

A PCS HOMEBUYER'S GUIDE

Orders to *Fort Lee*

The timeline, the numbers, and the neighborhoods: everything you need to buy with confidence instead of in a scramble.

CHARLEEN HERRIOTT

Navy Veteran & REALTOR® · Military Relocation Professional (MRP)

Legacy Homes Real Estate · Real Broker, LLC

WELCOME

You've got orders. Let's get you home.

Before I ever sold a single house, I was the Housing Director at Fort Lee and Fort Eustis. I spent more than ten years in military housing, and I watched the same thing happen every PCS cycle.

Families wait until their orders are final. By the time that paper is in hand, they have 60 days, a report date and a moving truck on the calendar, and they end up taking whatever is left on the market. It's not a house hunt at that point. It's a scramble.

It doesn't have to go that way. With a little planning on the front end, you can tour homes calmly, negotiate from a position of strength and close on a home that actually fits your family, whether you're here for three years or making Central Virginia your forever home.

This guide walks you through exactly how to do that: the timeline that works, what to know about your VA loan, the neighborhoods around post and how to buy even if you're still on the other side of the country (or the world).

"I'm not a salesperson. I'm a guide and protector, and I'll tell you the truth even if it costs me the deal."

Read it, save it, and reach out anytime with questions. That's what I'm here for.

— Charleen

THE PLAN

The PCS timeline that actually works

Work backward from your report date. The earlier you start, the more choices you have.

120

DAYS OUT

Get pre-approved

Talk to a VA-experienced lender and request your Certificate of Eligibility. Pre-approval costs nothing to start, commits you to nothing and tells you exactly what you're working with.

90

DAYS OUT

Pick your area

Decide what matters most: commute, lot size, budget, new vs. resale. Narrow it to two or three areas and set up a listing search so you see homes the day they hit the market.

60

DAYS OUT

Tour and write offers

Tour in person on a house-hunting trip or virtually by live video. When the right one comes along, you're ready to move, not just starting to look.

30–45

DAYS

Under contract

Inspection, VA appraisal, insurance and final loan approval happen here. Line up utilities and coordinate delivery of your household goods with your closing date.

Close

KEYS IN HAND

Move in, not move twice

The goal: close close to your arrival so you skip temporary lodging and a second move.

Already inside 60 days? You can still do this. It just means we move faster and plan tighter. Call me and we'll build your plan around your exact dates.

Your VA loan, in plain English

You earned this benefit. Here's what it can do for you, and the questions to ask your lender.

What makes the VA loan different

- **\$0 down payment** for eligible buyers with full entitlement, as long as the price doesn't exceed the appraised value.
- **No monthly mortgage insurance (PMI)**, which can save you a meaningful amount every month.
- **A VA funding fee** applies to most borrowers and can usually be rolled into the loan. Veterans receiving VA disability compensation are generally exempt.
- **The seller can contribute** toward your closing costs, and VA limits on certain fees help keep costs reasonable.
- **The VA appraisal** checks both value and the home's basic safety and condition.

Questions to ask your lender

- How much entitlement do I have, and do I have a prior VA loan still open?
- What will my full monthly payment be, including taxes and insurance?
- Does my funding fee apply, and how much is it for my situation?
- Can you close on my timeline, and can I sign remotely if I'm not here yet?

Credit not where you want it yet? Don't count yourself out. I work with lenders who can show you exactly what to fix and give you a realistic timeline to mortgage-ready.

VA rules, funding-fee amounts and eligibility can change. Confirm current terms with your lender. This guide is general information, not lending or legal advice.

BUDGET

Know your numbers before you shop

Your pre-approval tells you what a lender will let you borrow. Your budget tells you what you'll actually be comfortable paying every month. They're not always the same number.

Your real monthly cost

Item	What to plan for
Principal & interest	Based on price, rate and loan term
Property taxes	Vary by county or city; ask for the actual tax rate on each home
Homeowners insurance	Get quotes early; your lender needs proof before closing
HOA dues	Some neighborhoods have them, some don't
Utilities	Electric, water/sewer, trash, internet; well and septic homes differ
Maintenance	Set aside a little every month for repairs

A smart way to think about BAH

Many families compare their housing allowance to their mortgage payment. That's a great starting point, but leave yourself breathing room. Your next set of orders, a spouse's job change or a surprise repair shouldn't put your budget at risk.

Thinking ahead: If you might keep this home as a rental after your next PCS, tell me up front. We'll look at it through a landlord's eyes, too.

YOUR OPTIONS

On post, rent, or buy?

There's no one right answer. Here's an honest look at each.

Option	Pros	Things to weigh
On-post housing	Short commute, community on post, maintenance handled	Waitlists vary; your whole BAH typically goes to housing; less choice of home
Renting off post	Flexibility, no long-term commitment, simple exit at your next PCS	Rent builds no equity; limited control over the home; lease timing vs. orders
Buying	Build equity, choose your home, possible future rental income	Closing costs, upkeep, and a plan for when you PCS again

Questions that help you decide

- How long do you expect to be stationed here, and could you return later in your career?
- Would you want to keep the home as a rental if you leave?
- How important is space, a yard or a particular commute to your family?
- How comfortable are you with home maintenance?

