

THE PCS TO ALASKA

Homebuyer Guide

What every military family should know
before buying near JBER, Eielson, Fort Wainwright,
Kodiak, and beyond

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START HERE

One state, five very different housing markets

Alaska isn't one PCS — it's several, depending on where your orders send you. A family heading to JBER faces a different market, a different commute, and a different budget than a family heading to Eielson, Kodiak, or Juneau. This guide covers the major Alaska installations so you can compare them side by side and make the right call for your family.

Installations covered

- Joint Base Elmendorf-Richardson (JBER) — Anchorage: Alaska's largest military community and most competitive housing market.
- Eielson Air Force Base + Fort Wainwright — Fairbanks / North Pole: Interior Alaska, extreme cold, and the state's most affordable major market.
- Coast Guard Base Kodiak — Kodiak Island: the largest Coast Guard base in the U.S., on an island you reach by air or ferry.
- USCG Sector Juneau + Air Station Sitka — Southeast Alaska: no roads in or out, tight inventory, and some of the highest BAH in the state.
- Clear Space Force Station + Fort Greely — Anderson / Delta Junction: remote posts with tiny local markets and a different playbook.

The first half of this guide works everywhere in Alaska: your PCS timeline, 2026 BAH tables for each region, VA loan essentials, and the rent-vs.-buy math. The second half breaks down each market — neighborhoods, commutes, and the local gotchas.

This guide is educational, not financial advice. Rank, dependents, debts, credit, and orders all change the math. When you're ready for real numbers, call or text (907) 244-9368 for a free 10-minute PCS mortgage checkup.

THE COUNTDOWN

Your PCS home-buying timeline

The single biggest mistake PCS buyers make is starting too late. You do not need to wait until you land in Alaska. Most of the mortgage work can — and should — happen before you arrive.

90+ days out — orders in hand (or expected)

- ☐ Pull or update your VA Certificate of Eligibility (COE). A good loan officer can often pull it for you in minutes.
- ☐ Get a full pre-approval, not just a pre-qualification. Sellers take pre-approvals seriously; pre-qualifications are opinions.
- ☐ Check your credit. Dispute errors now — fixes take 30–60 days to reflect.
- ☐ Research your market (pages 7–11) and decide: base housing waitlist, or buy off-base?

60 days out

- ☐ Lock in your buying team: loan officer, military-friendly buyer's agent, and inspector.
- ☐ Start touring — virtually if you're not local yet. Video walkthroughs beat photos every time.
- ☐ If you can swing one house-hunting trip, plan 3–5 days and 8–12 homes. See page 12 for the strategy.
- ☐ Understand your BAH at your new duty station (page 4) and set a firm monthly budget before you tour.

30 days out

- ☐ Go under contract. In competitive pockets like Eagle River or Juneau's Mendenhall Valley, strong offers move in days, not weeks.
- ☐ Inspection and VA appraisal get scheduled. Budget 2–3 weeks for both in Alaska.
- ☐ Line up homeowner's insurance and, if needed, a power of attorney for remote closing (page 12).
- ☐ Coordinate your move: TMO, DITY/PPM math, and temporary lodging if closing and arrival don't line up. Island and Southeast moves need extra lead time.

KNOW YOUR NUMBER

2026 BAH across Alaska

Basic Allowance for Housing is the foundation of every PCS buying decision. It's tax-free, it changes with each duty station, and — critically — lenders count it as qualifying income on a VA loan. Compare your options below, then sanity-check what you can afford before you fall in love with a neighborhood.

2026 BAH — with dependents — monthly

Anchorage = JBER · Fairbanks = Eielson AFB + Fort Wainwright

Pay grade	ANCHORAGE	FAIRBANKS	KODIAK	JUNEAU
E-1 - E-4	\$2,277	\$2,106	\$2,436	\$2,580
E-5	\$2,874	\$2,436	\$2,865	\$3,354
E-6	\$2,892	\$2,454	\$2,883	\$3,372
E-7	\$3,045	\$2,610	\$2,970	\$3,432
E-8	\$3,240	\$2,814	\$3,096	\$3,531
E-9	\$3,486	\$3,018	\$3,282	\$3,672
O-1	\$2,886	\$2,448	\$2,877	\$3,366
O-2	\$2,889	\$2,451	\$2,880	\$3,369
O-3	\$3,360	\$2,937	\$3,174	\$3,594
O-4	\$3,789	\$3,210	\$3,555	\$3,873
O-5	\$4,095	\$3,405	\$3,831	\$4,074

2026 BAH, with dependents. Verify current rates at militarybenefits.info or with your finance office — rates reset every January. Air Station Sitka falls under the Sitka MHA (2026 with-dependent rates run \$2,355 for E-1-E-4 up to \$3,768 for O-5).

