

Picatinny Arsenal Housing Guide

Picatinny Arsenal sits on 6,400 wooded acres in the New Jersey Highlands, and the housing market surrounding it carries the second-highest BAH rate of any Army installation in the country.

That rate exists for a reason. Morris County is genuinely expensive. But knowing your allowance going in, and which neighborhoods give you the most realistic return on it, changes the entire housing conversation before you arrive.

[Contact us today!](#)

What Makes Housing at Picatinny Arsenal Different

Picatinny straddles Rockaway Township and Jefferson Township in Morris County, and that geography shapes the off-post housing search more than most incoming families expect. The towns closest to the gate are also the ones with the most established military community, but Morris County's proximity to New York City means prices throughout the county reflect a market that has nothing to do with what a military family needs.

There is no medical facility on the installation. Keller Army Community Hospital sits roughly an hour away, which is the kind of detail that doesn't

surface until after you've signed a lease and then need a routine appointment. Families with TRICARE-dependent medical needs or EFMP considerations should confirm their specific care network before finalizing any housing decision.

Single Soldier Housing is not available on post, which means the housing question for unaccompanied personnel starts off post from day one.

New Jersey does not exempt active-duty pay from state income tax for legal residents. That flat expense affects your effective monthly budget and deserves its own line item before you commit to any price point.

On-Base Housing at Picatinny Arsenal

On-post family housing is privatized and managed by Balfour Beatty Communities across five neighborhoods with three to six bedroom homes based on rank and family size. Contact Balfour Beatty at (973) 328-2992 and the Housing Director at (973) 724-3506 when orders arrive, and reach the Housing Services Office at (973) 724-2190 before signing any off-post lease or purchase agreement.

Is it available? Yes, in five neighborhoods across the installation with a range of floor plans depending on rank and bedroom entitlement.

What you need to apply: PCS orders and DD Form 1746, submitted as soon as possible.

What to ask before applying:

- **Which neighborhood** fits your rank and bedroom category
- **Current wait times** for your specific entitlement
- **School zone assignment** for your assigned address before committing
- **Pet policies** including breed and size restrictions

The Military Personnel Directorate at (973) 724-8053 coordinates your in-processing sequence and should be your first contact point when you receive orders. Temporary lodging is limited on post, so confirming availability early and keeping a nearby commercial backup is worth the planning ahead.

Where Military Families Live Near Picatinny Arsenal

Morris County gives families a genuine range of options, from immediately adjacent townships to towns further out where pricing becomes more manageable at lower pay grades.

Rockaway Township sits directly adjacent to the installation and delivers the shortest off-post commutes available, typically under fifteen minutes from most addresses. The military family presence is strong, landlords understand PCS timelines, and the wooded New Jersey Highlands setting makes daily life feel less suburban than most Army assignments. Pricing runs higher than the outer towns, which is the honest trade-off for the proximity.

Jefferson Township shares the installation's physical footprint and offers a similar commute profile to Rockaway with a slightly more rural character. Lake-adjacent neighborhoods within Jefferson carry a quality of life that regularly surprises families who arrive expecting standard suburban housing. This is the township that tends to generate the most positive long-term feedback from families who choose to buy here.

Dover sits south of the installation and adds roughly five to ten minutes to the daily drive while opening meaningfully more affordable housing inventory. The small city character is different from Rockaway, more urban in texture with its own downtown, and families watching their budget closely who still want a reasonable commute often land here.

Wharton, Succasunna, and Flanders all sit within twenty-five to thirty minutes of the gate and offer more housing variety at prices that work better for mid-grade enlisted pay grades. Each town has its own character worth researching before you commit, and the commute via Route 80 or Route 46 runs predictably outside morning peak hours.

