timeline: typically 3–7 business days.

04

Receive Approval

Once approved, the property is 'validated.' You can now sign the lease and begin the OHA activation process.

05

Submit DD Form 2367

Complete your Individual OHA Report with your command housing office to activate monthly OHA payments. I walk every client through this form.

Did You Know | Many military families try to handle MHO approval on their own and experience delays. I coordinate the full process for every client, ensuring your property is approved before you commit to anything.

SECTION 03

On-Base vs. Off-Base

A side-by-side comparison to help you decide what's right for your family

Guam has two major installations — Andersen AFB in the north and Naval Base Guam in the south — plus Marine Corps Base Camp Blaz. All have on-base housing. Here's how to choose what's right for your family.

Factor	On-Base	Off-Base
Cost	BAH applied directly to privatized housing; no out-of-pocket costs	OHA provides actual rent up to ceiling; separate monthly payments
Space	Rank-based; can be smaller than off-base equivalents	Often more square footage at comparable OHA budget
Commute	Walking or very short drive to work	10–30 min by car depending on village
Flexibility	Must vacate when assignment ends	Military Clause allows early termination without penalty
Pets	Strict breed and weight limits apply	Many landlords welcome pets — verify per individual lease
Privacy	Close-knit community atmosphere	More independence and privacy
Cultural Experience	Limited immersion in CHamoru culture and island life	Fuller immersion in CHamoru culture and local community
Schools	DoDEA schools for military-connected students	DoDEA bus transport available; local Guam public schools

Terry's Tip | Most of my clients choose off-base. The extra space, CHamoru cultural experience, and independence typically outweigh the convenience of on-base living — especially for families with children and pets.



SECTION 04

Best Neighborhoods by Base

Where to live based on commute, lifestyle, and OHA budget

A military family at their new Guam home — placed by Terry Taylor.

Andersen Air Force Base

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|-----------------|-------------|--|
| Yigo | ■ 5–10 min | Closest village to Andersen. Strong military community presence. Abundant MHO-approved homes. Best value-to-commute ratio near AAFB. |
| Dededo | ■ 15–20 min | Guam's largest village. Widest range of homes and price points. Good for larger families. Near major shopping centers. |
| Mangilao | ■ 20–25 min | Near University of Guam campus. Quiet, suburban feel. Scenic interior views. Popular with officers and senior NCOs seeking privacy. |

Naval Base Guam

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|--------------------------|-------------|---|
| Agat / Santa Rita | ■ 5–15 min | Closest villages to Naval Base Guam. Coastal living with scenic bay views. Peaceful, family-friendly, and growing in inventory. |
| Asan / Piti | ■ 10–15 min | Small villages with beautiful Apra Harbor views. More rural character. Great for families who want space and quiet. |
| Tamuning | ■ 20–25 min | Urban convenience. Malls, restaurants, and entertainment nearby. Popular with single service members and couples. |

Marine Corps Base Camp Blaz

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|---------------------------|------------|--|
| Finegayan / Dededo | ■ 5–10 min | Camp Blaz is located in the Finegayan area. Dededo offers the closest off-base housing with strong military community and growing MHO-approved inventory as Camp Blaz expands. |
|---------------------------|------------|--|

Yigo	■ 10–15 min	Also close to Camp Blaz. Affordable rents, quiet streets, and proximity to both AAFB and Camp Blaz makes it attractive for Marines.
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Mangilao	■ 20–25 min	For those who prefer a quieter, more residential setting while still maintaining a manageable commute to Camp Blaz.
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Joint-Duty / Both Bases (Central)

Barrigada	■ 20–25 min each	Central island location. Easy access to both Andersen and Naval Base Guam. Smart choice for joint-duty military couples.
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Mangilao	■ 20–30 min each	Residential feel. Near UOG. Reliable utilities and good community. Works well for both base commutes.
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SECTION 05

Using Your VA Loan on Guam

Your earned benefit works here — here's everything you need to know

Your VA loan benefit works fully on Guam — and many service members don't realize this. Here's what makes the VA loan exceptional on island:



Zero Down Payment

Eligible veterans can purchase with no down payment, preserving cash for moving costs, furniture, and island setup.



No Private Mortgage Insurance

Unlike conventional loans, VA loans carry no PMI — saving you hundreds of dollars per month over the life of the loan.



No Loan Limits (Full Entitlement)

Since 2020, veterans with full entitlement face no VA loan limits. Purchase at any price point with full VA backing.



Competitive Interest Rates

VA loans typically run 0.5–1% below conventional rates — a meaningful savings over a 30-year mortgage.



Fee Simple Properties Only

Critical on Guam: VA loans require fee simple land ownership. Guam has leasehold properties as well. I identify fee simple homes for every VA buyer — this is non-negotiable and must be verified before any offer.



