

Naval Station Great Lakes Housing Guide

NS Great Lakes sits on the western shore of Lake Michigan in North Chicago, Illinois, and it carries one housing detail that catches nearly every incoming family off guard before they arrive.

Illinois law requires students to live within the boundaries of the school district they attend. Your home address determines your children's school, which means the school decision and the neighborhood decision have to happen at the same time, not sequentially.

[Contact us today!](#)

What Makes Housing at NS Great Lakes Different

NS Great Lakes is the Navy's only boot camp installation, which creates a housing market shaped by constant personnel flow. Landlords throughout North Chicago, Waukegan, and the surrounding Lake County towns understand military leases, SCRA protections, and short-notice timelines in a way that markets around typical operational bases often don't.

The installation sits about 35 miles north of downtown Chicago, which makes NS Great Lakes genuinely unusual among military housing markets.

Families here have real metropolitan access, cultural amenities, and a strong healthcare and employment economy within reach while still living in a community sized around a military base rather than a major city.

The school district question is the variable that trips most incoming families up. Illinois doesn't give families the same district-of-choice flexibility that some other states do. Where you sign the lease or buy the house determines where your kids go to school, and the quality differences between Lake County districts are meaningful enough to justify researching schools before you tour a single home.

On-Base Housing at NS Great Lakes

On-base family housing at NS Great Lakes is privatized and managed by Hunt Military Communities across multiple neighborhoods on the installation. Contact the Housing Services Office at (847) 688-3440 and Hunt Military Communities at (847) 689-4312 the day orders arrive.

Is it available? Yes, with waitlists that run several months during peak PCS season from May through August. Fall and winter arrivals typically find shorter waits and more availability.

What you need to apply: PCS orders and DD Form 1746, submitted immediately when orders arrive.

What to ask before applying:

- Current wait times for your bedroom category and rank

- Which specific District 11 schools serve your assigned on-base address
- School bus routes and pickup times before accepting a specific unit
- Pet policies and any breed or size restrictions

On-base families are served by Clover Park School District 11, with bus service provided directly from on-base housing. Six elementary schools operate on the installation. Off-base families attend whichever district covers their specific home address, and those districts vary meaningfully in quality and character across Lake County.

For single service members, Unaccompanied Housing handles dorm assignment at (847) 688-3500. The Navy Lodge covers temporary lodging needs on arrival and should be reserved early when PCSing during summer months.

Where Military Families Live Near NS Great Lakes

The neighborhood search here comes down to two variables almost every time: how short a commute do you need, and how much does your family's school district preference matter? Where those two answers overlap is where your neighborhood sits.

North Chicago and Waukegan sit closest to the installation gates, with most addresses running ten to fifteen minutes to base without highway dependence. These communities offer the most accessible rental pricing near NS Great Lakes, and the military family presence is high enough that

landlords handle military leases without confusion. School quality within Waukegan Unified School District varies, and families with strong school priorities typically look further out.

Gurnee sits about twenty to twenty-five minutes from base via US-41 or I-94, falling within Warren Township High School District, which draws consistent positive feedback from military families. Newer construction is available throughout Gurnee alongside more established neighborhoods, and the retail corridor along Grand Avenue makes daily errands genuinely convenient. Six Flags Great America adds a family lifestyle element that shows up in reviews from families who've been stationed here.

Grayslake is the name that comes up most consistently when experienced NS Great Lakes families recommend off-base neighborhoods. It sits twenty to twenty-five minutes from base with easy I-94 interchange access, falls within Grayslake Community High School District, and offers a mix of established and newer homes at a price point that works for most BAH ranges. The community has enough military family density that the school district handles mid-year enrollment and PCS transitions smoothly.

Libertyville runs fifteen to twenty minutes from base via US-45 and consistently ranks among Lake County's strongest school districts. The walkable downtown with its own distinct character draws families who want something beyond purely suburban amenities. Pricing runs higher than Grayslake for comparable square footage, which is worth calculating against your specific BAH before committing.

Lake Forest and Lake Bluff sit north of base in the premium segment of the market, with pricing that exceeds most enlisted BAH ranges but works

well for senior officers and mid-grade warrant officers buying with VA loans. The school districts here rank among the best in Illinois.