★ PICATINNY ARSENAL ★

NEIGHBORHOOD COMPARISON MATRIX

★★★ OFF-POST LIVING OPTIONS NEAR PICATINNY ARSENAL, MORRIS COUNTY, NJ ★★★

NEIGHBORHOOD	COMMUTE TO POST	PRICE LEVEL	SCHOOL OPTIONS	BEST FOR
Rockaway Township	10–15 minutes via NJ-80 E	Moderate to High	Rockaway Township Public Schools (Highly Rated)	Families seeking excellent schools, community amenities, and convenient commute
Jefferson Township	15–20 minutes via NJ-15 N	High	Jefferson Township Public Schools (Highly Rated)	Families prioritizing top-rated schools and newer homes
Dover	12–18 minutes via NJ-15 N	Moderate	Dover Public Schools (Highly Rated)	Budget-conscious families wanting great schools and central location
Wharton	15–22 minutes via NJ-15 N or NJ-10 E	Moderate to Low	Morris School District (Regional) (Highly Rated)	Families looking for more affordable homes and larger lots
Succasunna and Flanders	8–12 minutes via NJ-10 E	Moderate to High	Roxbury Township Public Schools (Highly Rated)	Quickest commute options for busy professionals and smaller households



Should You Rent or Buy Near Picatinny Arsenal?

Situation	Better Option
Tour under 2 years	Rent
New to Morris County, still learning the market	Rent first

Tour 3 or more years in Rockaway or Jefferson	Consider buying
Targeting Jefferson Township with VA loan	Buying makes strong long-term sense
Budget-focused, Dover or Wharton	Renting or buying both work depending on tour length
Waitlist as parallel track	Rent short-term while waitlist processes

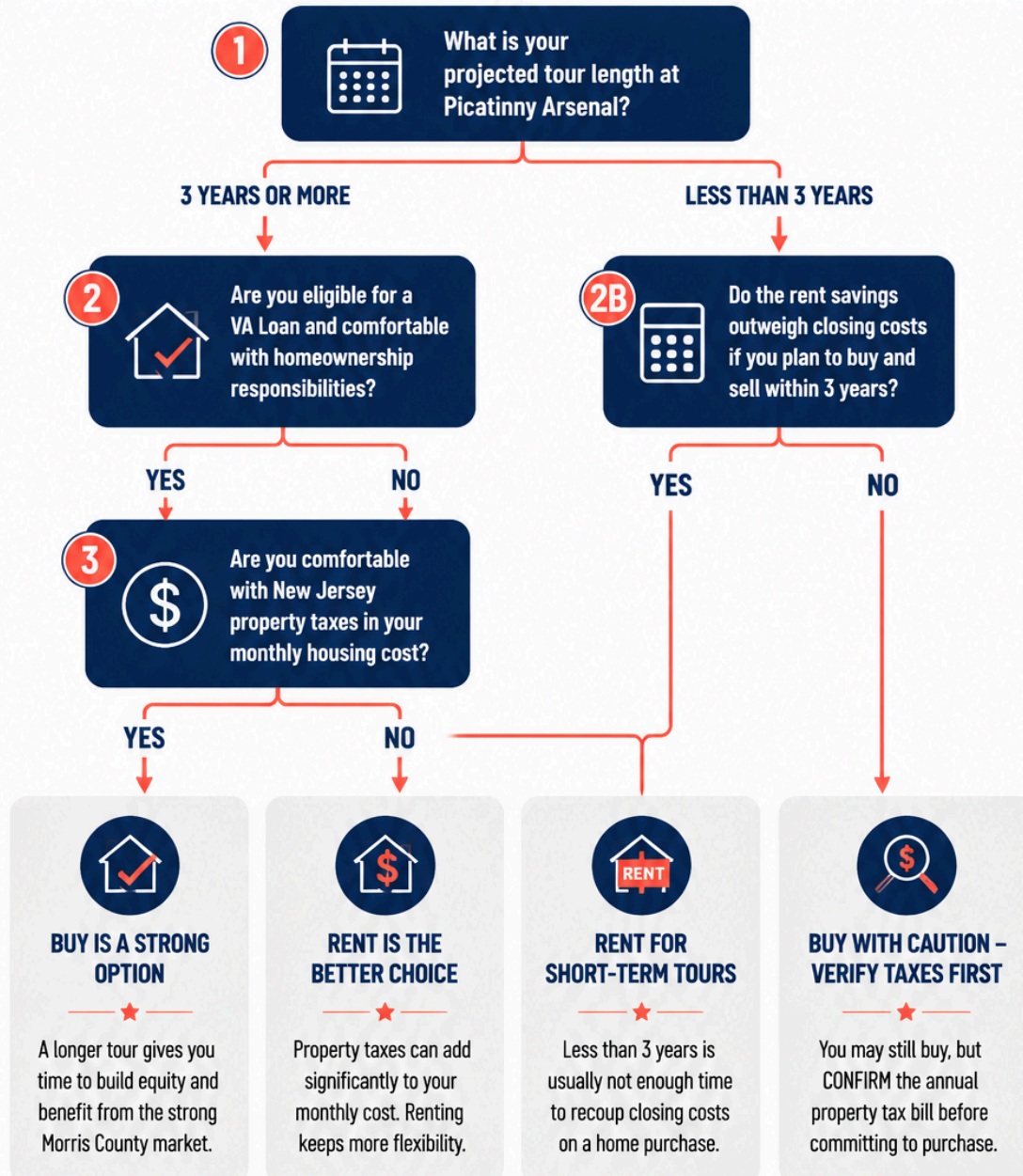
Picatinny's second-highest Army BAH rate gives [VA loan buyers](#) real purchasing power in a market that would otherwise feel out of reach at many military pay grades. Jefferson Township and Rockaway Township both have stable appreciation histories, and the consistent military family demand from the installation creates a reliable rental tenant pool for families who later convert to landlords after PCS.