VA Funding Fee

Most borrowers pay a funding fee of 1.25–3.3% depending on whether it is a first or subsequent use of the benefit. This can be financed into the loan. Veterans with a service-connected disability rating may be exempt — verify your status with your lender before closing.

Terry's Tip | Renting may feel safer — but on Guam, a VA loan can often deliver a lower monthly payment than rent for a comparable home, while building equity. Let's run the numbers together before you decide.



SECTION 06

The Military Clause

Your most important lease protection — verify this before you sign anything

Every military lease on Guam should include a Military Clause. This provision is your financial and legal protection if you receive new PCS orders, deploy, or separate from the military before your lease ends.

Sample Military Clause Language:

"In the event the Tenant is or hereafter becomes a member of the United States Armed Forces on extended active duty and receives Permanent Change of Station (PCS) orders to depart from the area where the leased premises are located, or is released from active duty, or is ordered into military housing, this lease may be terminated by the Tenant by giving written notice of such termination to the Landlord, with such termination to become effective on the last day of the month following the month in which such notice is given."

Important | A poorly worded or missing military clause can leave you financially exposed. I personally verify the military clause language in every lease before my clients sign. This is non-negotiable.

What the Military Clause Protects You From

→ Early Termination Fees

Without the clause, breaking a lease early can cost 1–3 months' rent in penalties.

→ Rent Liability After PCS

The clause ensures your obligation ends cleanly when you provide written notice to the landlord.

→ Deployment Situations

Also applies if you are deployed and your family needs to vacate the property.



SECTION 07

PCS Timeline & Housing Strategy

Rentals and purchases work on very different timelines — here's what actually works on Guam

The Guam rental and purchase markets operate on fundamentally different timelines. Understanding this before you start your search will save you frustration — and money.

■ Renting on Guam

Rental listings rarely stay available more than 30 days. Landlords will not hold a property for an arriving service member — and most service members are unwilling to pay out-of-pocket to hold a home they haven't seen. Physical walkthroughs are required before signing. You need to be on island — or have a trusted agent complete a live video walkthrough on your behalf. **Start active searching: 14 days before arrival.**

■ Buying on Guam

Home purchases allow — and benefit from — advance planning. A VA loan purchase on Guam can take up to 60 days to close, so beginning the process well before arrival makes sense. You can research listings, get pre-approved, and identify target properties from CONUS. Terry can conduct live video tours and negotiate on your behalf before you land. **Start active searching: 60–90 days before arrival.**

Renters — Your Realistic Timeline

6+ Months Out

- Contact Terry — start the relationship early even if searching comes later
- Decide on-base vs. off-base; research neighborhoods by your installation
- Calculate your OHA rental ceiling at travel.dod.mil
- Review the Guam rental market to understand price ranges and neighborhoods — not to make offers
- Arrange temporary lodging: NGIS (Navy) or Andersen Billeting (Air Force) for first 1–2 weeks

30–60 Days Out

- Begin reviewing active listings to understand current market availability
- Identify your neighborhood priorities, must-haves, and deal-breakers
- Confirm temporary lodging reservation — you will need it
- Arrange HHG (household goods) shipment and POV/vehicle shipping
- Research DoDEA school enrollment for military-connected children

14 Days Before Arrival — Active Search Begins

- Terry begins active property search on your behalf using current MHO-approved listings
- Terry conducts live FaceTime/WhatsApp walkthroughs of promising properties so you can shortlist
- Identify your top 2–3 choices based on video tours — but do not commit until you arrive
- Confirm lease terms, military clause language, and deposit requirements in advance

On Island — Move Fast

- Walk through shortlisted properties in person within first 1–3 days
- Make your selection — good rentals in your budget will not last
- Terry coordinates MHO inspection (typically 3–7 business days)
- Sign lease with Military Clause confirmed — submit DD Form 2367 to activate OHA
- Submit MIHA receipts to housing office for one-time move-in reimbursement

Terry's Tip | Plan your temporary lodging for at least 7–14 days. Rushing into the wrong rental because you feel pressure to vacate billeting is one of the most common costly mistakes I see. The right home is worth a few extra nights.

