



UPDATED OCTOBER 2026

Nicole McGowan REALTOR® · MILITARY RELOCATION PROFESSIONAL

FREE PCS GUIDE · EGLIN AFB & HURLBURT FIELD

LIVING OFF BASE NEAR EGLIN & HURLBURT

Where to live, how long the drive is to each gate, and how to buy a home from out of state, for Eglin AFB and Hurlburt Field.

Call or text 850-855-6899

homerunnicole.com

START HERE

EGLIN'S GATES & DRIVE TIMES

Eglin is the largest Air Force base in the Western Hemisphere, covering about 724 square miles. The good news: you don't have to live far from work. Shalimar and anywhere in Fort Walton Beach put you less than 20 minutes from a gate.

GATE	HOURS	WHERE IT IS
Main Gate (West)	Open 24/7	On Eglin Boulevard, just past Shalimar. The Visitor Control Center is nearby at the Air Force Armament Museum.
East Gate	Open 24/7	In Valparaiso, off Highway 397. The closest 24/7 gate for Valparaiso, Niceville and Bluewater Bay.
ACC Gate	Weekdays, 6–8 a.m. and 4–6 p.m.	On Highway 85 (Eglin Parkway) north of the Main Gate, about 5 minutes from Shalimar.
North Gate	Weekdays, 6–8 a.m. and 4–6 p.m.	On Highway 85 in Valparaiso, about 6 minutes from Niceville. Outside those hours, use the East Gate.

Gate hours can change for holidays, exercises and mission needs. Visitor Control Center: weekdays 7 a.m.–4 p.m., weekends 8 a.m.–noon.

DRIVE TIME TO THE CLOSEST GATE

FROM	ABOUT	FROM	ABOUT
Shalimar → Main Gate	4 min	Downtown FWB → Main Gate	14 min
Valparaiso → East Gate	4 min	Bluewater Bay → East Gate	14 min
Shalimar → ACC Gate	5 min	Mary Esther → Main Gate	16 min
Niceville → North Gate	6 min	Okaloosa Island → Main Gate	20 min
Lake Lorraine → Main Gate	7 min	Crestview → Main Gate	25 min
Niceville → East Gate	8 min	Destin → East Gate	30 min
Fort Walton Beach → Main Gate	11 min	Freeport → East Gate	35 min
		Navarre → Main Gate	38 min

Drive times are from Google Maps and change with traffic. Before you choose a home, drive the commute at the time you'll actually make it.

OFF BASE, CLOSE TO WORK

WHERE FAMILIES LIVE OFF BASE



A bayou off Choctawhatchee Bay near Shalimar, minutes from Eglin's Main Gate.

MAIN GATE

FORT WALTON BEACH & SHALIMAR

Shalimar is a small, quiet town on Eglin Parkway and the closest to the Main Gate. Many nearby homes carry a Shalimar mailing address, so confirm the address. Fort Walton Beach is the largest area, with the most homes and neighborhoods. Okaloosa Island is across the Brooks Bridge from downtown.

EAST GATE

NICEVILLE, VALPARAISO & BLUEWATER BAY

Valparaiso is a small city right up against the base. Niceville is close to the East Gate, but John Sims Parkway gets heavier at rush hour, so drive it at your real commute time. Bluewater Bay is east of Niceville.

HURLBURT FIELD

MARY ESTHER & NAVARRE

Mary Esther sits next to Hurlburt Field, and Fort Walton Beach is close too. Navarre is farther west, about 38 minutes from Eglin's Main Gate, and popular with military families.

FARTHER OUT, STILL POPULAR

Crestview, Destin and Freeport are 25+ minutes from a gate, so plan for traffic. Crestview has more new construction. Summer traffic on Highway 98 adds time from Destin, and the Mid-Bay Bridge toll from Niceville and Bluewater Bay to Destin is \$3.00 for a regular car with SunPass.

HEADED TO HURLBURT FIELD?

Mary Esther and Fort Walton Beach are the closest towns, with Navarre to the west. Drive times, housing and lodging for Hurlburt are on the next page.

ROAD WORK TO KNOW ABOUT

- ◆ Eglin Parkway (SR 85) resurfacing from Richbourg Avenue in Shalimar south to Highway 98, expected late 2027.
- ◆ The new Brooks Bridge between downtown Fort Walton Beach and Okaloosa Island, now expected early 2029.

PCS ORDERS TO HURLBURT FIELD

LIVING NEAR HURLBURT FIELD

Hurlburt Field sits on Highway 98 next to Mary Esther, between Fort Walton Beach and Navarre. Mary Esther is the closest town, Fort Walton Beach has the most homes to choose from, and Navarre is a quieter beach town to the west.

DRIVE TIME TO THE MAIN GATE

FROM	ABOUT
Mary Esther	6 min
Downtown Fort Walton Beach	10 min
Fort Walton Beach (town center)	14 min
Okaloosa Island	16 min
Shalimar	22 min
Navarre	24 min
Destin	25 min
Niceville	29 min
Crestview	45 min

From each town's center on Google Maps, October 2026.
Highway 98 gets busy at rush hour.

EAST OR WEST OF THE GATE?

- ◆ **East** (toward Fort Walton Beach): about 14 minutes from the Mary Esther Cutoff area to Eglin's West Gate. A good fit if one of you works at Eglin.
- ◆ **West** (toward Navarre): closer to Navarre Beach. From Hurlburt's Main Gate, Eglin's West Gate is about 13 miles, roughly 24 minutes.

GATES & VISITORS

Hurlburt's gates are the Main Gate, East Gate and Soundside Gate. Visitor Control Center: weekdays 6 a.m.–5 p.m., weekends 7 a.m.–5 p.m. Your sponsor requests guest access from a .mil email at least three duty days ahead.