The New Jersey property tax reality matters most for buyers. Research the specific annual tax bill for any property you seriously consider, since the same square footage in two neighboring Morris County towns can carry meaningfully different tax burdens that change the true monthly cost of ownership.

PICATINNY ARSENAL

RENT vs BUY DECISION GUIDE

★ ★ ★ MAKE THE RIGHT CHOICE FOR YOUR TOUR AND BUDGET ★ ★ ★



Every situation is unique. Use this guide, run the numbers, and consult a local real estate professional who understands the Picatinny market.

How Far BAH Goes Near Picatinny Arsenal

Picatinny Arsenal falls under the Joint Base McGuire-Dix-Lakehurst Military Housing Area for BAH purposes. An E-5 with dependents receives \$2,766 per month in 2026, an 8.2% increase from 2025 and the second-highest rate of any Army installation nationwide.

That rate exists because Morris County demands it. Rockaway Township and Jefferson Township rental pricing for three-bedroom units typically runs \$2,200 to \$2,800 per month, which stays within or near BAH for most pay grades at the E-5 and above level. Dover and the outer towns offer more room within the allowance, with three-bedroom units running closer to \$1,800 to \$2,200 per month in some cases.

Local rent averages for the immediate Picatinny area run around \$950 per month at the median, though that figure reflects the full market including smaller units, and family-sized homes sit higher. Median home prices in the area run approximately \$305,000 at the overall market level, though Rockaway and Jefferson properties often price above that figure.

New Jersey's state income tax applies to active-duty pay for legal state residents. Building that into your real monthly budget alongside housing costs gives you an honest picture before you commit to any price point.

Verify your exact rate at the DoD BAH Rate Lookup using ZIP code 07806 before finalizing any housing budget.



Commute, Gates, and Daily Access

Route 15 and Route 80 are the primary corridors connecting Morris County communities to the installation. Rockaway Township and Jefferson Township families typically use local roads that bypass the highway entirely, keeping daily drives short and predictable. Wharton, Succasunna, and Flanders families generally use Route 80 or Route 46 depending on their specific address, with morning traffic building between 0700 and 0900 in a way that a weekend test drive will not reveal.

Gate access and visitor procedures should be confirmed directly with the Military Personnel Directorate at (973) 724-8053 before your first week, since schedules and access protocols change periodically.

