

Camp Pendleton Housing Guide

125,000 acres stretching from Oceanside to San Clemente along the Southern California coast, one of the largest Marine Corps installations in the country, and one of the most expensive housing markets in the military.

Getting the right neighborhood before you arrive is not a convenience here. It is a commute decision that plays out twice a day for the length of your tour.

[Contact Us Today](#)



What Makes Housing at Camp Pendleton Different

Camp Pendleton spans a geography most families underestimate before they arrive. The base covers both a PLT side and a Division side, with 14 housing villages spread from Wire Mountain in the south to San Onofre in the north. The distance between where you work and which gate you use changes the neighborhood calculation entirely, and families who choose based on map distance rather than actual commute time frequently regret it.

The surrounding housing market reflects Southern California pricing without apology. I-5 between Oceanside and San Clemente is one of the most congested corridors in the state, and a home that sits 12 miles from the main gate can easily mean 45 minutes at 0700. The families who settle in most comfortably are those who test their actual commute at their actual muster time before signing anything.

California does not tax active-duty military pay at the state level, which adds real buying power on top of BAH in a market where every dollar matters.

On-Base Housing at Camp Pendleton

Two companies manage on-base housing across the installation. Liberty Military Housing handles most of the base villages and can be reached at (760) 430-5000 or at their office at 98 San Jacinto Road, Oceanside. Hunt Military Communities manages the DeLuz Family Housing district at (866) 208-8794. Your rank determines which villages are available to you and which company you work with.

Is it available? Yes, with real waitlists. Junior enlisted families often wait three to nine months. The waitlist does not start until you apply, which means submitting the moment orders arrive is not optional.

Who manages it? Liberty Military Housing for most on-base villages. Hunt Military Communities for DeLuz. Contact the Family Housing Office at (760) 725-1656 for referrals and relocation assistance.

What you need to apply: PCS orders and DD Form 1746.

What to ask before applying: Which village corresponds to your rank and work area, current wait times for your bedroom entitlement, whether utilities and maintenance are included in your BAH allotment, and pet policies before you accept any placement. BAH goes directly to the housing company in exchange for rent, utilities, and maintenance. You will not see that money in your account while living on base.

Where Military Families Live Near Camp Pendleton

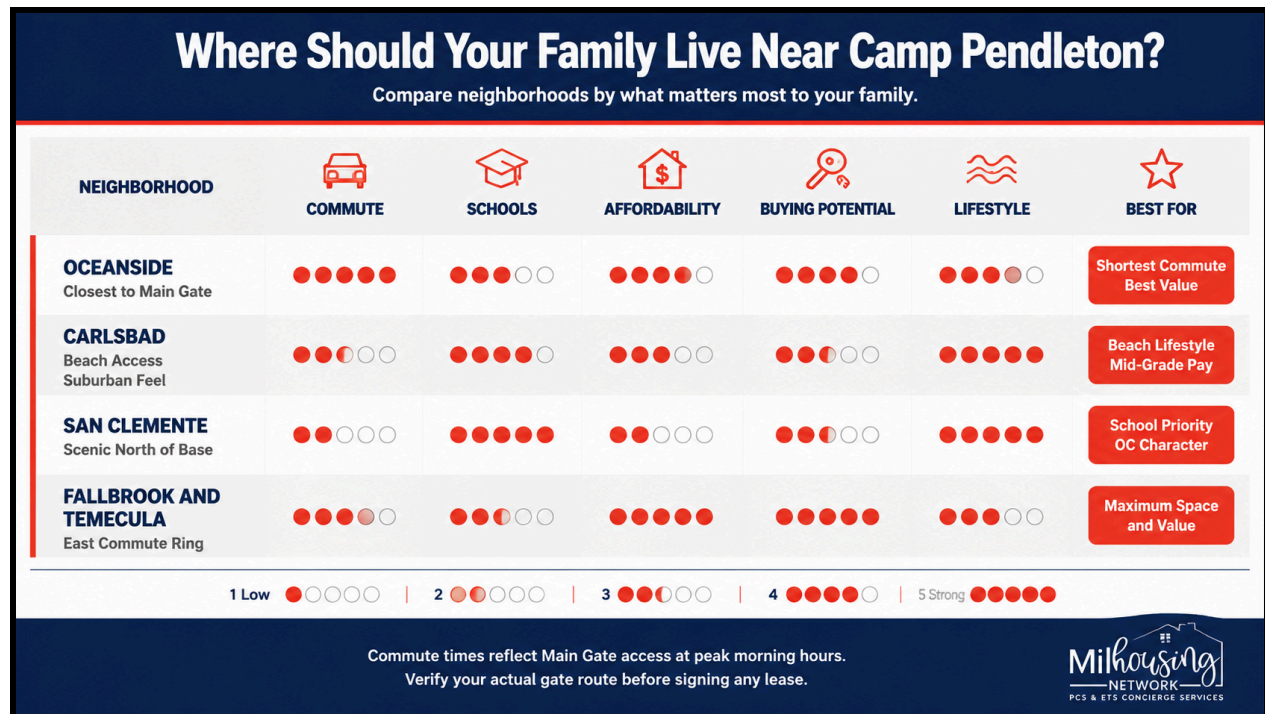
The Camp Pendleton housing decision is fundamentally a commute-ring decision. Think in drive times from your gate at 0530, not distances on a map.

