

Military Moves and VA Homebuying



Illustrative image; not an actual listing or client photograph.

Build your housing plan around orders, your actual duty location and a flexible move schedule. Coordinate lender questions, property checks and backup arrangements before committing to dates.

Start with orders and the actual commute

Confirm your work location or gate, report-by date and moving milestones. Test routes during expected travel hours, including bridges, tunnels, tolls and gate access. City names and map distance do not establish travel time. Use Military OneSource and your installation relocation and transportation offices to plan your specific move.

Confirm VA benefits and actual cash needs

Have a participating lender review your Certificate of Eligibility, entitlement, income and credit. Ask about down payment requirements, the funding fee or exemption, closing expenses and property requirements. Existing VA usage does not automatically qualify you for another purchase. Discuss the effects of changed orders or delayed closing with your lender.

Make remote buying deliberate

Arrange live video tours covering layout, exterior, street setting, equipment and visible condition. Obtain independent inspections; a VA appraisal does not replace one. Ask the lender and settlement provider early about remote signing or a power of attorney. Choose a local or remote-walkthrough contact when you cannot attend.

Your next-step action plan

Coordinate the move and a housing backup

Allow for changing orders, household goods delivery and temporary lodging. Confirm storage, possession and delivery contacts; distinguish closing from move-in. Keep orders, identification, lender documents, medications, chargers and first-night supplies with you. Share changes with the transaction team and keep a contact available if inspection or signing dates move.

If you already own a home

Compare selling with retaining it as a rental. Budget vacancy, management, maintenance, insurance and financing costs. If your next purchase needs sale proceeds, coordinate the sequence with your lender. Verify existing VA entitlement and qualification separately, and compare temporary housing with the cost of carrying two homes.

Your planning checklist

- ☐ Confirm duty location, orders and report-by date.
- ☐ Test commute routes to the gate you will use.
- ☐ Review COE, entitlement, fee and cash with a lender.
- ☐ Arrange inspections, signing and walkthrough support.
- ☐ Plan temporary lodging, storage and delayed delivery.
- ☐ Keep essential documents and supplies with you.

DIANA'S TIP

Share your duty location and report-by date before we narrow your search. Test the commute to the gate you expect to use, including bridge and tunnel travel.

Helpful source links

[VA purchase loans](#)

[Military OneSource PCS planning](#)

[VA home loan benefits](#)

[VA funding fee and costs](#)

[Military PCS planning](#)

[Loan Estimate explained](#)

Call Diana: 757-985-2959

Plan your PCS housing move with Diana. Share your duty location, timing and buying or selling needs; lender introductions are available if desired. [Open this guide online](#) to use the contact form.

Diana Hansford, Real Estate Agent | Keffer Realty. Confirm property facts, agreements and financing with the appropriate professionals.