LORRIE SEWARD Realty

FREE BUYER GUIDE | JOINT BASE ELMENDORF RICHARDSON

The JBER PCS and VA Home Buyer Guide

Relocation planning, VA financing, remote tours and closing on your timeline



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PCS TO JBER

Buying near JBER from wherever you are now

A PCS compresses a big decision into a short window. This guide helps you plan the move, use your VA benefit wisely and close on time.

About two thirds of my business is VA buyers and sellers, many of them service members moving to or from Joint Base Elmendorf Richardson. This guide covers the steps I walk every PCS buyer through. It is not affiliated with or endorsed by the Department of Veterans Affairs, the Department of Defense or JBER.

PLANNING

Your PCS timeline

01 **As soon as orders arrive**
Share your report date, budget and must haves. Connect with a lender who closes VA loans on time and get pre approved.

02 **60 to 90 days out**
Learn the commute picture, narrow your areas and start live video tours of the best fits.

03 **30 to 60 days out**
Write an offer, schedule inspections with qualified inspectors and complete the VA appraisal.

04 **Closing**
Signing can often be handled remotely so closing lines up with your arrival and household goods.

05 **After you arrive**
Get your keys, set up utilities and prepare the home for winter.

COMMUTE

Commute planning

Area	Typical drive to a JBER gate	Notes
Downtown Anchorage	About 5 minutes to the Government Hill gate	Condos and older homes close to base

Area	Typical drive to a JBER gate	Notes
Muldoon and East Anchorage	About 7 minutes to the Muldoon gate	Wide range of prices and home ages
Eagle River	About 10 minutes to the Richardson gate	Mountain views and established subdivisions
Chugiak	About 15 minutes to the Richardson gate	Larger lots and rural roads
Midtown	About 17 minutes to the Boniface gate	Central shopping and services
Palmer and Wasilla	About 34 to 35 minutes or more	More land and square footage for the price

Drive times are typical estimates from Google Maps in normal conditions and vary with traffic, weather and gate hours. Always run the real winter drive before you buy.

VA LOANS

VA financing considerations

- ☐ Get your Certificate of Eligibility through your lender
- ☐ Ask about the VA funding fee and whether you qualify for an exemption, such as receiving VA disability compensation
- ☐ Understand that the VA appraisal checks value and Minimum Property Requirements for safe, sound and sanitary housing
- ☐ Plan for closing costs and ask whether the seller will contribute, which is negotiable
- ☐ If you may PCS again, consider how the home would work as a rental or resale

VA funding fee, purchase loans	First use	Subsequent use
Less than 5% down	2.15%	3.3%
5% to less than 10% down	1.5%	1.5%
10% or more down	1.25%	1.25%

Funding fee rates as published by the U.S. Department of Veterans Affairs for purchase loans. Confirm current rates and exemptions with your lender and va.gov.

SEARCHING

Home searches and remote tours

I preview homes in person and walk you through the best ones on live video, so you see the real condition, the street and the setting, not just filtered photos. We also review recent sales so you know what a fair offer looks like before you write one.

INSPECTIONS

Inspection scheduling

> **Home Inspections and Buyer Due Diligence**
> Home inspections are conducted by qualified home inspectors. I assist buyers with coordinating inspection scheduling, discussing the inspector's written findings, and negotiating repairs when appropriate. Buyers are encouraged to attend their inspections and direct technical questions to their inspector. I do not attend home inspections.

If you cannot be in Alaska for the inspection, you can ask the inspector to walk you through the findings by phone or video and send the written report. Schedule early so any specialist evaluations, such as roof, well or septic, can be completed within your contingency period.

CLOSING

Closing preparation

- [ ] Confirm your closing date against your report date and household goods delivery
- [ ] Ask the title company about remote or mail away signing options
- [ ] Arrange homeowners insurance and set up utilities
- [ ] Plan a final walk through, in person or by video
- [ ] Prepare for winter: snow removal plan, heating service and an emergency kit

LET'S TALK

Orders in hand? Let's build your plan.

Send me your report date, budget and must haves. I will come back with areas that fit your commute, homes and a timeline you can actually use.



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A lifelong Alaskan since age two with more than ten years in Alaska real estate. RealTrends Verified Top Agent, ranked #4 in Anchorage by transactions based on 2025 sales data. Anchorage Daily News Best of Alaska Real Estate Professional, four years. Real Broker Elite Agent, four years. Featured on HGTV House Hunters: Grand Alaska.

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