Quiet Waters™
Realty Group

THE PCS RELOCATION GUIDE

CAMP LEJEUNE & NEW RIVER / 2026

HOME HERE



Your family's guide to a
Camp Lejeune & New River move.

VETERAN-LED. FAMILY-MINDED. LOCALLY ROOTED.

A welcome to your next chapter.

If your next orders are bringing you to Camp Lejeune or New River, there is a lot to think about beyond an address.

We both served as Marine infantry officers. Seven of our ten agents have served in the Navy or Marine Corps. Our team also brings military-family connections, parenting experience and a personal understanding of building a life here.

There may be schools to contact, childcare to arrange, a career to carry forward and a home to choose before you have time to explore. The person holding it all together may be doing much of that from somewhere else.

We made this guide to help you ask better questions, get connected and picture everyday life here. Whether you are moving with children, as a couple or on your own, your priorities belong in the plan.

If buying is part of your plan, we would be glad to help. You will find rental and installation housing contacts inside, too. Welcome to the coast.

Sean & Andrew



Sean McDonnell

7 years / Marine infantry officer



Andrew Davis

12 years / Marine infantry officer

START WITH YOUR QUESTION

Where should we live? → 07

Can we choose remotely? → 13

Schools & childcare? → 14

What if dates do not align? → 23

ONE TEAM. A SHARED UNDERSTANDING.

People who understand the move behind the move.



Quiet Waters team members volunteering at Share the Table / website photograph

Military service is part of our story. So are military spouses, civilian careers, children and making a new place feel like home. We bring that perspective to your move.

80+

YEARS OF COMBINED MILITARY SERVICE

Mike Carle's family first came to Quiet Waters as clients. After 20 years as a Marine officer and many moves, his experience here inspired him to join the team.

Read Mike's relocation story ›

REALTRENDS VERIFIED

One of North Carolina's top medium-sized teams

By sales volume

2026 ranking · Based on 2025 sales data

Meet the whole Quiet Waters team ›

View the verified RealTrends ranking ›

Service figure totals stated years in six published team profiles; additional service is not counted.

Know your BAH. Then build your budget.

Camp Lejeune military housing area / NC178. Monthly reference rates, effective January 1, 2026. Pay grade and dependent status select the row and column.

Grade	Marine rank	With dependents	Without
E-1	Pvt	$1,578	$1,323
E-2	PFC	$1,578	$1,323
E-3	LCpl	$1,578	$1,323
E-4	Cpl	$1,578	$1,323
E-5	Sgt	$1,584	$1,476
E-6	SSgt	$1,944	$1,569
E-7	GySgt	$1,995	$1,593
E-8	MSgt / 1stSgt	$2,049	$1,662
E-9	MGySgt / SgtMaj	$2,160	$1,761
W-1	WO	$1,962	$1,590
W-2	CWO2	$2,016	$1,659
W-3	CWO3	$2,088	$1,776
W-4	CWO4	$2,187	$1,950
W-5	CWO5	$2,316	$2,004
O-1	2ndLt	$1,635	$1,566
O-2	1stLt	$1,941	$1,596
O-3	Capt	$2,085	$1,809
O-4	Maj	$2,355	$1,989
O-5	LtCol	$2,553	$2,016
O-6	Col	$2,571	$2,064
O-7–O-10	General officers	$2,586	$2,097
O-1E	2ndLt / qualifying prior service	$2,001	$1,599
O-2E	1stLt / qualifying prior service	$2,073	$1,740
O-3E	Capt / qualifying prior service	$2,208	$1,935

Rank names shown are Marine Corps labels; other services use the same pay grades. Confirm your duty-station ZIP and individual entitlement with the DTMO lookup and your finance office. Your LES or rate protection may differ.

Confirm your rate: official DTMO lookup ›

View the reproduced reference table ›

Reference figures cross-checked: Military Pay Dates and Military Toolkit. Refresh this page each calendar year.

SAME PRICE. A DIFFERENT MONTHLY COST.

