

MILITARY RELOCATION GUIDE

The Complete Guide

Everything military families need to know before buying or selling near Fort Bragg, North Carolina, including the current gate closure and detour routes.

UPDATED FOR 2026

 **All American Gate closed for construction through 2028.**

Detour gates and new commute times are on page 4.

WHAT'S INSIDE

- A note from James Walker
- Gate closure & detour routes
- Cities & counties we serve
- Every suburb, with home prices
- 2026 BAH rates by pay grade
- Step-by-step VA loan process
- 5 mistakes VA buyers make
- PCS timeline, orders to keys
- Selling during a PCS

Questions about your PCS? Call or text James Walker: 910-988-8578

Book a free consult: calendly.com/jamesmwalker181/buyer-or-seller-meeting

A NOTE FROM THE AUTHOR

Hi, I'm James Walker.

I wrote this guide because I've watched a lot of military families show up at Fort Bragg with orders in one hand, a stack of online listings in the other, and nobody on the ground to tell them what those listings don't show.

Fayetteville has been my home for more than 35 years. I spent over 20 of those years as a Fayetteville police officer, so I've driven the roads in this guide at 2 a.m., on holidays, and in the middle of shift change traffic. I know how these suburbs actually feel to live in, and how long those commutes really take.

My wife Stephanie and I work as real estate agents with All American Realty Group. Together, we have 200+ homes sold, and helping military families is a big part of what we do.

Here's what that means for you. When you call, you talk to me. I'll ask about your report date, your unit, which gate you'll use, and whether this house needs to work as a rental when your next orders come. Then we build your search around your real life, not just a list of listings.

Buying in person or sight unseen from overseas, I've done both many times, and I'll be your eyes on the ground.

Read through this guide, then call or text me. I'm happy to talk through your move even if you're still a year out.

James M. Walker

Real Estate Agent with All American Realty Group | Fayetteville, NC

QUICK FACTS

- ★ 35+ years living in Fayetteville
- ★ 20+ years with the Fayetteville Police Department, now retired
- ★ 7 years in real estate
- ★ 200+ homes sold
- ★ 140+ Google reviews
- ★ Lives in Hope Mills

Agent with All American Realty Group

Call or text me directly
910-988-8578

GETTING STARTED

Understanding Fort Bragg Before You Buy

Moving to Fort Bragg takes more than a house. It takes a plan.

I'm James Walker, and I've been helping military families settle near Fort Bragg for seven years, on top of 35+ years of calling Fayetteville home. Before you choose a home, walk through these questions. They're the same ones I ask every family I work with.

Ask Yourself First

- Which gate will you use most?
- Shortest commute, newer homes, more land, or strong resale?
- Buying for this assignment only, or do you want a future rental?
- Do school zones matter to your family?
- Are you using a VA loan?
- Buying in person or sight unseen?

Fort Bragg at a Glance

Fort Bragg is home to:

- XVIII Airborne Corps
- 82nd Airborne Division
- Army Special Operations Command
- 3rd Special Forces Group

We build every home search around your actual gate, unit, and commute, not just a list of listings.

On-Post vs. Off-Post

On-Post

- Housing is managed through Fort Bragg Family Housing, not open market rent
- Waitlists run longer for E-1 through E-4 and shorter for senior NCOs and officers with larger families
- Utilities and lawn care are typically included, which simplifies the monthly budget
- Apply as soon as you have orders. Waitlist position is tied to family size and rank, not application date alone.

Off-Post

- Starter homes near base in Spring Lake, often under \$200K and walkable to Yadkin Road
- Newer subdivisions in Raeford with larger lots and 3-plus car garages
- Established cities in Hope Mills near Hope Mills Lake, zoned for the area's highest-rated schools
- Key question we always ask: will this home work as a future rental if your next set of orders comes in 2 to 3 years?

PCSing From Overseas or a Remote Duty Station?

We handle virtual and video-walkthrough showings, coordinate a power of attorney for closing if you can't be there in person, and time contracts around vehicle shipping and household goods delivery. Tell us your report date and we build the home search around it.

ROAD & GATE UPDATE

Gate Closure You Need to Plan Around

⚠ All American Gate Closed Through 2028

The All American Gate, Fort Bragg's main entrance, closed July 27, 2026, for a \$15.5 million project to replace the Gruber Road Bridge and repair the roadbed on All American Freeway. The closure is expected to last 18 to 24 months, running into 2028.

The Visitor Center stays open for pass processing, but the gate itself is closed to all traffic in both directions until the work is done. If you used this gate before, plan a new route now.

Roughly 15,000 vehicles a day are being rerouted to other gates. Expect heavier traffic at Yadkin Road and Honeycutt Road, especially during peak commute hours. If you're house hunting in Hope Mills or south Fayetteville right now, your real-world commute may run longer than it will once the gate reopens. We factor this into every suburb conversation until the project wraps up.

