

GUIDE 03

Military Moves and VA Homebuying

Plan your housing decisions around your PCS timeline

Your housing plan should fit your orders, your duty location and your timing. Use this guide to organize a local or long-distance move and prepare your VA loan questions.

Begin with orders and a flexible timeline

Confirm your duty location, report-by date and the milestones that affect housing. Allow room for changing orders, household goods delivery and temporary lodging. Military OneSource offers relocation planning tools; your installation relocation and transportation offices can explain your specific move arrangements.



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Compare housing against the actual duty location

Use the gate or work location you expect to use when evaluating commute routes. Bridge and tunnel travel, tolls and gate access can affect the trip. Compare realistic routes during your expected travel hours. A city name or distance on a map is not a dependable commute estimate.

Understand your VA loan options

Ask a participating lender to confirm your Certificate of Eligibility, available entitlement, credit and income requirements. A VA-backed purchase loan may allow no down payment when applicable requirements are met. No down payment does not mean no closing expenses. A funding fee may apply unless you qualify for an exemption.

Make remote buying more deliberate

If you cannot attend showings, discuss live video tours and the details you need to see: layout, exterior, street setting, equipment and visible condition. Arrange independent inspections. A VA appraisal does not replace your own inspection. Ask the lender and settlement provider early about remote signing or a power of attorney.

Keep essentials separate from household goods

Prepare a carry-with-you folder for orders, identification, housing contacts and lender documents. Keep medications, chargers and first-night supplies accessible. Record delivery contacts and temporary lodging options so your housing plan can continue even if the shipment arrives after you do.

Your Military Move Action Plan

Plan your housing decisions around your PCS timeline

- [] Confirm duty location, report-by date and moving arrangements.
- [] Build a temporary housing and delayed-closing backup plan.
- [] Have the lender review eligibility, entitlement and cash needed.
- [] Compare commute routes to the actual gate or work location.
- [] Confirm inspection, signing and possession arrangements.
- [] Keep orders and essential documents with you.
- [] Arrange a remote walkthrough or local backup contact.



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If you already own a home

Compare selling with retaining the home. A rental budget should include vacancy, maintenance, management, insurance and financing costs. If your purchase needs sale proceeds, discuss the sequence with your lender. Existing VA eligibility does not automatically establish qualification for another purchase.

Questions for your lender

How much cash will I need? Does a funding-fee exemption apply? How does existing VA usage affect this purchase? Which property requirements matter? What happens if orders or the closing date change?

Make a PCS housing backup plan

Choose an inspection or walkthrough contact if you are away. Share changed orders with your transaction team. Confirm temporary lodging, storage and possession dates.

Your next step

Plan your move with Diana Hansford, Real Estate Agent at Keffer Realty. Share your duty location, timeline and buying or selling needs. If desired, Diana can help connect you with a local lender for a pre-approval.

Helpful resources

[VA purchase loans](#)

[VA funding fee and costs](#)

[Military OneSource PCS planning](#)

Planning guidance. Confirm property facts, contracts, loan terms and professional findings for your transaction. Images are illustrative, including AI-created scenes; they do not depict actual listings or clients.