

THE PCS TO JBER

Homebuyer Guide

What every military family should know
before buying near Joint Base Elmendorf-Richardson

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Free guide · No obligation · Updated for 2026 PCS season

START HERE

Who this guide is for

If you just got orders to Joint Base Elmendorf-Richardson — or you suspect they're coming — this guide is for you. It was written for active-duty service members, Guard and Reserve members on orders, and military families trying to answer one question: should we buy a home when we get to JBER, and if so, how do we do it without getting burned on a timeline we don't control?

Inside you'll find a PCS countdown checklist, the PCS entitlements that fund your move (DLA, TLA, advance pay), 2026 BAH figures for the Anchorage area translated into real buying power, the VA loan facts that matter most to PCS buyers — including the funding fee and residual income rules nobody explains — honest neighborhood breakdowns mapped to JBER's gates, and the Alaska-specific things nobody tells you until you're already there.

How to use this guide

- Skim the timeline on page 3 first. It tells you what to do and when.
- Use the BAH table on page 5 to translate your rank into a real price range before you fall in love with a neighborhood.
- Read the neighborhood section (page 9) with a map open. Commute times in Anchorage are seasonal — winter changes everything.

This guide is educational, not financial advice. Your situation is specific — 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 Anchorage. 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 neighborhoods (page 9) and decide: on-base housing waitlist, or buy off-base?
- ☐ Know your PCS entitlements before you spend a dollar (page 4): DLA, TLA, and whether an advance makes sense for your move.

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 10 for the strategy.
- ☐ Understand your BAH at JBER (page 5) and set a firm monthly budget before you tour.

30 days out

- ☐ Go under contract. In competitive pockets like Eagle River, 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 8).
- ☐ Coordinate your move: TMO, DITY/PPM math, and temporary lodging if closing and arrival don't line up.

PCS entitlements that pay for it

Before you budget a dollar of your own money, know what the move itself pays you. These are entitlements — money you're owed — not favors. Confirm every figure with your finance office; rates reset every January.

Dislocation Allowance (DLA)

DLA is a lump-sum payment meant to offset the miscellaneous costs of setting up a new household — deposits, curtains, cleaning, the dozen small bills that ambush every move. 2026 primary rates:

Pay grade	Without dependents	With dependents
E-1 – E-3	\$1,871–\$2,355	\$3,548
E-4 – E-6	\$2,389	\$3,548
E-7	\$2,468	\$3,551
E-8	\$2,889	\$3,825
E-9	\$3,148	\$4,150
O-1 – O-2	\$2,274–\$2,700	\$3,085–\$3,451
O-3	\$3,404	\$4,042
O-4 – O-5	\$4,248–\$4,584	\$4,885–\$5,542

2026 primary DLA rates (PDTATAC). Payable once per fiscal year; not paid on first or final moves. Verify with your finance office.

- DLA is claimed, not automatic. The voucher that never gets filed pays nothing — file it and confirm it lands on your LES.
- You can request DLA in advance of the move. If cash flow is tight during house-hunting, ask finance about an advance.

Temporary Lodging Allowance (TLA)

Alaska is OCONUS for PCS purposes, so you rate TLA — not TLE. TLA reimburses temporary lodging and meals while you house-hunt or wait on household goods, generally up to 60 days. Rates depend on locality and family size; keep every receipt.

Advance pay and PPM

- You can draw up to 3 months of basic pay in advance of a PCS (repaid over 12 months). Useful if earnest money and deposits stack up before reimbursements land.
- Doing a Personally Procured Move (PPM, formerly DITY)? You keep the difference between the government's cost and what you spend — but the incentive portion is taxable income. Run the math before you commit the truck.

KNOW YOUR NUMBER

BAH at JBER in 2026

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 when you apply for a VA loan. Your lender will use your BAH at JBER, documented through your orders and LES, not the BAH from your last base.

2026 BAH — Anchorage area — and what it buys

Pay grade	With dep.	Without dep.	Illustrative price
E-1 – E-4	\$2,277	\$1,707	~\$285K
E-5	\$2,874	\$2,157	~\$365K
E-6	\$2,892	\$2,169	~\$365K
E-7	\$3,045	\$2,283	~\$390K
E-8	\$3,240	\$2,430	~\$415K
E-9	\$3,486	\$2,616	~\$450K
O-1	\$2,886	\$2,166	~\$365K
O-2	\$2,889	\$2,286	~\$370K
O-3	\$3,360	\$2,643	~\$430K
O-4	\$3,789	\$3,051	~\$490K
O-5	\$4,095	\$3,162	~\$530K

2026 BAH, Anchorage Military Housing Area. Price ranges are ILLUSTRATIVE ONLY — not a rate quote, not a commitment to lend. Assumes 30-year fixed at a 6.50% example rate, \$0 down, ~1.35% property tax and ~\$150/mo insurance, with the full with-dependent BAH applied to housing. Your income, debts, credit, and actual rate change the math. Verify current BAH with your finance office — rates reset every January.

How lenders use your BAH

- BAH counts as income on your VA loan application, alongside base pay and BAS.
- Because BAH is tax-free, some lenders “gross it up” when calculating qualifying income — ask your loan officer how yours handles it.
- Single or unaccompanied? You rate the lower without-dependent column — a real difference. An E-6's buying power drops by roughly \$100K+ without dependents. Budget from the right column.

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 — you don't need it before your first conversation.
- VA funding fee. A one-time fee (it can be financed into the loan). Veterans with service-connected disability compensation are exempt — one more reason to talk through your specific situation.
- 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.