The town line can change the payment.

A mailing address does not establish a property's tax jurisdiction. Confirm the parcel's municipal boundary and current tax bill before comparing two homes.

$300,000

SAME ASSESSED VALUE
A simplified 2026 comparison of county and municipal property taxes only.

Unincorporated Sneads Ferry

$0.655
PER $100 OF ASSESSED VALUE

$1,965 annually
$163.75 monthly equivalent

Inside Holly Ridge

$1.025
PER $100 OF ASSESSED VALUE

$3,075 annually
$256.25 monthly equivalent

$92.50

MORE PER MONTH in this example from Holly Ridge's municipal tax alone: $300,000 ÷ 100 × $0.370 ÷ 12.

This is not the complete tax bill or a lender quote. Fire or special-district taxes, fees, exemptions and assessed values can change the result. Add insurance, HOA costs, utilities and maintenance to compare the full housing budget.

Check current Onslow County and municipal tax rates ›

Source: Onslow County 2026 tax schedule. County: $0.655; Holly Ridge: additional $0.370 per $100.

REAL FAMILIES. REAL EXPERIENCES.

A move is personal. So is the support.



Quiet Waters interior photography / illustrative; not the homes described below

Google reviews

Read reviews on Google ›

MILITARY FAMILY / SHORT-NOTICE MOVE

★★★★★

“he became our eyes and ears”

Edwin Sandoval

An active-duty family moving from Virginia on a tight timeline. Edwin credits Jonathan and the team with communication, coordination and helping his family evaluate homes from a distance.

Read Edwin’s full review ›

OUT-OF-STATE BUYER / SECOND HOME

“responsive, communicative, extremely knowledgeable”

Kristen Gabriel

Kristen bought a second home and rental from out of state without viewing it in person. She credits Andrew’s communication and professional referrals.

Read Kristen’s full review ›

Google review excerpts displayed on Quiet Waters’ website. Context summarizes each published account.

“Near base” is not a complete address.



Jacksonville-area residential photography / Quiet Waters; not an installation or gate photograph

Before you fall for a home, put the exact work destination into your search. Lejeune, New River and Stone Bay should not be treated as one interchangeable commute.

MCAS New River

Start with your unit’s reporting instructions. The published visitor-center location is beside the main gate on Curtis Road. Check the route to your actual work building, not only the gate.

Camp Lejeune

Ask which entrance you can use and where the workday begins. Official information identifies entrances on different sides of the installation, including NC-172 at Sneads Ferry.

Stone Bay or another site

Name the specific work site when requesting a shortlist. Ask your sponsor or unit to confirm arrival instructions and access; a Lejeune mailing address does not settle the trip.

New River welcome information ›

Lejeune installation advisories ›

Orientation, not commute estimates. Confirm access, hours and reporting instructions; test routes at your travel times.

Seven places. Different daily lives.



Sneads Ferry-area photography / Quiet Waters; illustrates one of the communities in this guide

Compare your reporting location, authorized gate and both adults' daily routes. Confirm commute and school details for each address.

Jacksonville

SHOPPING, SERVICES AND INSTALLATION ROUTES

Compare the exact neighborhood with your New River or Lejeune work site, childcare and errands. Being in Jacksonville does not make every route the same.

Inside city limits: county + Jacksonville tax. Outside: verify the parcel.

Hubert

AN EAST-SIDE OPTION TO EXPLORE

Compare the route toward your authorized Lejeune entrance and the destinations you use around Swansboro and Jacksonville. Check school assignment and care at the specific address.

Unincorporated Onslow County; check district taxes and the actual bill.

Swansboro

A TOWN AND WATERFRONT SETTING

Include grocery trips, school pickup and the route to your unit in the same comparison. Explore the town in person or by video before choosing a neighborhood.

Inside town limits: county + Swansboro tax; mailing addresses can extend outside.

