

★ ★ ★
— THE —
— JBLM —
VA BUYER GUIDE

★
A PRACTICAL HOMEBUYING GUIDE
*for Military Buyers Relocating to the
Puget Sound Region*



VA LOAN
GUIDANCE



COMMUTE
STRATEGY



LOCAL
INSIGHT



RELOCATION
PLANNING

— FOR MILITARY FAMILIES NEAR JBLM —



Darin Holland
MANAGING BROKER

★ U.S. ARMY RETIRED ★

REAL Military



JBLM VA BUYER GUIDE

Relocating near Joint Base Lewis-McChord comes with unique opportunities – and unique challenges.

Between BAH budgeting, commute considerations, competitive inventory, and VA financing requirements, military buyers need a strategy tailored specifically to the Puget Sound market.

This guide was created to help military families navigate the homebuying process with clarity, confidence, and local insight.



JBLM
Joint Base
Lewis-McChord

WHY VA BUYERS HAVE A STRONG ADVANTAGE



ZERO DOWN

Qualified VA buyers may purchase with no down payment.



NO PMI

VA loans eliminate monthly private mortgage insurance.



COMPETITIVE RATES

VA financing often provides favorable interest rates.



FLEXIBLE CREDIT

VA guidelines can be more flexible than conventional financing.



LOCAL MARKET INSIGHT

Communities surrounding JBLM can vary dramatically in commute times, pricing, lifestyle, and inventory availability.

Areas like Lacey, DuPont, Yelm, Olympia, and Chehalis all offer different advantages depending on your goals and budget.

Having a local strategy before touring homes can save time, reduce stress, and help avoid costly mistakes.



**LOCAL GUIDANCE.
MILITARY UNDERSTANDING.
STRATEGIC ADVANTAGE.**

That's the difference the right agent brings to your home search.



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BEST AREAS NEAR JBLM

Find the Right Fit for Your Lifestyle & Commute

Each community around JBLM offers something different. The key is choosing the location that best fits your commute, budget, lifestyle, and long-term goals.

Here are some of the most popular areas for military families.



DUPONT



- 5-10 min to JBLM
- Family-friendly & safe
- Newer communities
- Close to I-5 & shopping



LACEY



- 10-20 min to JBLM
- Great schools & amenities
- Strong resale value
- Wide range of housing options



YELM



- 20-30 min to JBLM
- More affordable housing
- Small-town feel
- Room to grow



OLYMPIA



- 20-30 min to JBLM
- State capital & amenities
- Vibrant local culture
- Waterfront living



CHEHALIS



- 35-45 min to JBLM
- Most affordable option
- More land & privacy
- Peaceful, small-town lifestyle



LOCAL TIP

Commute times can vary greatly depending on traffic, location on base, and work schedule. I'll help you find the sweet spot between your daily drive and your ideal lifestyle.

The right location makes everyday life easier.




COMMUTE TIMES TO JBLM	
DuPont	5 - 10 min
Lacey	10 - 20 min
Yelm	20 - 30 min
Olympia	20 - 30 min
Chehalis	35 - 45 min

*Times vary based on traffic, time of day, and duty station.



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 MISSION: YOUR SUCCESS.
 Helping military families plant roots with confidence.





PROCESS

A Clear Path from Start to Home



Buying a home doesn't have to be overwhelming. Here's a simple overview of the VA homebuying process so you know what to expect every step of the way.



01 GET PRE-APPROVED

Connect with a VA-savvy lender to review your eligibility, credit, and budget. You'll get a pre-approval letter so you can shop with confidence.



02 FIND THE RIGHT HOME

Work with a local expert who understands JBLM commutes, neighborhoods, and market conditions to find the best fit for your needs.



03 MAKE AN OFFER

Your agent will help you craft a strong offer, using VA advantages to make your offer more competitive in today's market.



04 HOME INSPECTION & APPRAISAL

The home is inspected and appraised to ensure it meets VA standards and is worth the price you're paying.



05 UNDERWRITING & LOAN APPROVAL

Your lender reviews everything and issues final loan approval. We'll stay in close communication through every step.



06 CLOSE & GET YOUR KEYS

Sign your documents, close on your home, and celebrate the start of your next chapter!



VA LOAN HIGHLIGHTS



ZERO DOWN
Purchase a home with no down payment*



NO PMI
No private mortgage insurance required



COMPETITIVE RATES
VA loans often come with favorable interest rates



FLEXIBLE CREDIT
More flexible credit requirements compared to conventional loans



REUSABLE BENEFIT
Use your VA loan benefit multiple times

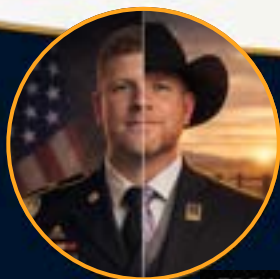
**Subject to VA loan limits and eligibility.*



LOCAL ADVANTAGE

With local expertise and a military focused strategy, I'll help you:

- ✓ Navigate the VA process with ease
- ✓ Avoid costly mistakes
- ✓ Win in competitive situations
- ✓ Get to closing with confidence



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COMMON VA BUYER MISTAKES

Avoid Costly Missteps During Your Move

Buying a home is a big step—especially during a military relocation. Avoiding these common mistakes can save you time, money, and unnecessary stress.