Oceanside is the default off-base choice for most families because it delivers the shortest drives to most gate access points, typically 10 to 15 minutes. Rental inventory is the broadest in the commute zone and home prices run lower than the communities further north or south. Families who prioritize a predictable morning and want the widest range of housing options consistently start here.

Carlsbad, about 20 to 30 minutes south of base outside peak hours, draws families who want beach proximity, a more polished suburban character, and school options within the Carlsbad Unified District. The price premium over Oceanside is real but manageable for mid-grade pay with a VA loan.

San Clemente sits north of base and offers genuinely scenic coastal character and well-regarded Orange County schools. The trade-off is that I-5 north from San Clemente at 0700 regularly adds 30 minutes to a drive that looks simple on a Saturday. Families who choose San Clemente typically do so with clear intention and should verify the actual commute at actual muster time before committing.

Fallbrook and Temecula to the east provide the most house per dollar in the commute zone. Families willing to trade coastal proximity for significantly more square footage and land find both communities genuinely rewarding. The I-15 corridor from Temecula and the rural road approach from Fallbrook run more predictably than I-5 during peak hours, though distance adds up over a full tour.



Should You Rent or Buy Near Camp Pendleton?

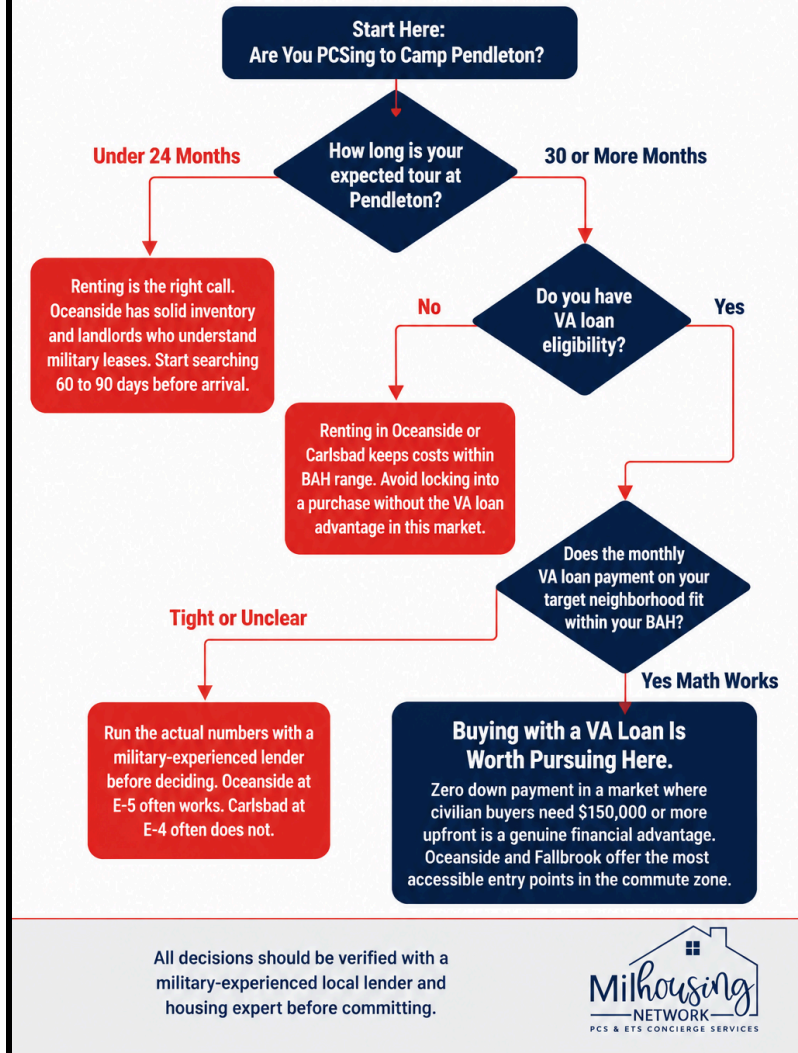
Situation	Better Option
School tour or B-billet under 24 months	Rent
First tour at Pendleton, new to SoCal	Rent while learning the market
30 or more months expected	Buying deserves serious consideration
E-5 and above with VA loan eligibility	Buying is financially accessible
Planning to keep as rental after PCS	Buying works well given strong rental demand