Richlands

AN INLAND OPTION TO COMPARE

Build the weekday around your reporting point, work schedules and activities. Ask about water/sewer or septic, internet and the actual school assignment for each home.

Inside town limits: county + Richlands tax; verify homes outside town.

Check Onslow municipal boundaries and community information ›

Toward Topsail. Make the daily route work.



Topsail-area photography from Quiet Waters / illustrative, not a current listing

Sneads Ferry

Compare Stone Bay, Lejeune and New River separately. Confirm whether your route uses the NC-172 entrance and whether your authorized access fits the workday.

Unincorporated Onslow County: no municipal tax on a parcel outside town limits; other charges can apply.

Holly Ridge

Compare installation travel with errands, childcare and beach access. Ask whether the home is actually inside town limits rather than relying on its mailing address.

Inside Holly Ridge: Onslow County tax + town tax. See the worked comparison on page 5.

Hampstead

Include any Wilmington-area work or care needs alongside the military commute. Run the US-17 journey to your actual reporting location at your normal travel time.

Check the Pender County parcel record and applicable district charges; do not use Onslow rates.

Onslow parcel maps ›

Pender parcel records ›

This move.
And the one after it.

Buying, renting or installation housing can each fit a different season of family life. Compare the full costs, timing and what happens at your next move.

01

Installation housing

MILITARY HOUSING OFFICE

Applications, eligibility and waitlists go through the housing office and housing providers.

Confirm move-in timing, included costs and your backup lodging plan.

Military housing office ›

What date is actually confirmed?

02

An off-base rental

QUIET WATERS / RENTALS

Quiet Waters Property Management lists available rentals.

Review the lease, deposits, pets, maintenance and move-in costs. Ask a qualified adviser how orders affect your agreement.

Browse available rentals ›

What cash is needed before move-in?

03

A home purchase

QUIET WATERS REALTY

Quiet Waters Realty Group helps you purchase a home.

Compare all-in monthly costs, cash before closing and a plan for selling or renting it at your next move.

Talk about buying a home ›

Would it still work without assumed appreciation?

Confirm availability and household-specific terms directly with the responsible provider.

Two payments. Different risks.

North Carolina purchase contracts may use both a due diligence fee and an earnest money deposit. Those payments are not interchangeable.

01

Due diligence fee

Under the commonly used NC contract, this negotiated fee is paid to the seller for the opportunity to investigate the property and transaction. A buyer who terminates during due diligence typically does not receive it back; exceptions and negotiated terms matter.

02

Earnest money

This deposit is distinct from the due diligence fee. A buyer who properly terminates within the due diligence period typically gets earnest money back. Once that period ends, additional money may be at risk. Your actual contract controls.

Read the NC Real Estate Commission explanation ›

A VA loan still needs a cash plan.

A low- or no-down-payment loan does not remove inspections, deposits, closing costs or moving expenses. Ask your lender for a written Loan Estimate, your funding-fee status, and the timing of each payment. Keep contract cash separate from cash needed for the move.

VA funding fee & closing-cost guidance ›

Review the current form and your negotiated contract with your agent and closing attorney.

Price the whole coastal home.



Quiet Waters / North Topsail area imagery

01

Insurance for this address

Ask about homeowners, wind/hail and flood coverage, deductibles and effective dates. NC DOI says homeowners policies do not cover flood damage; being outside a designated floodplain does not eliminate risk.

02

Systems & obligations

Confirm water and sewer or septic, association fees and restrictions, and known roof, HVAC, deck and drainage concerns. Use appropriate inspectors and records to resolve uncertainties.

03

A workable arrival

Check stairs, storage, parking, pets, internet service and utility setup. Decide who can receive deliveries and what you will need before household goods arrive.

Beautiful is the beginning.

NC DOI flood guidance ›

SAVE THIS MESSAGE

Show us how the home really lives.

Your agent's video helps you evaluate the home. Inspections, records and specialist advice resolve the questions a video cannot.



Quiet Waters / interior photography

COPY THIS WITH YOUR SHORTLIST

Hi — we are comparing this home from out of town. Could you help us see these things on a continuous video tour?