01 WAITING TOO LONG TO GET PRE-APPROVED

Waiting to get pre-approved can cause you to miss out on the right home or weaken your offer in a competitive market.



TIP:

Get pre-approved as early as possible so you know your budget, strengthen your offers, and close with confidence.



02 CHOOSING THE WRONG COMMUTE AREA

Not researching commute times, traffic patterns, or base access can lead to longer drives and more stress down the road.



TIP:

Work with a local expert who knows JBLM traffic patterns, gate times, and the best areas that fit your lifestyle.



03 USING A LENDER WITHOUT VA EXPERIENCE

Not all lenders understand VA loans. A lack of experience can lead to delays, mistakes, or even offer rejections.



TIP:

Choose a VA-savvy lender who knows the process inside and out and can help your offer stand out to sellers.



04 FOCUSING ONLY ON MONTHLY PAYMENT

A lower monthly payment might mean higher property taxes, HOA fees, or less future equity. Look at the full picture, not just the payment.



TIP:

Consider the total cost of homeownership, including taxes, insurance, utilities, and long-term value.



05 SHOPPING WITHOUT A STRATEGY

Looking at homes without a clear plan can lead to frustration, wasted time, and decision fatigue.



TIP:

Create a focused plan with your agent so every home you see brings you closer to the right one.



The right guidance can save military buyers TIME, STRESS, AND THOUSANDS OF DOLLARS during the relocation process.



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UNDERSTANDING YOUR MONTHLY PAYMENT

HOW BAH AND HOUSING COSTS WORK TOGETHER



Your monthly payment is more than just your mortgage. Here's a breakdown of the typical costs of homeownership – and how your BAH can help cover them.

WHAT MAKES UP A MONTHLY PAYMENT?



PRINCIPAL & INTEREST

The loan amount you borrow to purchase your home.



PROPERTY TAXES

Local taxes based on your home's assessed value.



HOMEOWNERS INSURANCE

Protects your home and belongings from unexpected events.



HOA FEES (IF APPLICABLE)

Covers common areas and amenities in your community.



UTILITIES

Includes electricity, water, sewer, gas, and trash.



MAINTENANCE

Keep your home in great shape and protect your investment.



TIP: A good rule of thumb is to budget 1–2% of your home's value annually for maintenance and repairs.



LOCAL INSIGHT

BAH doesn't have to equal your mortgage payment exactly. The right balance depends on your priorities and lifestyle.

- Shorter Commutes Cost More – Homes closer to base typically carry higher prices.
- Land vs. Location – Some buyers choose more land with a longer commute, others prioritize a shorter drive.
- Room to Grow – Consider future needs, schools, and resale value.
- Plan for the Full Picture – Factor in utilities, insurance, and maintenance for a more accurate budget.



2026 JBLM BAH SNAPSHOT

Monthly Basic Allowance for Housing (With Dependents)

PAY GRADE	2026 BAH RATE
E-5	\$2,556
E-6	\$2,919
O-1E / O-2E	\$2,706
O-3E	\$3,123
O-4E	\$3,576
O-5E	\$4,272

BAH rates are for the Tacoma/Lakewood area. Visit the DoD BAH Calculator for exact rates based on your situation.



EXAMPLE MONTHLY PAYMENT RANGE (Based on 2026 BAH)

PAY GRADE	BAH RATE	COMFORTABLE HOUSING PAYMENT RANGE*
E-5	\$2,556	\$1,600 – \$2,450
E-6	\$2,919	\$1,850 – \$2,800
O-3E	\$3,123	\$2,000 – \$3,000

*Comfortable range assumes 25–30% of BAH toward housing costs. Every situation is different.



THE RIGHT STRATEGY
BALANCES MONTHLY PAYMENT,
COMMUTE TIME, LIFESTYLE, AND
LONG-TERM EQUITY GROWTH.



★ The right strategy balances monthly payment, commute time, lifestyle, and long-term equity growth. ★



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Serving JBLM &
Puget Sound Region

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YOUR NEXT STEPS

LET'S BUILD YOUR PLAN

You don't have to navigate the JBLM real estate market alone. I'm here to make your transition smoother and your homebuying experience clear, confident, and successful.

Let's create a strategy that fits your goals, budget, and timeline.



READY TO GET STARTED?

Schedule a free consultation today!

Scan the QR code or visit my calendar to pick a time that works best for you.



SCAN TO BOOK

HOW I CAN HELP YOU



LOCAL EXPERTISE

Deep knowledge of JBLM communities, commutes, schools, and market trends.



MILITARY FOCUSED

I understand military life, PCS timelines, and the unique needs of service members and their families.



STRATEGIC GUIDANCE

From budgeting and lenders to offers and negotiations, I'll guide you every step of the way.



STRONG NEGOTIATOR

I work to protect your interests and help you get the best possible outcome.



TRANSITION SUPPORT

Resources and connections to help make your move and settling in easier.

My Commitment to You

My mission is simple: to help military families plant roots with confidence. I'll treat your move like it's my own family's move—with honesty, hard work, and a commitment to your success.



LET'S CONNECT



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