



SOUTH SOUND -- JOINT BASE LEWIS-McCHORD -- 2025 EDITION

Military Relocation Guide: Moving to JBLM

Everything you need to know before your PCS move

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01 | WELCOME TO THE SOUTH SOUND

Congratulations on your PCS orders to Joint Base Lewis-McChord. You are arriving in one of the most desirable military communities in the country -- a region offering world-class outdoor recreation, strong schools, zero state income tax, and a culture that genuinely understands and supports the military. The South Sound spans from Tacoma to Olympia, with communities like Lakewood, DuPont, University Place, Puyallup, and Gig Harbor all within easy reach of the installation.

- **No State Income Tax** -- Washington has no personal income tax. More take-home pay than most duty stations.

- **Strong Appreciation** -- South Sound values are up 35-55% over 5 years. Early ownership here builds real wealth.

- **Outdoor Paradise** -- Mt. Rainier, Olympic National Park, and Puget Sound are 1-2 hours away.

- **Booming Economy** -- Boeing, Amazon, and Microsoft create strong civilian jobs for spouses and veterans.

- **Military-First Culture** -- 40,000+ service members at JBLM means the entire region supports the military.

- **Top-Tier Food & Entertainment** -- Tacoma's restaurant and arts scene has exploded in recent years.

02 | JBLM OVERVIEW

Location	Pierce County, WA -- between Tacoma and Olympia along I-5
Total Size	Approx. 86,000 acres (Fort Lewis + McChord AFB merged 2010)
Population	40,000+ active duty personnel; 11,000+ civilian employees
Major Units	I Corps 7th Infantry Division 2nd Infantry Division 62nd Airlift Wing
On-Post Housing	Privatized, managed by Hunt Companies -- apply early, waitlists are common
Medical	Madigan Army Medical Center (Level II Trauma) -- on post
Nearest Airport	Seattle-Tacoma International (SEA) -- approx. 35 miles north
School Liaison	(253) 967-0065
Army Comm. Svc.	(253) 967-6552 Building 2021, Liggett Ave
Housing Office	(253) 967-6504

03 | NEIGHBORHOODS AT A GLANCE

Each community has a distinct character, price point, and commute profile. The right neighborhood depends on your rank, family size, investment goals, and lifestyle priorities.

Neighborhood	Commute	Median Price	Best For
Lakewood	5-15 min	\$350K - \$420K	First-time buyers, investors, junior enlisted
DuPont	10-20 min	\$430K - \$520K	Families, new construction, master-planned safety
University Place	15-25 min	\$480K - \$600K	Senior NCOs, officers, Puget Sound views
Tacoma	20-35 min	\$380K - \$550K	Urban lifestyle, appreciation play, rental market
Spanaway / Graham	15-30 min	\$380K - \$460K	More land, larger homes, growing area
Puyallup	25-40 min	\$460K - \$570K	Top-rated schools, established community
Olympia / Lacey	25-45 min	\$380K - \$490K	Lower prices, state government employment hub
Gig Harbor	30-50 min	\$600K - \$900K+	Senior officers, waterfront, premium lifestyle

Quick take: DuPont leads for families prioritizing safety and new construction. Lakewood is the strongest investment play. University Place and Gig Harbor attract senior leaders focused on quality of life. Tacoma is the urban appreciation pick.

04 | HOUSING MARKET & BAH STRATEGY

\$460,000 Pierce Co. Median Price	\$435,000 Thurston Co. Median	18-28 Avg. Days on Market	< 3% Rental Vacancy Rate
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Metric	Data	What It Means For You
Median Home Price (Pierce Co.)	\$460,000	Up approx. 4.2% YoY -- steady, not volatile
Median Home Price (Thurston Co.)	\$435,000	Up approx. 3.8% YoY -- value relative to Pierce
Average Days on Market	18-28 days	Competitive -- strong pre-approval is essential
List-to-Sale Ratio	98-102%	Occasional multiple-offer situations
Rental Vacancy Rate	Under 3%	Your home rents quickly when you PCS out
New Construction	Moderate	Active in DuPont, Spanaway, and Lacey

2025 BAH Rates -- JBLM (ZIP 98433)

Pay Grade	Without Deps.	With Deps.	Est. VA Loan Purchasing Power
E-4	\$1,767	\$2,124	\$240,000 - \$280,000
E-5 / E-6	\$1,950 - \$2,085	\$2,319 - \$2,553	\$265,000 - \$340,000
E-7 / E-8	\$2,196 - \$2,331	\$2,694 - \$2,841	\$310,000 - \$385,000
W-2 / W-3	\$2,295	\$2,814	\$325,000 - \$380,000
O-3	\$2,553	\$3,132	\$365,000 - \$430,000
O-4 / O-5	\$2,736 - \$3,021	\$3,303 - \$3,612	\$390,000 - \$500,000

Purchasing power estimates assume VA loan at 0% down, approx. 6.5% rate, 30-year term, taxes and insurance included.