1. Start at the street: parking, the approach and neighboring surroundings.
2. Walk through in order, including closets, laundry, garage and outdoor space.
3. Show what matters to our routine: [home office / pets / stroller / accessibility / storage].
4. Pause near visible wear or signs of moisture and drainage concerns. Flag what needs an inspector or specialist.
5. Tell us what still needs confirmation.

We hope to arrive around [date]. Our two biggest questions are [question] and [question].

Ask for one written follow-up.

Keep a shared record: confirmed / still unknown / who will verify.

START BEFORE CHOOSING THE ADDRESS

A new school. A smoother first week.

Start with the child, then confirm the address. Ask about courses, learning support, transport and the welcome they will receive.

CAMP LEJEUNE

910-449-9915

MCAS NEW RIVER

910-449-9749

School liaison contacts & support >

You may be able to start before arrival.

North Carolina permits qualifying military families to register remotely before establishing local residency. Ask the receiving district about eligibility, required documents and temporary-housing provisions before waiting for a signed lease or closing.

NC military enrollment guidance >

Ask how they welcome military students.

Purple Star recognition identifies military-family support practices, including a staff contact and transition program. Onslow County Schools received district recognition for 2025-26. Ask the school how that support works for your child.

Purple Star support & current recipients >

Keep report cards, transcripts, immunization records and any IEP or 504 plan accessible. Confirm the assigned school, bus route and enrollment process for each home.

Care that starts when you need it.

A beautiful home still has to work on a Tuesday morning. Confirm childcare separately from housing, school enrollment and your report date.

Request early. Confirm the start.

MilitaryChildCare.com lets eligible families search and request care. Check waitlist instructions and keep requests current. Ask about child development centers, school-age care and Family Child Care options.



Search and request military childcare >

01

Make the hours work.

Ask about earliest drop-off, latest pickup, school breaks and which school a before/after-school program serves. Add the actual drive to both adults' work schedules.

02

Make the start real.

What date is confirmed? What fees or documents are required? If care begins later than your arrival, identify the person or provider covering the gap.

Give the gap a number.

Illustrative arithmetic: 12 days of temporary care at $45 per day adds $540 before your normal care arrangement starts. Use a real quote and confirmed availability in your own plan.

Explore local Family Child Care >

THEIR NEXT CHAPTER MATTERS, TOO

Help them feel at home, too.

They may be excited about the beach and still miss everything familiar. Leave room for both. Start with one routine, one interest and one person they can look forward to seeing.

YOUNG CHILDREN

Keep something familiar.

Carry their comfort items and keep a familiar bedtime or morning rhythm. Let them choose a small part of their new room. Try a short library or playground outing before planning a full day.

ELEMENTARY YEARS

Make the first hello easier.

Ask the school about a tour, classroom introduction or buddy. Restart an activity they already enjoy. Arrange a way to stay in touch with friends they are leaving.

TEENS

Give them a real voice.

Let them help research clubs, sports, arts and places to meet peers. Discuss course credits and graduation plans early with the school liaison and receiving counselor.

Ask before arrival: "Is youth sponsorship or a school peer-welcome program available for my child? How can we connect?"

Youth sponsorship & peer connections >

Your next chapter belongs in the plan.

50%

spouse employment

selected as a top-five concern

33%

childcare challenges

selected as a top-five concern

Blue Star Families 2025 survey, released 2026. Active-duty family respondents to this question: n=2,321. Findings describe survey respondents.

Read the survey findings >

Put both adults' priorities on the page.

Name the work you want to continue, the hours and childcare it needs, and the workspace or internet connection that makes it possible. Protect one activity or connection for yourself, too.

Local family employment support >

Keep care connected.

For ongoing educational or medical needs, coordinate with EFMP, your current providers and receiving providers. Confirm appointments, records and any gap in services.

EFMP transition support >

Move your coverage, too.