How lenders use your BAH

- BAH counts as income on your VA loan application, alongside base pay and BAS — your lender uses the BAH at your NEW duty station, documented through orders and LES.
- Because BAH is tax-free, some lenders “gross it up” when calculating qualifying income — ask your loan officer how yours handles it.

Rule of thumb: if your total monthly housing payment lands near or under your BAH, you're buying within the budget the military already set for you.

YOUR BENEFIT

VA loan essentials for PCS buyers

The VA loan is the most powerful tool a PCS buyer has. Here are the facts that matter most when you're buying on orders:

The big five

- \$0 down payment. Eligible borrowers can buy with no down payment at all. With full entitlement, there is no VA loan limit in Alaska.
- No monthly mortgage insurance. Unlike FHA and low-down-payment conventional loans, VA loans have no monthly MI — a real monthly savings.
- Certificate of Eligibility (COE). This proves your entitlement to a lender. If you're eligible, it can usually be pulled electronically in minutes.
- VA funding fee. A one-time fee (it can be financed into the loan). Veterans with service-connected disability compensation are exempt.
- Occupancy intent. You certify you intend to occupy the home as your primary residence — plan to move in within about 60 days of closing under normal circumstances.

PCS-specific advantages

- Entitlement reuse. Your entitlement can often be restored after a sale, and in some cases you can carry two VA loans at once. Your next PCS doesn't strand your benefit.
- Assumable loans. VA loans are generally assumable — when you PCS out, a qualified buyer can take over your loan. In higher-rate environments, an assumable VA loan is a serious resale advantage.
- Buy before you arrive. You don't need Alaska orders in hand to start. Many buyers go under contract weeks before they land.

Don't assume — verify. Entitlement math is personal: prior VA loans, remaining entitlement, and funding-fee status all change the picture. That's exactly what the free 10-minute checkup is for: (907) 244-9368.

THE MATH

Rent vs. buy at an Alaska duty station

Most incoming families default to one of two paths: on-base or on-post privatized housing, or buying off-base. Here's the honest comparison — it holds at every installation in this guide.

Privatized military housing

- Your full BAH goes to the housing company — convenient, but you build zero equity.
- Waitlists can run months long at the bigger installations. Many families arrive with nowhere assigned and scramble for temporary rentals.
- You can't choose your exact home, and PCSing out means starting over with nothing to show for the BAH you spent.

Buying off-base with a VA loan

- That same BAH goes toward your own mortgage — principal, interest, taxes, and insurance on a home you own.
- When you PCS in 3-4 years, you sell (often into a military-heavy resale market) or keep it as a rental. Either way, the equity is yours.
- Military communities — Eagle River near JBER, the Badger Road corridor near Eielson — have deep, consistent buyer demand from the next rotation of PCS families.
- In small markets (Kodiak, Juneau, Delta Junction), run the resale math harder: thin inventory helps sellers, but a thin buyer pool can slow your exit. Price and location matter more.

The question isn't really rent vs. buy. It's whether your BAH builds someone else's equity or your own. Run both scenarios with real numbers before you sign a waitlist form — (907) 244-9368.

Alaska's biggest military market

Joint Base Elmendorf-Richardson anchors Anchorage's east side and hosts the largest military population in the state — which makes it Alaska's most competitive buying market. Anchorage-area median home price is roughly \$400,000 (2026).

Where military families buy

- Eagle River — the military-family favorite. 15-25 minutes to the Arctic Valley Gate, highest concentration of military families off-base, strong schools, strongest resale demand.
- Chugiak — just north of Eagle River. Larger lots, quieter streets, similar commute.
- Government Hill — adjacent to JBER's Main Gate, genuinely walkable to base. Older homes, tight inventory, unbeatable commute.
- Nunaka Valley — inside Anchorage with the shortest drive to base; practical if commute is king.
- South Anchorage — top-rated schools and the most "city" feel, but the longest daily commute of the Anchorage options.
- Wasilla / Palmer (Mat-Su Valley) — the most house for the money and the most "Alaska" lifestyle. The trade: 45-60+ minutes each way in good weather — in winter, double it.

Resale rule: most military families PCS again in 3-4 years. Buy where the NEXT PCS family wants to live — that's Eagle River and Chugiak, in that order.

Fairbanks · Interior Alaska

Eielson sits about 25 miles southeast of Fairbanks, toward North Pole; Fort Wainwright sits on Fairbanks' east side. Together they drive the Interior's housing market — and Fairbanks is Alaska's most affordable major market, with a median home price near \$310,000 (2026).

Where military families buy

- North Pole — closest town to Eielson (10–15 minutes). The default pick for Eielson families; strong military presence, newer subdivisions.
- Badger Road corridor — between Fairbanks and North Pole. Popular with Eielson families who want a middle-ground commute to either installation.
- West Fairbanks — closest neighborhoods to Fort Wainwright's gates; shorter commute for Wainwright families, easy access to the city.
- Salcha — rural stretch between Fairbanks and Delta Junction. Acreage and quiet, but a real winter commute; best for buyers who know they want land.