North County San Diego is one of the stronger long-term rental markets in California, which means families who buy at Pendleton and PCS elsewhere have a reliable tenant pool when they convert to landlords. For tours of 30 months or longer, the combination of the VA loan's zero down payment and Oceanside prices in the \$700,000 to \$900,000 range means many families who assume buying is out of reach discover the monthly math works in their favor.

Short-tour families, first-time Pendleton arrivals, and anyone still deciding between neighborhoods should rent first. The off-base rental market has enough inventory that renting does not mean compromising on quality.

Should You Rent or Buy Near Camp Pendleton?

Use this guide based on your tour length and Southern California market realities.



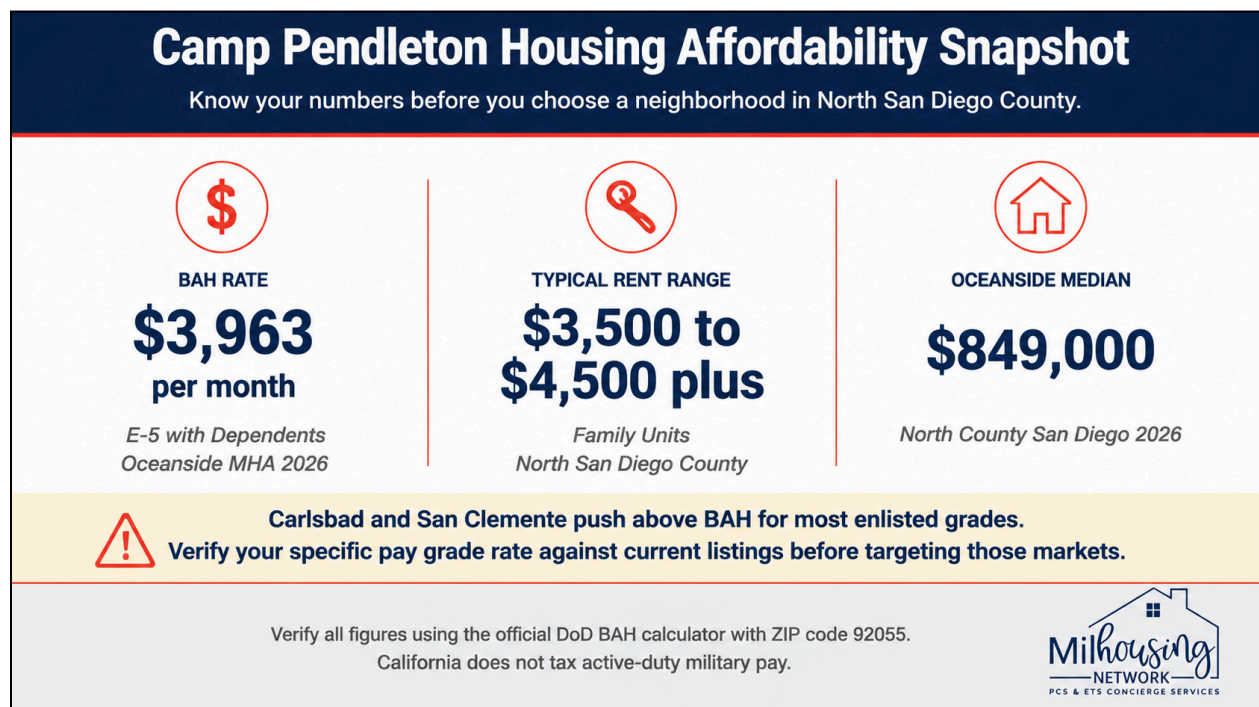
How Far BAH Goes Near Camp Pendleton

Camp Pendleton falls under the Oceanside and San Diego Military Housing Area, which is one of the highest BAH markets in the country. An E-5 with dependents receives approximately \$3,963 per month in 2026, reflecting a 1% increase from 2025. That number sounds generous until you search active rental listings in North San Diego County, where quality

three-bedroom family units regularly run \$3,500 to \$4,500 or more per month depending on neighborhood and condition.

Oceanside gives E-5 and above the most realistic housing-within-BAH experience in the commute zone. Carlsbad and San Clemente push above BAH for most enlisted pay grades on rental housing, and buyers in those markets should verify the monthly payment math against their specific rate before assuming coverage. California does not tax active-duty military pay, which meaningfully improves the effective purchasing power compared to the nominal BAH figure alone.

Verify your exact rate using the official DoD BAH calculator with your pay grade, dependency status, and ZIP code 92055 before setting any housing budget.



Commute, Gates, and Daily Access

Camp Pendleton has multiple gate access points and the one that matters for your daily life depends entirely on your work area and the side of the base you report to.

The Main Gate off I-5 at Harbor Drive serves most personnel and handles the bulk of daily traffic. The San Luis Rey Gate provides an alternative entry off State Route 76. The San Onofre Gate accesses the northern side of the installation near San Clemente and is relevant primarily for families living in that direction.