Morris County's position between the Pocono Mountains and the New Jersey coast means the regional highway network carries meaningful commuter traffic from multiple directions. Driving your actual route at actual muster time before committing to any address is worth the extra trip.

Your First 30 Days: What to Do and When

- Contact the Military Personnel Directorate at (973) 724-8053 immediately when orders arrive, since this office coordinates your entire in-processing sequence
- Reach the Housing Services Office at (973) 724-2190 before signing any off-post lease or purchase agreement
- Contact Balfour Beatty Communities at (973) 328-2992 to check on-post availability for your rank and bedroom entitlement
- Confirm TRICARE provider network and any specialty care needs before your move date, since there is no medical facility on post and Keller Army Community Hospital sits roughly an hour away
- Research the specific annual property tax bill for any home you seriously consider purchasing before making any offer

PICATINNY ARSENAL **BAH AFFORDABILITY SNAPSHOT**

★ 2026 HOUSING AFFORDABILITY OVERVIEW FOR ARMY FAMILIES ★



2026 BAH E-5 WITH DEPENDENTS

\$2,766
per month

**2nd Highest Army
Rate Nationwide**



ROCKAWAY AND JEFFERSON RENT RANGE

\$2,200 to \$2,800
per month for
three-bedroom units



AREA MEDIAN HOME PRICE

Approximately
\$305,000



Find the Right Fit for Your Family

Need	Where to Start
Shortest post commute	Rockaway Township or Jefferson Township
Lake access and outdoor character	Jefferson Township lake-adjacent neighborhoods
More affordable rental and purchase	Dover or Wharton

Housing variety and mid-range price	Succasunna or Flanders
VA loan buying at E-5 and above	Jefferson or Rockaway for strongest appreciation history
Medical and EFMP planning	Confirm TRICARE network before finalizing housing
Single service members	Contact MPD at (973) 724-8053, no on-post UPH available
Pets	Confirm Balfour Beatty policies before applying

Connect with military families who know Morris County.

The MilHousing Network Picatinny Arsenal community on Facebook is where Army families share real neighborhood recommendations, property tax realities, commute experiences, and the local knowledge that never appears in official welcome packets.

Local Housing Market Near Picatinny Arsenal

Metric	Current Picture
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Rockaway and Jefferson rental range	\$2,200 to \$2,800 per month for three-bedroom units
Dover rental range	\$1,800 to \$2,200 per month for comparable units
Area median home price	Approximately \$305,000 at the overall market level
Rockaway and Jefferson purchase range	Often above market median given proximity to post
Rental competitiveness	Moderate, moves faster during summer PCS season
BAH fit	Strong at E-5 and above in Rockaway and Jefferson, more room in Dover and outer towns

Get personalized housing help near Picatinny Arsenal.

[Contact us today!](#)

Frequently Asked Questions

Does Picatinny Arsenal have on-post family housing? Yes. Balfour Beatty Communities manages five privatized neighborhoods with three to six bedroom homes based on rank and family size. Contact Balfour Beatty

at (973) 328-2992 and the Housing Director at (973) 724-3506 when orders arrive. Single Soldier Housing is not available on post.

Is there medical care on post at Picatinny Arsenal? No. Picatinny does not have an on-post medical facility. Keller Army Community Hospital is approximately one hour away. Confirm your TRICARE provider network and any specialty care requirements before finalizing housing so your medical access plan is in place from day one.

What is BAH at Picatinny Arsenal in 2026? An E-5 with dependents receives \$2,766 per month in 2026, an 8.2% increase from 2025 and the second-highest rate of any Army installation in the country. Verify your exact rate at the [DoD BAH lookup](#) using ZIP code 07806 since your figure depends on pay grade and dependency status.

Should I rent or buy near Picatinny Arsenal? Renting suits tours under two years or families still learning Morris County. For tours of three or more years at E-5 and above with VA loan eligibility, buying in Jefferson Township or Rockaway Township is worth serious consideration given the second-highest Army BAH rate and stable appreciation in both townships. Research the specific annual property tax bill for any home before making an offer.

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