Buyers — Your Realistic Timeline

90 Days Out — Get Your Finances Ready

- Contact Terry and discuss your VA loan eligibility and buying goals
- Get pre-approved with a VA-approved lender familiar with Guam real estate
- Calculate your VA loan buying power — no down payment required with full entitlement
- Confirm fee simple land requirement — Terry identifies only fee simple properties for VA buyers
- Begin reviewing Guam MLS listings with Terry to understand the market

60 Days Out — Active Search

- Terry conducts live FaceTime/WhatsApp property tours of your top candidates
- Identify neighborhoods that meet your needs for commute, lifestyle, and budget
- Make an offer on a target property — Terry negotiates on your behalf from CONUS
- VA appraisal ordered — typically takes 2–3 weeks on Guam
- Begin VA loan underwriting process with your lender

30 Days Out — Under Contract

- Loan underwriting continues — respond quickly to any lender requests
- Home inspection completed (Terry coordinates)
- Title search confirms fee simple ownership — critical for VA loans
- Final loan approval and clear to close
- Arrange temporary lodging if needed for brief period between arrival and closing

Closing & Move-In

- Closing typically scheduled within 60 days of accepted offer
- Sign closing documents — can be done remotely with Power of Attorney if needed

- Keys in hand — you own your Guam home
- Check in with Housing Office to transition from OHA to homeowner status
- Connect with Terry for any post-closing questions

Terry's Tip | A VA purchase on Guam can close in as few as 45 days with a responsive lender and a clean title. I work with VA-experienced lenders and title companies on island to keep your transaction moving. Call me early — the earlier we start, the smoother it goes.



SECTION 08

Terry's Top 8 Tips

Hard-won insights from helping military families make Guam home

01

Start Early

The best MHO-approved rentals disappear fast, especially during peak PCS season (May–August). Contact me as soon as orders are confirmed — earlier is always better.

02

Never Sign Before MHO

Always get MHO inspection and approval before signing any lease. I manage this process for every client — it's the most important protection I provide.

03

Budget for Setup Costs

First month's rent, security deposit (usually one month), and utility startup fees. OHA rental reimbursement begins after your lease starts, so bring cash for day one.

04

Concrete is King

Typhoon season runs June 1–November 30. Concrete block construction homes offer superior protection and often lower insurance rates than wood frame. I specifically recommend it.

05

Generator = Gold

Many premium rentals include backup generators. With Guam's occasional power outages, this feature is genuinely worth paying more for — don't overlook it.

06

Embrace CHamoru Culture

Guam's CHamoru people have a rich culture and welcoming spirit. Learning even a few words — Hafa Adai (hello/welcome), Si Yu'us Ma'åse (thank you) — goes a long way with local landlords and neighbors.

07

Virtual Tours Available

Can't visit before arrival? I offer live video walkthroughs via FaceTime or WhatsApp so you can make confident decisions from CONUS before you land on island.

08

Your VA Loan Works Here

Many military members don't realize VA loans are fully available on Guam. Buying may actually cost less per month than renting a comparable home. Let's look at the numbers together.



SECTION 09

2026 OHA Rate Reference

Confirmed rental ceiling rates for Guam (Area Code 999)

Guam's OHA rental ceiling is a **flat rate** set by the DTMO based on annual housing surveys — not a sliding scale by rank. The 2026 confirmed rates are shown below. Always verify your exact rate at travel.dod.mil before signing a lease, as rates can be updated mid-year.

How OHA Works

OHA reimburses your actual rent up to the ceiling shown below. If your rent is \$1,900/month and your ceiling is \$2,205, you receive \$1,900 — not \$2,205. You only receive what you actually spend on rent. This is fundamentally different from stateside BAH, where you keep any amount under your rate.

2026 OHA Rental Ceiling — Guam (Area Code 999)

Pay Grade	Without Dependents	With Dependents	Notes
E-1 through E-9	\$2,205	\$2,450	All enlisted grades — flat rate
W-1 through W-5	\$2,205	\$2,450	All warrant officer grades
O-1 through O-6+	\$2,205	\$2,450	Officer grades — verify O-6+ directly at DTMO

Monthly Utility Allowance (Separate from Rent)

In addition to the rental reimbursement above, service members receive a separate flat monthly allowance for utilities:

Status	Monthly Utility Allowance	Covers
Without Dependents	\$1,182 / month	Electricity, water, gas
With Dependents	\$1,576 / month	Electricity, water, gas

Terry's Tip | The OHA rental ceiling sets your budget. I find properties priced at or just below your ceiling so your allowance fully covers rent — and your utility allowance stretches further with energy-efficient homes. Contact me at terry@thesaltandlightrealty.com.

* OHA rates are set by the DTMO and can be updated mid-year based on Guam rental market surveys. Always verify your exact rate at travel.dod.mil before finalizing your lease. Rates shown are 2026 confirmed starting rates. Contact: terry@thesaltandlightrealty.com · 671-689-7726



Ready to Find Your Guam Home?

I'm here to make your PCS to Guam the smoothest move of your military career.

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Hafa Adai — Welcome Home!

■ EQUAL HOUSING OPPORTUNITY | Terry Taylor is a licensed Associate REALTOR® with Salt & Light Realty, Tamuning, Guam (Lic# OS-2831). This guide is for informational purposes only and does not constitute legal or financial advice. OHA rates sourced from DTMO — verify at travel.dod.mil.
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