Interior realities — read before you buy

- Extreme cold is a housing factor. Forty below happens. Block heaters, heated garages, and a properly winterized home aren't luxuries — verify them on every showing.
- Heating costs vary wildly. Natural gas serves parts of Fairbanks; many outlying homes run on heating oil or Toyo/monitor stoves. Ask for actual fuel bills — winter heating can dwarf the mortgage difference between two homes.
- Permafrost and foundations. Discontinuous permafrost underlies parts of the area. Look for post-and-pad or adjustable foundations; watch for settling, sticking doors, and uneven floors. VA appraisals will flag foundation problems — better your inspector finds them first.

Fairbanks rewards preparation more than any other Alaska market. A winter utility-bill history and a foundation-savvy inspector are worth more here than granite countertops.

Kodiak Island

The largest Coast Guard base in the United States sits on Kodiak Island, about 250 miles southwest of Anchorage — reachable only by air or the Alaska Marine Highway ferry. It's a small, tight-knit market: a town of a few thousand, limited inventory, and a rental market that can't absorb every incoming family.

How the market works here

- Inventory is the whole story. Few homes list in any given month, and rentals are scarce. If you're staying two or more years, buying often beats renting purely on availability — when you can find the right home.
- Move logistics take planning. Household goods to an island move on a different timeline than a CONUS PCS. Start TMO conversations early and keep temporary lodging flexible.
- Weather is wet and windy, not deep-freeze cold. Think rain gear over snow gear — and check drainage, roofing, and siding condition closely on any home you consider.
- Seismic exposure is real. Kodiak sits in an active seismic zone with tsunami evacuation areas. Know your home's elevation and zone, and get an earthquake-insurance quote during your inspection period so the cost is in your budget from day one.

Buying smart on the island

- Work with an agent who has actually closed island purchases — remote-showings, barge timing, and inspector access all work differently here.
- Resale depends on the next Coast Guard rotation. Buy the home the next incoming family wants: 3+ bedrooms, functional layout, no major deferred maintenance.

Kodiak buying is a patience game. Get pre-approved early, tell your agent exactly what you need, and be ready to move the week the right home lists.

Southeast Alaska

Southeast Alaska plays by different rules: there are no roads in or out of Juneau, and Sitka is an island community. Everything — cars, furniture, building materials — arrives by air or ferry, and the housing market reflects it: expensive, tight, and terrain-constrained.

Juneau

- Median home price runs around \$500,000 (2026) — the priciest major market in the state. Steep mountains squeeze buildable land, so inventory stays thin.
- Neighborhoods cluster by valley: the Mendenhall Valley (suburban, family-heavy, most competitive), downtown/Douglas (older character homes, walkable), and the out-the-road areas (quieter, longer drives).
- Heavy rain defines life here — inspect roofs, drainage, and crawlspaces with extra care. Daylight swings are dramatic: long summer evenings, short winter days.
- Juneau's with-dependent BAH is among Alaska's highest (\$2,580 E-1-E-4 up to \$4,074 O-5 in 2026) — which helps, because you'll need it.

Sitka

- Air Station Sitka serves a small island town with a genuinely limited housing stock. Expect few listings, quick decisions, and a market where relationships with a local agent matter.
- Sitka MHA 2026 with-dependent BAH runs \$2,355 (E-1-E-4) to \$3,768 (O-5) — solid support for a small market.
- Ferry and air are your lifelines. Price the true cost of moving in — and eventually out — before you commit to buy.

In Southeast, start earlier than you think you need to. Thin markets punish late starters — pre-approval and a connected local agent are everything.

Anderson • Delta Junction

Clear Space Force Station sits near the tiny community of Anderson, about 75 miles southwest of Fairbanks. Fort Greely — home to the missile defense mission — sits near Delta Junction, about 100 miles southeast of Fairbanks. Both are remote posts with very small local housing markets.

How families actually handle housing here

- Many families live on-post. With so little private inventory nearby, installation housing is the practical default — get on the waitlist the day orders drop.
- Delta Junction has a small private market, but it's thin: few listings, slow turnover, and a resale pool that depends almost entirely on the next rotation. Buy there with eyes wide open and a conservative price.
- The long-game play: some families buy in the Fairbanks/North Pole area — a far deeper market with real resale demand — and rent the home out during the Clear/Greely tour. You build equity in a market you can actually exit later.
- Commuting from Fairbanks daily isn't realistic (roughly 1.5–2 hours each way, worse in winter). If you buy in Fairbanks, plan to live on-post or in Delta Junction during the tour.