Use the official TRICARE moving checklist to coordinate coverage, contact details, prescriptions and providers. Confirm the steps that apply to your plan.

TRICARE moving checklist >

Before choosing an address: whose daily routine is hardest to rebuild, and what would make their first month easier?

Little outings. A place to begin.



Earl G. & Inez Batts Recreation Complex / Town of Surf City photograph

SOUND + PLAYGROUND

Soundside Park

Surf City / 517 Roland Avenue

A playground, boardwalk, picnic shelters and restrooms make a short outing possible. Check parking rules before you go.

Amenities, hours & planning >

PLAY + SKATE

Earl & Inez Batts Complex

Surf City / 380 J.H. Batts Road

An inclusive playground, skatepark and walking paths let different interests share one trip. Shelters and restrooms are on site.

Amenities, hours & planning >

INDOOR + FREE ADMISSION

Onslow County Museum

Richlands / 301 S. Wilmington Street

A local indoor option with free general admission. Check opening days; groups should call ahead.

Amenities, hours & planning >

INDOOR + FREE ADMISSION

Environmental Education Center

Sneads Ferry / 1330 NC-210

Pair a nearby errand with a visit. The county lists free admission; check the current hours before setting out.

Amenities, hours & planning >

Find their people. Keep their interests.

Choose something your child already likes. A familiar interest can be the easiest first conversation in a new place.

BABIES TO TEENS

Sneads Ferry Library

Storytime, elementary activities and teen events are listed by age. Some programs require registration.

See the event calendar >

HAMPSTEAD + INDOORS

Pender County Library

Start with the Hampstead branch and current library calendar. Check age groups, location and registration for the program you choose.

Find a local library program >

SPORTS + SEASONS

Restart a favorite sport

Jacksonville Recreation and MCCS offer youth sports. Check ages, season dates, eligibility and registration. Fees may vary by residency.

Jacksonville sports > MCCS sports >

SCIENCE + HOMESCHOOL

Sturgeon City

Jacksonville programs include early-childhood science, homeschool classes, camps and public events. Check booking and fees.

Browse programs >

OUTDOORS + SEASONAL

Hammocks Beach

Swansboro-area mainland trails offer one kind of outing; Bear Island needs a separate ferry plan. Check service, fees and park alerts.

Plan the park visit >

TURTLES + BOOK AHEAD

Sea Turtle Hospital

Surf City guided tours require reservations. Even children age 0-2 need a free ticket. Tour dates are seasonal; check before driving.

Check tour dates & tickets >

Keep the current calendar with your plan. Activity ages, availability, access and prices come from the linked providers.



Andrew surfing / Quiet Waters website photograph

A comfortable first night. A workable first month.

BEFORE YOU ARRIVE

Make the first night easy.

Carry medications, school records, chargers, bedding, children's comfort items and basic kitchen supplies. Ask the Lending Locker what you can borrow while household goods are in transit.

YOUR FIRST WEEK

Restart one routine.

Confirm school and care starts. Find your grocery run and one simple outing. Test the work and drop-off routes at the times you will use them.

AS YOU SETTLE IN

Make one connection.

Try a library program, class, league or community activity you can return to. Ask about youth sponsorship if your child needs a familiar face.

BEFORE MONTH-END

Check what still feels hard.

Revisit work hours, care coverage, appointments and the weekly budget. A plan can change once you have lived the actual week.

Relocation support & Lending Locker >

Build an official moving checklist >

A move we understand.
A community we call home.



MIKE CARLE

A client before he became a teammate.

After 20 years as a Marine officer and many military moves, Mike settled in Sneads Ferry with his wife and three children. Quiet Waters helped his family find their home. That experience led him to join the team.

His published profile describes a homeschool family connected through the beach, gardening, dance, youth theater and community life.

Read Mike's family relocation story >



ANDREW DAVIS

Service. Parenting. Coastal life.

Andrew served for 12 years as a Marine infantry officer. A husband and father of five, he has been connected to the coastal community for more than a decade. His life here includes family, surfing and local business.