★

NAVAL STATION GREAT LAKES

★

NEIGHBORHOOD COMPARISON MATRIX

★★★ OFF-BASE LIVING OPTIONS IN LAKE COUNTY, ILLINOIS ★★★

NEIGHBORHOOD	COMMUTE TO BASE (NS GREAT LAKES)	SCHOOL DISTRICT QUALITY	PRICE LEVEL	BEST FOR	ADDITIONAL HIGHLIGHT
North Chicago and Waukegan	10–15 minutes	Below Average to Average (District 187)	Low	Budget-conscious families, short commutes	Most affordable housing near base
Gurnee	15–20 minutes	Good (District 56)	Moderate	Families wanting good schools, shopping and dining	Six Flags, Gurnee Mills and entertainment nearby
Grayslake	20–25 minutes	Good (District 46)	Moderate	Families seeking affordable homes with good schools	Charming downtown area and community events
Libertyville	25–30 minutes	Excellent (District 70)	High	Families prioritizing top-rated schools and amenities	Vibrant downtown, parks and family activities
Lake Forest and Lake Bluff	30–35 minutes	Excellent (District 115)	Very High	Professionals and families seeking luxury and prestige	Upscale homes, beautiful lakefront communities

★

Milhousing

NETWORK

PCS & ETS CONCIERGE SERVICES

★

Should You Rent or Buy Near NS Great Lakes?

Situation	Better Option
Boot camp or A-school assignment	Rent

Permanent party, tour under 2 years	Rent
Permanent party, tour 3 or more years	Consider buying
School district is your top priority	Decide district first, then neighborhood, then rent vs buy
Targeting Grayslake or Gurnee with VA loan	Buying becomes realistic at E-5 and above
On-base waitlist as parallel track	Rent short-term while waitlist processes

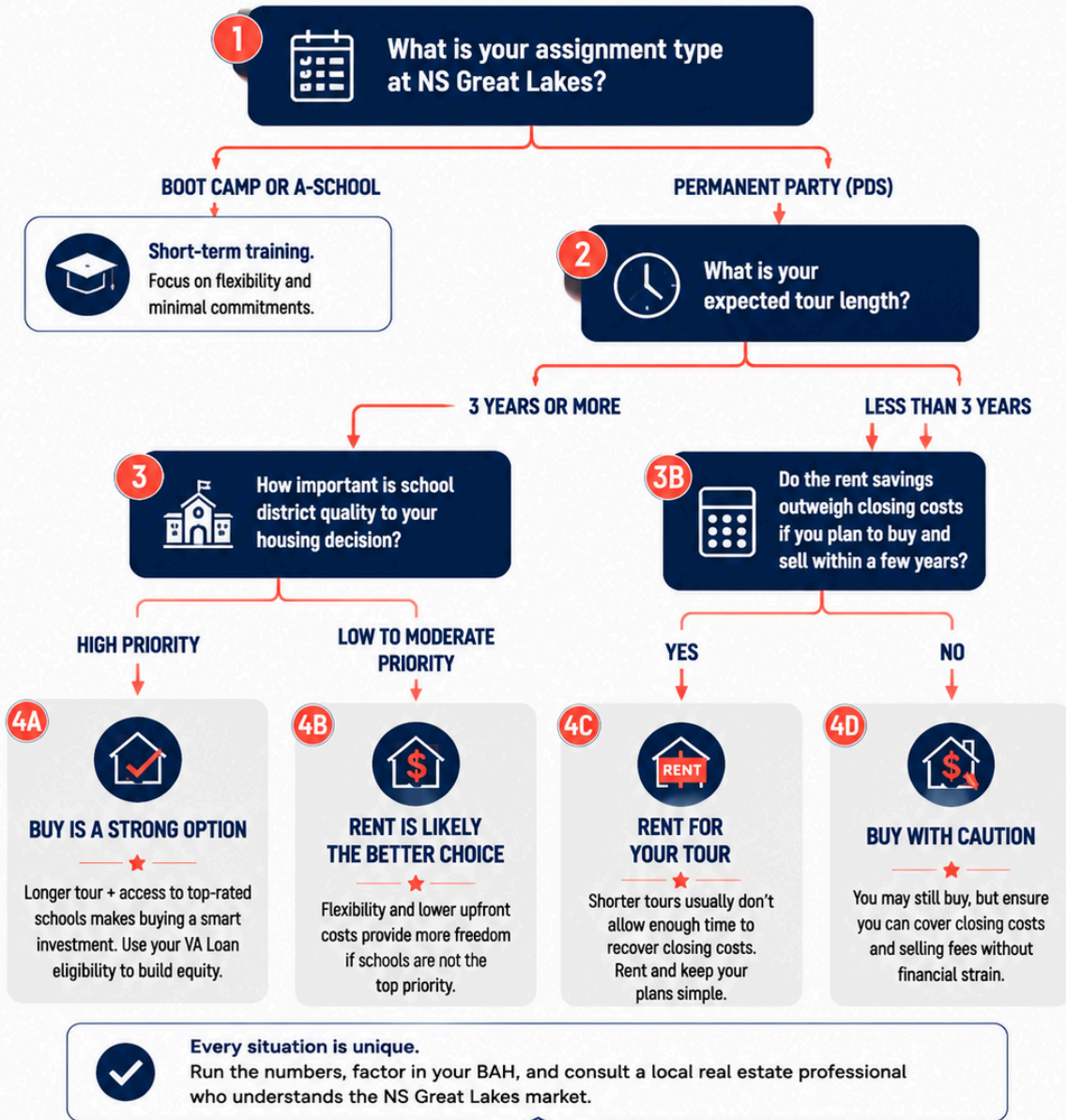
NS Great Lakes has a strong [VA loan market](#) in Grayslake and Gurnee, where median home prices stay accessible enough for mid-grade enlisted buyers using the zero down payment benefit. Families who buy here and later PCS typically find a reliable rental tenant pool given the base's consistent permanent party population.