Remote-post rule: never buy where you can't picture the resale. If the local market is too thin to trust, the Fairbanks buy-and-hold strategy or on-post housing is the safer move.

FROM A DISTANCE

Buying before you arrive

You don't have to be in Alaska to buy in Alaska. A large share of military purchases start while the buyer is still at their old duty station — and in thin markets like Kodiak or Sitka, starting early isn't optional. Here's how to do it well:

The remote-buyer playbook

- Get pre-approved first. Nothing else happens without this. It also forces the real budget conversation before emotions get involved.
- Hire a military-experienced buyer's agent. You want someone who has done remote PCS deals — video tours, FaceTime walkthroughs, and honest “walk away” advice.
- Tour virtually, verify physically. Video walkthroughs beat photos, but your agent should still walk every serious contender in person and report the things cameras hide: smells, slope, road noise, neighbor upkeep.
- One focused house-hunting trip. If you can make it: 3-5 days, 8-12 homes, pre-scheduled. Tour with your agent, decide fast, and be ready to offer the same week.
- Inspection from afar. Never waive inspection on a remote purchase. Have the inspector call you during or right after — the conversation matters more than the PDF.

Power of attorney (POA)

If you can't be at closing, a POA lets someone sign for you. Use a military-specific POA drafted for real estate — your base legal office does these routinely. Tell your lender early: some require the POA reviewed well before closing day, and requirements vary by loan type.

Remote closing is normal for PCS buyers — title companies near military installations do it constantly. The key is telling every party (lender, agent, title) up front that you'll close remotely.

ONLY IN ALASKA

What nobody tells you until you're here

Winter is a housing factor

- Commutes are seasonal. A 30-minute summer drive can double in winter. Test-drive your actual commute route in January conditions — mentally, at least — before you commit.
- Heating costs are real and vary by fuel. Ask for utility and fuel history on any home you consider. Natural gas is common in Anchorage and parts of Fairbanks; heating oil shows up in outlying areas and costs more to run.
- Daylight extremes cut both ways. Summer's midnight sun is magical; winter's short days affect mood and home appeal. South-facing windows are a genuine feature here.

Well, septic, and land

- Homes outside city cores — Chugiak, the Valley, Salcha, out-the-road Juneau — often run on well and septic instead of city utilities. That's normal, but VA loans have specific requirements for wells and septic systems (distance, water tests, inspection). Your lender and agent must know these cold.
- Larger lots mean more maintenance: longer driveways to plow, more roof to clear. Budget accordingly.

Earthquakes and insurance

- Much of Alaska sits in active seismic zones (the 2018 Anchorage quake is still fresh in local memory). Standard homeowner's insurance does not cover earthquake damage — it's a separate policy. Get a quote during your inspection period so the cost is in your budget from day one.
- Flood, slope, and — in Kodiak — tsunami-zone risk vary street by street. Your agent should flag them; your inspector confirms.

None of this should scare you off — thousands of military families buy in Alaska happily every year. It should make you picky, in the right ways.

AFTER THE KEYS

Your first 30 days as an Alaska homeowner

- ☐ Change the locks. You don't know who has copies. Do it day one.
- ☐ Set up utilities: electric, gas or heating-oil delivery, water/sewer or confirm well/septic service, internet, and trash. Island and Southeast towns may have a single provider for each — ask your agent for the list.
- ☐ File any property tax exemptions you're eligible for — deadlines are strict and missing one costs real money.
- ☐ Winterize before first freeze: hose bibs off, heating system serviced, emergency heat source identified, car winterized (block heater, winter tires — essential in the Interior).
- ☐ Introduce yourself to neighbors — especially on military-heavy streets. They're your PCS playbook, snow-removal backup, and resale comps.
- ☐ Document everything: photos of every room, appliance model numbers, and a folder (digital or paper) for warranties, the inspection report, and closing docs.
- ☐ If you might rent it out at your next PCS, keep the home “rental-ready” from the start: durable finishes, neutral paint, and a property-manager shortlist.
- ☐ Review your homeowner's insurance once you've lived through one storm season — then decide on earthquake coverage with real experience behind the choice.

Welcome to Alaska. The learning curve is steep for about a month — then it's just home.

YOUR NEXT STEP

Get your PCS numbers — free

You've got the map. Now get the numbers for your situation: what your BAH and income actually qualify you for, what your entitlement looks like, and what your timeline should be — whether you're headed to JBER, Eielson, Kodiak, Juneau, or anywhere in between.

Free 10-minute PCS mortgage checkup

Call or text (907) 244-9368

No cost. No obligation. No pressure. Just a mortgage loan officer who works with Alaska military families every week, running your real numbers and telling you straight what your options are.

- Verify your VA eligibility and COE status
- Turn your BAH into a real purchase budget
- Map your timeline — even if orders haven't dropped yet
- Get pre-approved so you can move the week you land

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