

FREE RELOCATION GUIDE • 2026 EDITION

The Sumter & Shaw AFB Relocation Guide

Everything you need to know
before you move to Sumter,
South Carolina — straight
answers from a 40-year local
and fellow veteran.

MILITARY RELOCATION SPECIALIST



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WELCOME

A note from Mike

Moving is one of the biggest decisions a family makes — and when it happens on someone else's timeline, like a set of PCS orders, it can feel like a lot all at once. I've been there. I'm a veteran, and I've lived and worked in Sumter for more than 40 years.

I put this guide together to give you the same straight answers I'd give my own family: what Sumter is really like, how the area around Shaw Air Force Base is laid out, what to expect on taxes and costs, and how to buy a home here — even if you're 1,000 miles away.

No sales pitch and no surprises. Read it, share it with your spouse, and when you're ready to talk about your situation, I'm a phone call away.

I'll tell you the truth, handle the details, and make sure you land exactly where you want to be.

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MIKE WALKER

What's inside

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SECTION 1

Sumter at a Glance

Sumter is the “Gamecock City” — a friendly, affordable Midlands community with a small-town pace, real Southern hospitality, and an Air Force base right inside the city limits.

105,000+ Sumter County residents (2025 Census estimate)	\$165,300 Median owner-occupied home value (Census ACS)	23 min Average commute to work	10,700+ Veterans living in Sumter County
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Source: U.S. Census Bureau QuickFacts, Sumter County, SC. The Census median includes all owner-occupied homes; today's sale prices run higher — ask me for current numbers.

Where Sumter sits

Columbia (state capital)	About 45 miles west — roughly 50 minutes. Airport, shopping, USC, Fort Jackson.
Charleston	About 100 miles southeast — a comfortable day trip to the coast.
Myrtle Beach	About 110 miles east — easy weekend beach getaway.
Lake Marion	About 20–30 minutes south — South Carolina's largest lake.
Shaw AFB	Inside Sumter city limits, on the west side of town along US-378.

Distances and drive times are approximate.

Why families like it here

- **Affordability.** Homes in the \$200,000–\$500,000 range buy a lot of house compared with most metro areas.
- **A real military town.** Shaw is woven into the community — neighbors, coaches and church members understand military life.
- **Room to breathe.** In-town neighborhoods, country lots and lake property are all within a short drive.
- **Mild winters.** Four seasons, with long warm springs and falls and very little snow.

SECTION 2

Shaw Air Force Base

Shaw is one of the most important bases in the Air Force — and one of the largest employers in the region.

Host unit	20th Fighter Wing — flying F-16CJ Fighting Falcons (55th, 77th and 79th Fighter Squadrons)
Headquarters	U.S. Air Forces Central (AFCENT) / Ninth Air Force, and U.S. Army Central (ARCENT) / Third Army
People	8,200+ active-duty members, about 1,200 civilians and roughly 12,000 family members

Source: Shaw AFB official fact sheet (shaw.af.mil).

On-base housing vs. living off base

Shaw has privatized on-base family housing (about 633 homes) operated by Hunt Military Communities. Many families choose to live off base to get more space, pick their own neighborhood, or build equity with a VA loan instead of paying rent.

Important first step: the Military Housing Office

Contact the Shaw Military Housing Office (MHO) as soon as you have orders. They brief you on on-base options and offer counseling **before** you sign any lease or purchase contract. Phone **803-895-2427** • 20ces.Housing@us.af.mil • Mon–Fri, 8 a.m.–4 p.m.

Contact details from Military OneSource; confirm before you call.

Should you buy or rent?

Buying often makes sense when...

- ✓ Your tour is 3+ years, or you may retire here
- ✓ You want to use your VA loan (\$0 down for eligible buyers)
- ✓ You'd keep the home as a rental after you PCS
- ✓ Your BAH covers a mortgage you're comfortable with

Renting often makes sense when...

- ✓ Your tour is short or uncertain
- ✓ You want time to learn the area first
- ✓ You're not ready to be a landlord later
- ✓ You'd rather keep cash free during the move

There's no one right answer. On a 15-minute call I'll walk through your timeline, BAH and goals with you and give you my honest take — even if the answer is “rent for now.”