Fun fact: I spent years on the housing side of the installation. If you're weighing on-post vs. off-post, I can help you compare them honestly. No sales pitch.

NEIGHBORHOODS

Where military families live around Fort Lee

Fort Lee sits in the Tri-Cities area, with Richmond to the north. Every area has its own feel, price range and drive time. Here's a starting point.

Prince George

Right next to post. A mix of established neighborhoods, newer construction and homes with more land.

Colonial Heights

A small city with a hometown feel, shopping close by and quick access to I-95.

Petersburg

Historic homes and character, often with lower price points. Worth a close look home by home.

Hopewell

Riverside city just east of post, with a range of older homes and attainable prices.

Chester & Chesterfield

Suburban living between Fort Lee and Richmond, with many newer subdivisions and amenities.

Dinwiddie

Rural space and larger lots for families who want room to spread out.

How to choose

- **Test the commute** at the times you'll actually drive it. Traffic on I-95 and I-295 changes the picture.
- **Research schools yourself.** Use each school division's official site and visit if you can.
- **Check the tax rate and any HOA** for each home, not just the area.

Descriptions are general and meant to start your research. Commutes, school assignments and tax rates vary by address; verify for each home you consider.

Buying before you get here

Many of my clients buy while they're still stationed somewhere else, including overseas. Here's how we make that work.

- 1 Live video tours.** I walk the home with you on FaceTime or video call, open the closets, run the water and show you the street and the neighbors' yards. You see what photos don't show.
- 2 A local set of eyes.** I'll tell you what I notice: road noise, smells, water stains, the condition of the roof and HVAC. Honest, even when it's not what you hoped.
- 3 Electronic signatures.** Offers, addendums and most documents can be signed from your phone.
- 4 Inspections without you.** I'll attend, and you'll get the full report with photos. We'll go over it together and decide on repair requests.
- 5 Remote or delegated closing.** Depending on your lender and title company, you may be able to close by mail, with a mobile notary or with a power of attorney. Ask early, because each option has requirements.

Overseas or deployed? Time zones and mail delays add up. Tell me your situation up front and we'll build extra time into every step.

From offer to keys

01

Offer accepted

Your earnest money deposit is due and the contract timelines begin. I'll send you a calendar of every deadline.

02

Home inspection

A licensed inspector looks at the structure, systems and condition. We decide together what to ask the seller to fix.

03

VA appraisal

Confirms the value and checks basic safety and condition. If an issue comes up, we work through it with the seller and lender.

04

Insurance & final approval

Lock in homeowners insurance and answer any final lender requests quickly to stay on schedule.

05

Final walk-through

We confirm repairs were completed and the home is in the condition you agreed to buy.

06

Closing day

Sign, fund and get your keys. Then we celebrate, because this is your moment.

Protecting you: Understanding what you're signing and why matters. I'll explain each step and each deadline, so nothing sneaks up on you.

AVOID THESE

Common PCS homebuying mistakes

Waiting for "final" orders to start

You can get pre-approved and learn the market before orders are final. It costs nothing and gives you back your options.

Buying the maximum you're approved for

Approval isn't the same as comfortable. Leave room in your budget for life, and for your next set of orders.

Skipping the inspection

The VA appraisal is not an inspection. A full home inspection protects you from expensive surprises.

Choosing an area off a map

Commute times and neighborhood feel can be very different from what a map suggests. Let me show you before you commit.

Opening new credit before closing

A new car, furniture financing or a new credit card can change your loan approval. Wait until after you have keys.

Going it alone

A relocation-savvy agent costs you nothing extra to talk to and can save you time, money and stress, especially from a distance.

Your PCS homebuying checklist

120 days out

- ☐ Request your Certificate of Eligibility
- ☐ Get pre-approved with a VA-experienced lender
- ☐ Set a monthly budget you're comfortable with
- ☐ Connect with your agent

90 days out

- ☐ Choose your must-haves and nice-to-haves
- ☐ Narrow down 2–3 areas
- ☐ Set up a listing alert
- ☐ Research schools on official sites

60 days out

- ☐ Plan a house-hunting trip or video tours
- ☐ Tour homes and compare
- ☐ Write your offer
- ☐ Get homeowners insurance quotes

Under contract

- ☐ Pay earnest money
- ☐ Schedule the home inspection
- ☐ Submit lender documents quickly
- ☐ Avoid new credit or big purchases
- ☐ Coordinate household goods delivery
- ☐ Set up utilities and internet

Closing

- ☐ Final walk-through
- ☐ Confirm closing location or remote signing
- ☐ Bring ID and any funds due
- ☐ Get your keys and celebrate

LET'S TALK

Your next chapter starts with a conversation.

Whether you're 120 days out or already on the road, I'd love to help you plan your move. Text, call or message me anytime, no pressure and no obligation.

CELL	804-735-6505
OFFICE	(855) 450-0442
EMAIL	Charleen@charleensellsrva.com
WEB	charleensellsrva.com
INSTAGRAM	@charleensellsrva

Helping clients build their legacy.

Charleen Herriott · Navy Veteran & REALTOR® · MRP
Legacy Homes Real Estate · Real Broker, LLC
11 S 12th Street, Suite 301, Richmond, VA 23219

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