Current Gate Reference

Gate	Location	Hours	Best For
Yadkin Road	South side	24/7	Highest-traffic detour gate, most units
Honeycutt Road	North side	24/7	Spring Lake and north Fayetteville
Longstreet (Gate 1)	South side	24/7	General access, south Fayetteville
Chicken Road (Gate 2)	South side	24/7	South Fayetteville
R. Miller Street	North side	24/7	North Fayetteville
Canopy Lane	South side	24/7	Expanded to 24/7 for detour traffic
Butner Road	North side	5 a.m. to 9 p.m. daily	Raeford and western access
Manchester Road	North side, Spring Lake	5 a.m. to 9 p.m. weekdays	Spring Lake residents
Rock Merritt Avenue	South side	5 a.m. to 9 p.m. weekdays	Raeford and western suburbs
All American Gate	Main entrance	CLOSED to 2028	Under construction, use alternate gate

Gate hours current as of September 2026. Hours can change with short notice, so check home.army.mil/bragg before your first drive in.

Our Take

Gate access changes which suburb makes sense for your daily routine. We walk every client through their real commute using current detour routes, not the map from two years ago.

WHERE WE WORK

Cities and Counties We Serve

James and Stephanie work with buyers and sellers across the Fayetteville region. Together, they have 200+ homes sold. James helps clients compare communities, gate access, school assignments, and the practical details of their move.

County	Cities & Suburbs
Cumberland County	Fayetteville, Hope Mills, Spring Lake, Eastover, Stedman
Hoke County	Raeford
Harnett County	Sanford, Lillington, Cameron
Moore County	Southern Pines, Aberdeen, Whispering Pines, Pinehurst

Every Area We Serve, Briefly

A quick read on each city and suburb, so you can narrow your list before we ever tour a home together.

CUMBERLAND COUNTY

Fayetteville	Our biggest market. Most inventory, widest price range, strongest resale, and the shortest list of VA loan headaches. A 12 to 20 minute commute depending on the gate.	~\$215K
Hope Mills	Best-rated schools near Fort Bragg and a real hometown feel around Hope Mills Lake. Strong civilian resale demand. 18 to 25 minutes to post.	~\$235K
Spring Lake	The closest city to Fort Bragg and the shortest commute we offer, 8 to 12 minutes. Strong military community and lower prices.	~\$195K
Eastover	Quiet, more rural, and roomier lots east of Fayetteville. A good fit if you want space without leaving Cumberland County. Around 20 to 25 minutes to post.	~\$265K
Stedman	A small town southeast of Fayetteville with newer construction and a slower pace. Around 25 to 30 minutes to post.	~\$300K

HOKE COUNTY

Raeford	Newer construction, larger lots, and more space per dollar than Fayetteville. Gate access for western post, 25 to 30 minutes out.	~\$220K
----------------	---	---------

HARNETT COUNTY

Sanford	Most space and land for the money on our whole list. Best for buyers who prioritize acreage over commute, around 45 minutes to post.	~\$180K
Lillington	The Harnett County seat, with a growing mix of new-build subdivisions and small-town charm. Around 30 to 35 minutes to post.	~\$320K
Cameron	A rural, horse-country feel between Sanford and Southern Pines. Good for buyers who want acreage and privacy. Around 35 to 40 minutes to post.	~\$305K

MOORE COUNTY

Southern Pines	A polished, established community with long-term lifestyle value and less tied to military turnover. About 45 minutes to post.	Higher
Aberdeen	A walkable downtown and steady new construction near Southern Pines and Pinehurst. About 45 minutes to post.	~\$370K
Whispering Pines	A quiet, golf-course community with wooded lots and a lake. A longer commute at around 45 to 50 minutes, and a higher price point.	~\$475K
Pinehurst	Golf resort living with the highest prices on our list. About 50 minutes to post. Best for buyers prioritizing lifestyle over commute.	~\$500K+

Commute Note During Construction

Commute times above reflect normal conditions. With the All American Gate closed through 2028, add extra time for Hope Mills and south Fayetteville routes during peak hours. Prices above are approximate and shift with the market, we can pull current numbers for any of these areas anytime.

BUDGETING

2026 BAH Rates & Housing Costs

2026 BAH rates for the Fort Bragg/Pope Military Housing Area, effective January 1, 2026, up 1.6% from 2025. Always verify current rates at defensetravel.dod.mil before you budget.

Pay Grade	With Dependents	Without Dependents
E-1 to E-4	\$1,722	\$1,341
E-5	\$1,806	\$1,527
E-6	\$2,049	\$1,638
E-7	\$2,094	\$1,722
E-8	\$2,142	\$1,860
E-9	\$2,244	\$1,923
W-1	\$2,067	\$1,707
W-2	\$2,112	\$1,857
W-3	\$2,178	\$1,935
W-4	\$2,271	\$2,052
W-5	\$2,391	\$2,103
O-1	\$1,842	\$1,635
O-2	\$2,046	\$1,782
O-3	\$2,175	\$1,956
O-4	\$2,427	\$2,088
O-5	\$2,610	\$2,109
O-6	\$2,628	\$2,154

Budget on the Full Payment, Not Just BAH

The Fayetteville area median home price is approximately \$225,000. Shop based on your full monthly payment, including principal, interest, taxes, insurance, and HOA dues, not just your BAH.