SECTION 3

Where to Live

Sumter County offers in-town convenience, small-town communities and lake living — most within a 10 to 30 minute drive of Shaw.

Area	What to know
City of Sumter	Established neighborhoods, newer subdivisions and everything from starter homes to large family homes. Closest to shopping, dining, hospitals and schools; quick drive to Shaw.
Dalzell	North of Shaw along US-521. Popular with military families for its short commute, newer homes and more land for the money.
Wedgefield & Stateburg	West and south-west of Shaw. Quiet, rural feel with larger lots, historic homes and room for horses or gardens.
Rembert & northern county	Country living with acreage and new construction, still a reasonable drive to Shaw and Sumter.
Manning & Lake Marion	South in neighboring Clarendon County. Lake homes, fishing and boating, with a longer commute to Shaw.



Questions to ask about any area

- How long is the drive to Shaw (or your job) at the times I'll actually be driving?
- Is the property inside city limits? It affects services, utilities and taxes.
- Is it in a flood zone? (Flood insurance can change your monthly cost.)
- Is there an HOA, and what does it cover?
- Which schools serve this address? Always confirm with the school district directly.

SECTION 4

Your PCS Timeline

Moving on orders is a project with a deadline. Here's the order I walk my military clients through.

When	What to do
As soon as you have orders	Call the Shaw MHO. Request your VA Certificate of Eligibility (COE). Talk to a VA-experienced lender and get pre-approved. Schedule a call with me to talk neighborhoods, budget and BAH.
90 days out	Decide buy vs. rent. Start virtual tours. Decide what to do with your current home (sell or rent it out). Ask about house-hunting leave (PTDY).
60 days out	Make an offer — I'll write in timelines that fit your report date. Schedule the home inspection, termite (CL-100) letter and VA appraisal. Lock your rate with your lender.
30 days out	Final loan approval. Arrange homeowners insurance and utilities. Coordinate your household goods delivery date with your closing date.
Closing & move-in	Final walk-through (in person or by video). Sign with the closing attorney — in person or by mail-away closing. Get your keys and move in.

VA loan basics

- Eligible buyers can purchase with **\$0 down** and no monthly mortgage insurance.
- There is a one-time VA funding fee, which is **waived** for veterans receiving VA disability compensation.
- The VA appraisal includes minimum property requirements — I'll help you spot issues before you write an offer.
- Ask about VA loan **assumptions**: some sellers have assumable loans at older, lower rates.

Your lender confirms your exact eligibility, costs and terms.

SECTION 5

Taxes & Money

South Carolina is one of the friendliest states in the country for homeowners, veterans and military retirees.

Property tax: the 4% vs. 6% rule

In South Carolina, a home is taxed on a percentage of its value called the assessment ratio. Your **primary residence** can be assessed at **4%** and is also exempt from school operating millage. Second homes and rentals are assessed at **6%**. That difference can cut a tax bill dramatically — but it is **not automatic**. You must apply with the county assessor.

Who applies	Owners who live in the home as their primary residence
Typical documents	SC driver's license and vehicle registration at the address, proof of citizenship or eligible status, and recent tax returns (income can be redacted)
Active-duty tip	Active-duty members stationed in SC can get the 4% rate on the home they own and live in even if they keep another state as their legal residence. Sumter County has a separate Active Duty Military application (deadline May 15; current-year LES and deed required).
Where	Sumter County Assessor • 13 E. Canal St., Sumter • (803) 436-2115

Benefits for veterans and seniors

- **100% disabled veterans:** Veterans with a total and permanent service-connected disability can have their home and up to five acres **exempt from property tax**. A qualifying unremarried surviving spouse may also qualify. Apply with documentation from the VA or your county veterans service officer.
- **Homestead exemption:** Homeowners 65+, totally and permanently disabled, or legally blind are exempt from tax on the first **\$50,000** of their home's value (apply with the county auditor).
- **Military retirement pay** is fully exempt from South Carolina income tax (since tax year 2022).
- **Social Security** is not taxed by South Carolina, and VA disability pay is tax-free.