Illinois property taxes run high relative to most states, which affects the true monthly cost of ownership in a way that doesn't appear in the purchase price. Run the full payment including taxes and insurance against your BAH before making any buying decision.

NAVAL STATION GREAT LAKES

RENT vs BUY DECISION GUIDE

MAKE THE RIGHT CHOICE FOR YOUR TOUR AND YOUR FAMILY



How Far BAH Goes Near NS Great Lakes

NS Great Lakes falls under the Great Lakes NAVTRACEN Military Housing Area (ILO92). BAH increased 4.8% in 2026.

An E-5 with dependents receives \$2,427 per month. An E-6 with dependents receives \$2,760 per month. An O-3 with dependents receives \$3,018 per month.

Most three-bedroom rentals in North Chicago and Waukegan fall comfortably within BAH for E-5 and above. Grayslake and Gurnee rentals run slightly higher but remain manageable at most mid-grade pay grades. Libertyville and Lake Forest push above BAH for many enlisted grades, which is worth confirming against current listings before targeting those areas.

Illinois taxes active-duty military pay at a flat 4.95% rate for legal state residents. Build that into your monthly budget math before committing to any price point, since it affects your effective take-home compared to assignments in income-tax-exempt states.

Verify your exact rate at the [DoD BAH Rate Lookup](#) using ZIP code 60088 before finalizing any housing budget.



Commute, Gates, and Daily Access

The Main Gate on Sheridan Avenue handles most daily personnel and family traffic. Sheridan Gate provides additional access on the south side of the installation. Confirm current gate hours and access procedures with your sponsor before your first commute week.

US-41 (Sheridan Road) runs along the lakeshore and connects North Chicago, Waukegan, and Lake Bluff to the base without requiring highway access. I-94 serves Grayslake, Gurnee, and communities further south and west, with morning traffic building between 0700 and 0900 on weekdays.

Metra North Central Service connects Waukegan and Gurnee to downtown Chicago, which matters for families where one spouse commutes into the

city. That Metra connection makes the commute math genuinely different for dual-income households at NS Great Lakes compared to most installations of similar size.

Illinois winters affect commute time in ways that a summer or fall house-hunting trip won't show you. Drive your actual route in winter-adjacent conditions before committing, especially for neighborhoods further from base on I-94.