Rent & Purchase Price by Home Type

Type	Rent	Purchase Price	Where
Apartment	\$1,200 to \$1,500	\$130K to \$180K	Fayetteville
Townhouse	\$1,500 to \$1,900	\$180K to \$230K	Hope Mills, Fayetteville
Single-Family	\$1,700 to \$2,400	\$195K to \$300K	All suburbs
Newer Build	\$1,900 to \$2,500	\$230K to \$350K	Raeford, Hope Mills

School Districts

District	Area	Notes
DoDEA	Fort Bragg, on-post	Pre-K through 8th, on-post only
Cumberland County	Fayetteville, Hope Mills, Spring Lake	Largest district. Hope Mills generally highest-rated.
Hoke County	Raeford	Growing district. Some strong schools.
Moore County	Southern Pines	Generally higher-rated. Longer commute.
Harnett County	Lillington, Anderson Creek	Several A-rated options.

Always verify the exact school assigned to a property address before going under contract.

FINANCING

The VA Loan Process, Step by Step

1	Certificate of Eligibility Your lender can usually pull this for you, often the same day.
2	Get Pre-Approved Work with a VA-approved lender who understands PCS timelines, overseas income, and BAH.
3	Choose an Agent Who Knows VA Loans Ask how many VA transactions they closed in the last 12 months before you sign anything.
4	Make an Offer On a VA loan, sellers can contribute up to 4% in concessions, and normal closing costs can be paid on top of that. We always ask for it.
5	VA Appraisal Confirms minimum property requirements. This is separate from the home inspection. Renegotiate or walk away if it comes in low.
6	Home Inspection Always get one. The VA appraisal protects the lender. The inspection protects you.
7	Clear to Close Your closing disclosure must be in hand at least 3 business days before closing.
8	Closing Day North Carolina closings are handled by a real estate attorney. Budget for attorney fees.

5 Mistakes VA Buyers Make

1. **Shopping by BAH, not the full payment.** For example, an E-5 with dependents draws \$1,806 in BAH, but a \$235K Hope Mills mortgage runs closer to \$1,950 to \$2,150 a month once taxes, insurance, and HOA are added in.
2. **Skipping pre-approval.** Good homes move fast.
3. **Confusing the VA appraisal with the home inspection.** Always get the inspection.
4. **Not knowing the VA Funding Fee.** It runs 2.15% for first use. Disabled veterans may be exempt.
5. **Using an agent who does not know VA loans.**

PLANNING

PCS Timeline: Orders to Keys

When	What to do
6 Months	Research suburbs by gate. Watch home prices in your target cities. Connect with a local Fayetteville agent.
4 Months	Request your Certificate of Eligibility. Get pre-approved with a VA lender. Set your budget on the full payment, not just BAH.
3 Months	Begin an active home search. Tour homes virtually if you are still at your duty station. Narrow to your top 2 or 3 suburbs.
60 Days	Make an offer and go under contract. Schedule the home inspection right away.
45 Days	VA appraisal is ordered by the lender. Review results and negotiate if needed.
30 Days	Lender finalizes docs. Title search runs with the closing attorney. Homeowners insurance is bound.
2 Weeks	Review your closing disclosure. Confirm the closing date. Arrange your wire transfer or certified funds.
Closing Day	Final walkthrough. Sign at the closing attorney's office. Receive your keys.

Selling During a PCS

Sell vs. Keep as a Rental

This depends on your mortgage payment, likely rent, local demand, and how long you want to hold the property. We work through this with every client before they commit.

Already Left the Area?

We handle remote updates, local vendor coordination, honest pricing, and a process you do not have to babysit from your new duty station.

RESOURCES

Key Resources & Getting in Touch

Resource	Website	Use
Fort Bragg Housing Services	home.army.mil/bragg	On-post housing and waitlist
Military OneSource	militaryonesource.mil/moving-pcs	Comprehensive PCS planning
BAH Calculator	defensetravel.dod.mil	BAH rates and entitlements
Army Benefits	myarmybenefits.us.army.mil	Active duty benefits
NC Veterans Resources	milvets.nc.gov	NC state veterans benefits

About James M. Walker

James M. Walker is a real estate agent with All American Realty Group. He helps buyers and sellers in Fayetteville, Hope Mills, Raeford, Spring Lake, Eastover, Stedman, and surrounding communities.

With more than 35 years living in the area and more than 20 years of service with the Fayetteville Police Department before retiring, James brings firsthand local knowledge to each conversation. He works with his wife, Stephanie, a fellow real estate agent, and focuses on clear communication and practical guidance for military families, first-time buyers, and relocating homeowners.

Ready to talk through your move?

Call or text James Walker at **910-988-8578**

Schedule a buyer or seller consultation: calendly.com/jamesmwalker181/buyer-or-seller-meeting

All American Realty Group | 3820 Raeford Road, Suite A, Fayetteville, NC 28304