The BAH Wealth-Building Strategy

Most service members miss this opportunity: when your VA mortgage payment falls below your BAH, you keep the difference -- tax-free every month. When you PCS, convert it to a rental. South Sound rental rates routinely exceed mortgage payments by \$200-\$600/month, creating immediate cash flow and long-term appreciation simultaneously.

Scenario (E-6 with Dependents)	Monthly Figure	Notes
BAH allowance	\$2,553	Tax-free -- not counted as taxable income
VA Loan payment on \$340K home	approx. \$2,280	Principal + interest + taxes + insurance
Monthly surplus	\$273 / mo.	Yours to keep, fully tax-free
Equity after a 3-year tour	\$18K - \$25K	Principal paydown plus appreciation
Rental income when you PCS	\$2,400 - \$2,700	Cash-flow positive from day one

05 | VA LOAN PLAYBOOK

The VA Home Loan is the single most powerful home-buying benefit in existence. Used strategically across multiple PCS cycles, it builds a real estate portfolio with zero money down, no private mortgage insurance, and below-market rates.

- **Zero Down Payment** -- Buy a \$500K home with \$0 down. No other loan does this.
- **No PMI -- Ever** -- Conventional buyers pay \$100-\$400/month in PMI. VA buyers pay zero.
- **Below-Market Rates** -- VA rates typically run 0.25-0.5% below conventional loans.
- **No Loan Limits** -- With full entitlement, there is no cap on the loan amount.
- **Assumable Loan** -- Future buyers can assume your rate, making your home easier to sell.
- **Reusable Benefit** -- Use it multiple times. Hold two VA loans simultaneously.
- **Seller Pays Closing Costs** -- Certain fees are simply prohibited on VA loans.
- **Flexible Credit** -- Most VA lenders approve at 620+; some go down to 580.
- **Foreclosure Assistance** -- VA servicer intervention is available if needed.
- **No Prepayment Penalty** -- Pay off early with no penalty whatsoever.

VA Loan Process

Step	Action	Timeline
1	Request your Certificate of Eligibility (COE) at ebenefits.va.gov	1-3 days
2	Shop at least 3 VA-approved lenders -- rate differences cost real money	Days 1-7
3	Submit financial documents and receive your written pre-approval letter	3-7 days
4	Begin home search with your agent -- pre-approval letter required	Day 7 onward
5	VA appraisal ordered after accepted offer	5-10 business days
6	Clear all conditions and close	30-45 days from signed contract

Shopping 3+ VA lenders is not optional -- it is math. A 0.25% rate difference on a \$400K loan equals over \$25,000 over the life of the loan. Request Loan Estimates on the same day so you compare identical products.

06 | RENTING VS. BUYING

Buying is nearly always the stronger financial decision over a 2+ year tour. Renting is the right call in specific situations only.

	Renting	Buying with VA Loan
Down Payment Required	\$0	\$0
Monthly PMI	\$0	\$0 (VA benefit)
Equity After 3 Years	\$0	\$35,000 - \$65,000+
Market Appreciation	None captured	Full benefit
BAH Coverage	Full or partial	Full -- often with monthly surplus
Net Wealth After 3 Years	\$0	\$45,000 - \$80,000+

When renting makes sense: orders under 18 months, credit needs a 3-6 month cleanup, a near-term OCONUS assignment is already likely, or you want one market cycle to learn the neighborhoods before committing.

07 | SCHOOLS, LIFESTYLE & KEY RESOURCES

School Districts

District	Coverage Area	Rating	Notes
Steilacoom / DuPont	DuPont, Steilacoom	4.5/5	Small, high-performing; top pick for DuPont families
University Place SD	University Place	4/5	Excellent ratings; Eton School particularly well-regarded
Puyallup SD	Puyallup, South Hill	4/5	Strong academics, strong arts programs and athletics
Olympia SD	Olympia	4/5	Solid academics; state capital community culture
Bethel SD	Spanaway, Graham	3.5/5	Growing rapidly; newer schools in south county
Clover Park SD	Lakewood, JBLM	3/5	Largest military-connected district; actively improving
Franklin Pierce SD	Spanaway, Parkland	3/5	Large district; quality varies significantly by school

Ratings based on GreatSchools averages. Visit schools in person. JBLM School Liaison Office: (253) 967-0065 for personalized guidance.