I-5 is the primary corridor connecting most off-base communities to the base, and it is genuinely congested between 0630 and 0900 in both directions. Families commuting from Carlsbad and San Clemente sit on this corridor every morning. Families approaching from Fallbrook and Temecula via Rancho California Road and I-15 typically find more consistent travel times than the coastal I-5 corridor during peak windows.

Drive your actual gate route at your actual muster time before signing any lease. The gap between a Sunday afternoon map estimate and a Thursday morning reality on I-5 is significant enough to change the neighborhood decision.

PCS Arrival, Temporary Lodging, and Your First 30 Days

Contact your unit sponsor at least two weeks before your report date.

Hand-carry orders, medical records, and identification rather than shipping them ahead.

Contact Liberty Military Housing at (760) 430-5000 or the Family Housing Office at (760) 725-1656 the moment orders arrive to begin the waitlist application. The clock does not start until you submit.

Enroll in TRICARE and get your PCM assigned at Naval Hospital Camp Pendleton before you arrive. Call (866) 957-4748 to enroll.

Book temporary lodging early since on-base options fill quickly during peak summer PCS season. Have an Oceanside hotel as a confirmed backup before your move date.

Research school enrollment for your target neighborhood before arrival since Oceanside Unified, Vista Unified, Carlsbad Unified, and Capistrano Unified in Orange County all serve different parts of the commute zone.

Your First 30 Days at Camp Pendleton

PCS Arrival Checklist

1



Contact Your Unit Sponsor

At least two weeks before your report date.

2



Hand-Carry Key Documents

PCS orders, medical records, and identification.

3



Apply for On-Base Housing Immediately

Call Liberty at (760) 430-5000 or Hunt at (866) 208-8794. Waitlist starts at application.

4



Enroll in TRICARE Before Arrival

Naval Hospital Camp Pendleton is your MTF. Call (866) 957-4748 to enroll.

5



Book Temporary Lodging Early

Summer availability fills fast. Have an Oceanside hotel confirmed as backup.

6



Research School Enrollment Early

Confirm which district serves your target neighborhood before arrival.