Straight talk

Tax rules and deadlines change. Use this page as a starting point, then confirm with the Sumter County Assessor and Auditor, the SC Department of Revenue (dor.sc.gov) and your tax professional. I'm happy to point you to the right office and forms.

SECTION 6

Buying From Out of State

Most of my relocation clients start their search from somewhere else — often another base, or overseas. Here's how we make that work.

1. Strategy call	15 minutes to talk timeline, budget, BAH, must-haves and deal-breakers.
2. Get pre-approved	I'll connect you with lenders who close VA loans here regularly, or you can use your own.
3. Curated search	You get listings that actually fit — plus my honest notes on each one, including the downsides.
4. Live video tours	I walk the home on FaceTime or video call, open the closets, check the yard and drive the neighborhood.
5. Smart offer	Comparable sales, terms that protect you, and dates that line up with your report date.
6. Inspections	I attend the inspection, send you photos and video, and help negotiate repairs.
7. Closing	South Carolina closings are handled by an attorney. Many can be done by mail-away or remote closing, so you may not need to fly in.

What “no surprises” means to me

- ✓ I'll tell you what I'd tell my own family — including when a house isn't right for you.
- ✓ You'll know every step before it happens, with one point of contact from start to finish.
- ✓ I handle the details: inspectors, appraisers, attorneys, repairs and utilities.

SECTION 7

Life in Sumter

There's more to do here than most people expect — especially if you like the outdoors.

Swan Lake Iris Gardens	Free city park famous for its swans and spring iris blooms; holiday lights in winter.
Poinsett State Park	Hiking and mountain-bike trails through rolling hills just south of Wedgefield.
Lake Marion	Fishing, boating and lake life about half an hour south.
Manchester State Forest	Trails for hiking, horseback riding and mountain biking.
Downtown Sumter	The Sumter Opera House, local restaurants and community events throughout the year.
Education	University of South Carolina Sumter and Central Carolina Technical College are both local.
Health care	Prisma Health Tuomey Hospital in Sumter, plus larger medical centers in Columbia.

Weather, honestly

Expect hot, humid summers, long pleasant springs and falls, and mild winters with only occasional frost. Sumter sits about 100 miles inland, so we don't get coastal storm surge — but remnants of tropical storms can bring heavy rain and wind a few times a decade. Before you buy, check the flood zone, look at the roof and drainage, and get an insurance quote early. I'll help with all three.

SECTION 8

New Resident Checklist

Print this page and check things off as you go.

Before you move

- Contact the Shaw Military Housing Office
- Get pre-approved / request your VA COE
- Book a 15-minute call with Mike
- Get a homeowners insurance quote
- Check the flood zone for any home you like
- Request school records for your children

Utilities to set up

- Electric (Duke Energy Progress or Black River Electric Co-op, depending on address)
- Water & sewer (City of Sumter or your local provider)
- Internet, TV and phone
- Trash pickup (city or private, depending on address)

After you arrive

- Apply for the 4% legal residence rate with the County Assessor
- Active duty? File the military 4% form by May 15
- 100% P&T disabled vet? Apply for the property tax exemption
- SC driver's license within 45 days (active-duty members and dependents may keep a valid out-of-state license)
- Transfer vehicle registration (check military rules at the Shaw legal office)
- Register to vote
- Enroll children — confirm zoning with Sumter School District (sumterschools.net)
- Find a family doctor and dentist

Requirements and deadlines change — confirm with SCDMV (scdmvonline.com / dmv.sc.gov) and the offices listed. Information in this guide is believed accurate as of October 2026 but is not guaranteed; it is not legal, tax or lending advice.

YOUR NEXT STEP

Let's talk about your move.

Book a free, no-pressure 15-minute Relocation Call. We'll talk about your timeline, budget and the areas that fit your family — and you'll leave with a clear plan, whether you buy with me or not.



SCAN TO BOOK YOUR CALL

mikewalkerscrealtor.com/book-a-call

Call or text: (803) 840-3915

Email: mike@walkerhomeservice.com

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