Things to Do in the South Sound

- **Mt. Rainier National Park** -- 90 min east; hiking, snowshoeing, and unforgettable Pacific NW scenery.
- **Olympic National Park** -- 2.5 hrs via ferry; ancient rainforest meets ocean beach in a single park.
- **Crystal Mountain / White Pass** -- World-class skiing and snowboarding 1.5-2 hours from post.
- **Nisqually River Fishing** -- One of the best salmon and steelhead fisheries in the US.
- **JBLM MWR / ODR** -- Discounted gear rental, golf, camping, bowling, and on-post RV storage.
- **Point Defiance Park** -- 700-acre urban park, zoo, aquarium, and direct Puget Sound access.
- **Tacoma Art Museum / Museum of Glass** -- World-class Dale Chihuly glass art and rotating exhibits.
- **Tacoma Rainiers Baseball** -- AAA affiliate of the Mariners; affordable and great for families.
- **Washington State Fair** -- Puyallup; one of the largest in the US every September.
- **Puget Sound Water Sports** -- Kayaking, paddleboarding, and boating throughout the region.

Key Resources & Contacts

Resource	Contact / Website
Military OneSource	militaryonesource.mil 1-800-342-9647
VA Loan / COE	ebenefits.va.gov 1-888-768-2132
Move.mil (HHG / TMO)	move.mil
MilTax (free filing)	militaryonesource.mil/tax
JBLM Army Community Service	(253) 967-6552 Building 2021, Liggett Ave
Madigan Army Medical Center	(253) 968-1110
JBLM MWR	jblmmwr.com
WA Housing Finance Commission	wshfc.org (down payment assistance programs)
USAA / Navy Federal CU	usaa.com navyfederal.org

08A | PCS MOVE CHECKLIST

The biggest PCS mistakes come from starting the housing process too late. Begin the same week you receive orders -- not when it feels convenient.

IMMEDIATELY -- Days 1-7

- Make 10+ copies of official orders -- you will use them at every single step
- Notify landlord or initiate SCRA lease termination (30-day written notice required)
- Request VA Certificate of Eligibility at ebenefits.va.gov
- Contact a VA lender to start pre-approval -- 3-7 day turnaround
- Reach out to Kennon Maurer at Maurer Home Group to start your home search
- Contact TMO/DPS at current installation to schedule HHG shipment

WEEKS 2-4

- Complete VA loan pre-approval and get your written letter in hand
- Narrow neighborhood research to 2-3 target areas
- Contact JBLM School Liaison Office if you have school-age children
- Pull medical and dental records for all family members
- Begin decluttering -- less to ship means faster settling in

30-60 DAYS OUT

- Book your House Hunting Trip (HHT) flights and lodging near JBLM
- Coordinate a targeted tour list with Kennon before you arrive
- Confirm HHG pickup date with TMO; complete household goods inventory
- Notify utilities at current location of your move-out date
- Pull school records and IEP documentation for your children

HOUSE HUNTING TRIP

- Tour 6-10 homes over 2-3 days -- be decisive, the best homes move fast
- Visit target schools in person and drive commute routes at peak hours
- If making an offer: move quickly and lean into the VA loan as a competitive asset

FINAL 2 WEEKS + IN-PROCESSING

- Complete VA appraisal and clear all lender conditions
- Transfer utilities; update address with DFAS, USPS, bank, and subscriptions
- Complete unit in-processing; enroll family at Madigan or establish civilian PCM
- Enroll children in school with records, immunizations, and IEP documentation
- Register vehicles in Washington State within 30 days
- Set up base access decals and installation credentials for all vehicles

08B | WORK WITH ME -- YOUR SOUTH SOUND AGENT

I built this guide because I believe every service member deserves more than a generic real estate experience. You need someone who understands PCS timelines, VA loan strategy, and this specific market -- someone who treats your home purchase as a long-term wealth decision, not just a closing to get through.

What You Get When You Work With Me

- **Deep Local Knowledge** -- I know South Sound neighborhoods, streets, and market conditions in detail. No generic advice.
- **Speed and Remote Capability** -- I work with PCS clients before they land. Virtual tours, remote offers, and same-day responses.
- **VA Loan Expertise** -- Experienced with VA appraisals, funding fees, seller negotiations, and closing on military timelines.
- **Investment-Minded Approach** -- Every purchase is evaluated for rental potential, appreciation trajectory, and long-term equity.
- **Vetted Vendor Network** -- VA lenders, inspectors, and title companies who understand military timelines and never create delays.
- **Zero Cost to You** -- As your buyer's agent, my commission is paid by the seller. Full-service representation at no cost.

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Washington State Licensed Real Estate Agent | Serving JBLM & All of the South Sound

Ready to start your South Sound home search? Call or text Kennon directly, visit maurerhomegroup.com, or reach out to schedule your free Military Relocation Strategy Call.

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