HURLBURT HOUSING & ARRIVAL CONTACTS

Military Housing Office	(850) 884-7505 · 123 McMillan St. · weekdays 7 a.m.–4 p.m. · 1SOCES.Housing@us.af.mil
Mayroad (privatized family housing)	(850) 344-0220 · 480 Weaver Ave. · weekdays 7:30 a.m.–5 p.m.
Unaccompanied housing	(850) 884-3188 · 320 Tully Ave.
Commando Inn & Soundside lodging	(850) 884-7115 · 301 Tully St. · open 24/7, check-in after 2 p.m.

Schools: Mary Esther and Fort Walton Beach homes are in Okaloosa County schools. Navarre is in Santa Rosa County, served by the Santa Rosa County School District. Sources: Air Force Housing, Hurlburt Field Visitor Access, Military OneSource.

YOUR OPTIONS

ON BASE OR OFF BASE AT EGLIN?

LIVING ON BASE

- ◆ Eglin family housing is privatized and run by Mayroad. Corvias built the newer homes: 873 homes in all.
- ◆ Eglin publishes no set wait time. It depends on bedroom count, rank and season.
- ◆ To start a housing referral, email your orders to 96ceg.cemh@us.af.mil.
- ◆ Your BAH is set by your duty station, not by where you live.

LIVING OFF BASE

- ◆ Renting first? Use HOMES.mil or the Military Housing Office.
- ◆ Florida law (FS 83.682) lets active duty members end a lease with PCS orders, with written notice and a copy of the orders.
- ◆ Buying lets you choose your town, your school zone and your commute.

HOUSING CONTACTS

Eglin Military Housing Office	(850) 882-4533, ext. 3 2950 Azalea Dr., Bldg 38499 · weekdays 7:30 a.m.–5 p.m.
--------------------------------------	--

Mayroad leasing	(850) 613-5050
------------------------	----------------

Mayroad emergency work orders	(850) 613-5051
--------------------------------------	----------------

Hurlburt Military Housing Office	(850) 884-7505 123 McMillan St.
---	------------------------------------

SCHOOLS

All homes near Eglin are zoned to Okaloosa County public schools. Eglin Elementary is on base at 200 Gaffney Road. Florida open enrollment gives military kids priority when a school has room.

Check official school grades from the Florida Department of Education at fldoe.org/accountability, and confirm a home's zone with the Okaloosa County School District's School Site Locator. Eglin School Liaison Officer: (850) 882-4319.

FLORIDA PERKS FOR HOMEOWNERS

- ◆ No state personal income tax.
- ◆ Homestead exemption: up to \$50,000 off your home's assessed value. File by March 1 with the Okaloosa County Property Appraiser, (850) 651-7240.
- ◆ New in 2026: valid military transfer orders can preserve permanent residence for you and your spouse.
- ◆ Veterans rated 100% disabled can qualify for a total homestead exemption, and a 10%+ disability rating takes \$5,000 off assessed value.

BUYING A HOME FROM OUT OF STATE

☐ **01 Pick two or three towns by commute.**

Use the drive-time tables on pages 2 and 4 to narrow it down.

☐ **02 Request your VA Certificate of Eligibility and get pre-approved.**

With full entitlement there's no VA loan limit, but the lender has to approve the amount and the home has to appraise.

☐ **03 Tour homes by live video.**

I'll walk through any home with you on a video call, wherever you're stationed now.

☐ **04 Check the flood zone and insurance during your inspection period.**

Flood insurance is required in high-risk A and V zones with a government-backed loan. A wind mitigation inspection can lower your premium.

☐ **05 Book lodging in case closing and arrival don't line up.**

Eglin Lodging: 850-882-8761. TLE covers up to 21 days for CONUS moves.

☐ **06 Set a closing date that fits your report date and household goods delivery.**

Then plan your final walkthrough for right before closing.

VA LOAN QUICK FACTS

- ◆ Funding fee: 2.15% for first use with less than 5% down, 3.3% after first use.
- ◆ Veterans receiving VA disability compensation are exempt from the funding fee.
- ◆ Keeping your current VA home? Your Certificate of Eligibility shows your remaining entitlement.

BUYING NEW CONSTRUCTION?

- ◆ The builder typically pays your buyer's agent, so having your own agent usually doesn't add to your cost.
- ◆ You can use your own agent and inspector and still get builder incentives.
- ◆ VA caps concessions like paying your funding fee at 4% of the home's value.
- ◆ Some new communities have CDD fees on the tax bill.



WHEN YOU ARRIVE

YOUR FIRST WEEK AT EGLIN

Eglin Lodging (Eglin Inns)	850-882-8761 · check in at the Bayside Inn, 1008 Boatner Rd.
Visitor passes	Your sponsor requests a pass at the Visitor Control Center.
96th Medical Group	307 Boatner Road · appointments 850-883-8600
Commissary	1511 Memorial Trail, Bldg 1755 · daily 8 a.m.–7 p.m. · 850-389-6666
Eglin School Liaison Officer	(850) 882-4319
Eglin recreation & fishing permits	Through iSportsman, for anyone 16+ (allow up to 72 hours for the background check)



Friday concerts at The Landing in downtown Fort Walton Beach.



Nicole McGowan

REALTOR® · Military Relocation Professional (MRP)

Moving somewhere you don't know a soul can feel like a lot. You don't have to figure it out alone. Call or text me anytime and I'll be your friendly local from day one.

Call or text 850-855-6899 · homerunnicole.com



Scan for interactive maps & drive times

CENTURY 21 Wimco Realty, Inc. · 130 Mary Esther Blvd, Mary Esther, FL 32569 · Equal Housing Opportunity. Facts are from public sources as of October 2026. Hours, fees, tax rules and figures can change, so confirm details with the office listed.