Your First 30 Days: What to Do and When

- Contact Hunt Military Communities at (847) 689-4312 and the Housing Services Office at (847) 688-3440 the day orders arrive, since waitlists start at application date
- Call the School Liaison Officer at (847) 688-5700 before choosing any neighborhood, since the school district question must be resolved before the neighborhood decision is made in Illinois
- Research the specific school assigned to your target address, not just the district name, since quality varies within the same district depending on the school
- Book the Navy Lodge as early as your travel dates are confirmed since summer PCS season and boot camp graduation cycles overlap from June through August
- Verify Illinois income tax implications for your residency status before finalizing a lease, since the 4.95% flat rate affects your effective monthly take-home

★ ——— YOUR ——— ★

FIRST 30 DAYS

★ ★ ★ ——— AT ——— ★ ★ ★

NS GREAT LAKES

YOUR PCS CHECKLIST FOR A SMOOTHER TRANSITION

☐

1

CONTACT HUNT MILITARY COMMUNITIES AND HOUSING SERVICES OFFICE

Reach out immediately to understand your on-base housing options and wait times.

☐

2

CALL SCHOOL LIAISON BEFORE CHOOSING ANY NEIGHBORHOOD

Get your child's school assignment and learn about programs before you decide where to live.

☐

3

RESEARCH YOUR SPECIFIC SCHOOL NOT JUST THE DISTRICT

Review test scores, reviews, and programs for the actual school your child will attend.

☐

4

BOOK NAVY LODGE BEFORE YOUR TRAVEL DATES

Secure temporary lodging early, especially during peak PCS season.

☐

5

VERIFY ILLINOIS INCOME TAX IMPLICATIONS FOR YOUR RESIDENCY

Understand Illinois state tax rules and confirm your residency election if applicable.

Find the Right Fit for Your Family

Need	Where to Start
Shortest commute, no highway	North Chicago and Waukegan
Best balance of commute and schools	Grayslake
Strong schools with suburban character	Gurnee or Libertyville
Lake County's top school districts	Libertyville or Lake Forest
VA loan buying at E-5 and above	Grayslake or Gurnee for most realistic monthly math
Chicago metro access for spouse employment	Waukegan or Gurnee, Metra North Central Service
Pets	Confirm Hunt Military Communities policies before applying
EFMP or specialty care	Captain James A. Lovell Federal Health Care Center on base serves both DoD and VA patients

Connect with military families who already know Lake County.

The MilHousing Network NS Great Lakes community on Facebook is where Navy families share school district comparisons, neighborhood recommendations, winter commute realities, and the local knowledge that never makes it into official PCS resources.

Local Housing Market Near NS Great Lakes

Metric	Current Picture
Grayslake median home price	Approximately \$340,000 to \$400,000
Gurnee median home price	Approximately \$320,000 to \$390,000
Libertyville entry price	\$450,000 or more for comparable square footage
Typical three-bedroom rent, Grayslake	\$1,800 to \$2,200 per month
Rental competitiveness	Moderate, faster June through August
BAH fit	Strong in Grayslake and Gurnee, Libertyville runs above BAH for many enlisted grades

Get personalized housing help near NS Great Lakes.

[Contact us today!](#)

Frequently Asked Questions

Does NS Great Lakes have on-base family housing? Yes. Hunt Military Communities manages privatized family housing across multiple neighborhoods on the installation with six elementary schools on base. Contact Hunt at (847) 689-4312 and the Housing Services Office at (847) 688-3440 the day orders arrive.

Why does school district matter so much at NS Great Lakes?

Illinois law requires students to live within the boundaries of the school they attend. Your home address determines your school district, and quality differences between Lake County districts are meaningful. The School Liaison Office at (847) 688-5700 should be your first call before any neighborhood decision.

What is BAH at NS Great Lakes in 2026? An E-5 with dependents receives \$2,427 per month, an E-6 receives \$2,760, and an O-3 receives \$3,018, all under the ILO92 Military Housing Area with a 4.8% increase from 2025. Verify your exact rate at the [DoD BAH lookup](#) with ZIP code 60088.

Is buying near NS Great Lakes realistic at enlisted pay grades? At E-5 and above with VA loan eligibility on a tour of three or more years, Grayslake and Gurnee offer the most realistic monthly math. Median home prices there range \$320,000 to \$400,000, and VA loan buyers compete without the large down payment that stops most civilian buyers in this market.

We can help you more. [Contact us today!](#)