Meet Andrew >

Meet the whole Quiet Waters team >

Does this address work for our family?

Compare the same weekday for each home. Use the actual work building, school and care provider. Mark estimates until the right person confirms them.

THE HOME	OPTION A	OPTION B
Work destination / gate		
School / assigned address		
Care hours / confirmed start		
Other adult's work / workspace		
Weekly activity / route		
All-in monthly housing cost		
Cash needed before arrival		
Still unknown / who confirms		

Our two daily must-haves

Ten days before you can move in.

Plan the arrival gap separately from your monthly housing budget. Here is one way to see the cash needed while you wait for the keys.

$2,700

A sample cash plan

Illustrative example. Replace the assumed prices and dates with your own quotes.

COST	ASSUMPTION	AMOUNT
Temporary lodging	10 nights x $150	**$1,500**
Extra food above normal	10 days x $35	**$350**
Pet boarding, if needed	10 nights x $30	**$300**
Laundry / small essentials	Allowance	**$100**
Subtotal		**$2,250**
Buffer	20% of subtotal	**$450**
Example cash plan		**$2,700**

Add deposits, utility setup, travel and housing costs separately. Confirm eligibility, documents and reimbursement timing with your servicing travel or finance office before treating reimbursements as available cash.

Start with your life. Then find the home.

Fill in what you know. If you are moving on your own, include the routines and people you want within reach.

Arrival window / housing needed

Reporting destination / gate

Other work, school or care locations

Monthly all-in target / arrival cash

Space, pets, access and two daily must-haves

What is uncertain? / who can confirm it?

Housing plan / buy, rent, installation housing or undecided

The part that would make this move easier is...



Quiet Waters / coastal property photography

You can start with one unanswered question.

"We are arriving around ___. The part we have not figured out is ___."

Talk through your move with the team >

Off-base rental: view available homes >

Installation housing: start with the housing office >

LOCAL PEOPLE IN YOUR CORNER

For a purchase or future rental ownership, our team can connect you with trusted local attorneys, mortgage lenders, insurance professionals, short-term rental providers and homewatch services. Tell us what your property and your move need.

Sean McDonnell
443-994-9722 >

Andrew Davis
703-963-7198 >

KEEP THIS GUIDE USEFUL

Your local reference shelf.

Start with the organization that owns the answer. Use these live references for current details, eligibility, availability and address-specific information.

People & experience

Whole team & client reviews >

Mike's family relocation story >

Independent RealTrends profile >

BAH & property costs

Official DTMO BAH lookup >

BAH reference table >

Onslow current tax rates >

Pender property records >

Housing choices

Military Housing Office >

Quiet Waters available rentals >

VA funding fee & closing costs >

NC due diligence explanation >

Arrival & coastal ownership

New River welcome information >

Lejeune installation advisories >

Relocation & Lending Locker >

NC flood insurance guidance >

Onslow maps & town boundaries >

For your family's school, care and activity contacts, turn to the next page. Keep the address-comparison tool and move brief with your shortlist.

People to contact. Places to begin.

School & childcare

- School liaison contacts >
- Onslow school enrollment >
- Pender school enrollment >
- NC remote enrollment guidance >
- Purple Star school support >
- MilitaryChildCare.com >
- Local Family Child Care >

Kids, work & care

- Youth sponsorship >
- Moving with children >
- Interstate school compact >
- Local family employment support >
- EFMP transition support >
- TRICARE moving checklist >

Easy outings & programs

- Surf City parks & amenities >
- Museum & education center >
- Sneads Ferry library calendar >
- Hampstead / Pender library >
- Sturgeon City programs >

Sports & coastal adventures

- Jacksonville youth athletics >
- MCCS youth sports >
- Hammocks Beach planning >
- Sea Turtle Hospital tour dates >
- Official Plan My Move checklist >

Each recommendation links to its provider. Check the current calendar, booking requirements and access before setting out.