Cost of living in North San Diego County runs significantly above most CONUS duty stations. Budget for groceries, childcare, and dining costs from day one, not just housing.



Find the Right Fit for Your Family

Need	Where to Start
Shortest commute to Main Gate	Oceanside or Las Flores, typically 10 to 15 minutes
School quality in Orange County system	San Clemente for Capistrano Unified, with honest commute assessment first
Maximum space per dollar	Fallbrook and Temecula in the east commute ring
VA loan buying at E-5 and above	Oceanside for the most accessible price-to-BAH ratio
Beach access and suburban character	Carlsbad for mid-grade pay grades who verify the monthly math first
Pets	Confirm policies with Liberty or Hunt on-base. Off-base landlords vary considerably.
EFMP and special needs	Contact the Camp Pendleton EFMP office before finalizing housing
Spouse employment	San Diego metro and Orange County both within reasonable range for specific fields

Connect with military families who know the Camp Pendleton assignment.

The MilHousing Network Camp Pendleton community on Facebook is where Marine families share current neighborhood recommendations, housing reviews, gate commute realities, and honest PCS advice from people navigating North County San Diego right now.

Local Housing Market Near Camp Pendleton

Metric	Current Picture
Oceanside median home price	Approximately \$849,000, most accessible in the commute zone
Carlsbad median home price	Above \$1,000,000, requires O-3 and above VA loan math to work
San Clemente median home price	Above \$1,200,000, premium for OC schools and coastal character
Fallbrook and Temecula entry	\$550,000 to \$700,000, strongest value for east-ring buyers
Typical rent range	\$3,500 to \$4,500 plus for family units across North County
BAH fit	Oceanside works well at E-5 and above. Carlsbad and San Clemente strain BAH for most enlisted grades.

Get a Local Housing Readiness Check Before Your PCS Window Closes

[Contact Us Today](#)

Frequently Asked Questions

Who manages on-base housing at Camp Pendleton? Liberty Military Housing manages most on-base villages and can be reached at (760) 430-5000. Hunt Military Communities manages the DeLuz Family Housing district at (866) 208-8794. The Family Housing Office at (760) 725-1656 handles referrals and relocation assistance across both programs.

How long is the waitlist for on-base housing at Camp Pendleton?

Junior enlisted families often wait three to nine months. The waitlist does not begin until you submit your application, which means applying the day orders arrive is essential. Even if you ultimately choose off-base housing, having a waitlist position gives you options throughout the search process.

Which off-base neighborhood gives the best commute to Camp Pendleton? Oceanside consistently delivers the shortest, most predictable drives to the Main Gate at 10 to 15 minutes during normal conditions.

Communities further north along I-5, particularly San Clemente, can run 30 to 45 minutes at peak morning hours despite appearing close on a map.

Is buying near Camp Pendleton realistic on a military salary? At E-5 and above with VA loan eligibility, buying in Oceanside is financially realistic in 2026. The zero down payment removes the primary barrier in a market where most civilian buyers need \$150,000 or more upfront. The monthly payment math at current interest rates on homes in the \$700,000 to \$900,000 range often works within BAH for mid-grade pay. Carlsbad and San Clemente require O-3 and above pay grades for the numbers to hold.

Does California tax active-duty military pay? No. California exempts active-duty military pay from state income tax, which meaningfully improves the effective monthly budget for families stationed at Camp Pendleton compared to the nominal BAH figure alone.

Are there pet-friendly housing options near Camp Pendleton?

On-base policies vary by community and should be confirmed directly with Liberty Military Housing or Hunt Military Communities before applying.

Off-base landlords across Oceanside, Carlsbad, and the broader commute zone vary considerably on breed restrictions and pet deposits. Getting pet terms in writing before signing any lease is especially important in a market where quality units move quickly.

Who can help my family compare neighborhoods near Camp Pendleton? MilHousing Network connects Marine and Navy families with local housing experts who know the Camp Pendleton commute zones, understand which neighborhoods work at which pay grades, and can run the rent versus buy calculation against your specific BAH and tour length. Free for military families. Contact Us Today to get matched before your PCS window closes.

We can help you more.

[Contact Us Today](#)