The VA funding fee — the actual numbers

The funding fee is a one-time charge that keeps the VA program running without monthly mortgage insurance. It can be financed into the loan. Your rate depends on down payment and whether this is your first VA loan:

Down payment	First use	Subsequent use
Less than 5% down	2.15%	3.30%
5% to 9.99% down	1.50%	1.50%
10% or more down	1.25%	1.25%

- On a \$400,000 purchase with \$0 down: \$8,600 first use, \$13,200 subsequent use. That 3.30% subsequent-use rate catches repeat buyers off guard — but a 5% down payment drops it back to 1.50%.
- Exempt from the fee entirely if you receive VA compensation for a service-connected disability (or are eligible but take retirement/active-duty pay instead), plus surviving spouses receiving DIC. Your lender confirms your status.

Residual income — the VA rule nobody warns you about

Beyond credit score and debt-to-income ratio, VA underwriters check residual income: the dollars left each month after housing, taxes, debts, and basic living costs. Alaska sits in the VA's West

region — the highest thresholds in the country. For loans of \$80,000+ (virtually every purchase here):

Household size	Minimum residual income (West)
1 person	\$491/mo
2 persons	\$823/mo
3 persons	\$990/mo
4 persons	\$1,117/mo
5 persons	\$1,158/mo

Add \$80/mo for each household member beyond five. Active-duty buyers near base may qualify for a 5% reduction. Guidelines per VA Pamphlet 26-7.

Why this matters in Anchorage: a family of four needs \$1,117 left over every month after all obligations. Car payment, credit cards, child care — it all counts against you. If your file is tight, paying down a car loan before you apply can matter more than scraping together a bigger down payment.

PCS-specific advantages

- Entitlement reuse. Used your VA loan before? 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 low-rate 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 near JBER

Most incoming families default to one of two paths: on-base privatized housing, or buying off-base. Here's the honest comparison.

On-base privatized housing

- Your full BAH goes to the housing company — convenient, but you build zero equity.
- Waitlists can run months long. 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.
- Anchorage-area median home price is roughly \$400,000 (2026). At that price, many E-6-O-3 BAH rates cover the full monthly payment with room to spare.
- Budget for property tax: Alaska has no state income or sales tax, so property tax carries the load. In most of Anchorage it runs roughly 1.3–1.6% of assessed value — about \$430–\$530/month on a \$400,000 home. Newcomers from low-tax states miss this every time; build it into your number from day one.
- 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.
- Alaska's military communities — especially Eagle River — have deep, consistent buyer demand from the next rotation of PCS families.

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.

WHERE TO LIVE

JBER-area neighborhoods, honestly ranked

Where you buy determines your commute, your resale, and your daily life for the next few years. Here's how the main options actually compare for military families:

Eagle River — the military-family favorite

15-25 minutes to base via the Glenn Highway. The highest concentration of military families off-base, strong schools (Eagle River High, Ravenwood Elementary), suburban amenities, and the strongest resale demand in the area. Competitive — good homes move fast. Gate: Richardson Gate (Arctic Valley gate has limited hours). Priced above the Anchorage median — you pay for the demand.

Chugiak — quieter, roomier

Just north of Eagle River. Larger lots, quieter streets, similar commute. Popular with families who want space without going full Mat-Su. Gate: Richardson Gate via the Glenn Highway.

Government Hill — closest to the gate

Adjacent to JBER's Elmendorf side — genuinely walkable to the Post Road Gate, minutes from the Boniface (Main) Gate. Older homes with character, tight inventory, unbeatable commute.

Nunaka Valley — fastest Anchorage commute

Inside Anchorage proper with the shortest drive to base. More affordable than Eagle River; a practical pick if commute is king. Gate: Boniface (Main) Gate.

South Anchorage — schools and city life

Top-rated schools and the most "city" feel, but the longest daily commute of the Anchorage options. Worth it for some families, grinding for others. Gate: Boniface (Main) Gate.

Wasilla / Palmer (Mat-Su Valley) — affordable, far

The most house for the money and the most "Alaska" lifestyle. The trade: 45-60+ minutes each way in good weather, via the Glenn Highway to the Richardson Gate. In winter, double it. Only choose this with eyes wide open about the commute.

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.

FROM A DISTANCE

Buying before you arrive

You don't have to be in Alaska to buy in Alaska. A large share of JBER purchases start while the buyer is still at their old duty station. 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 bases 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. Plan your route for January conditions before you commit.
- Heating costs are real — ask for utility history. Natural gas is common in Anchorage and Eagle River; heating oil in outlying areas costs more.
- Daylight swings both ways: midnight sun in summer, 5-hour days in winter. South-facing windows are a genuine feature here.

Well, septic, and land

- Homes in Chugiak, Peters Creek, and the Valley often run on well and septic instead of city utilities. That's normal — but VA loans have specific well/septic requirements (distance, water tests). Your lender and agent must know these cold.
- Bigger lots mean more upkeep: longer driveways to plow, more roof to clear.

Buying in winter — the snow hides things

- November through March, roofs, grading, and foundations sit under snow. You cannot inspect what you cannot see.
- Get summer photos of the roof, yard grading, and outbuildings from the seller. Ask about ice-dam history and the age of the furnace and roof — heating systems work hardest here and replacements are expensive.
- Negotiate a winter addendum: the right to re-inspect roof and grading after snowmelt, or an escrow holdback for issues discovered in spring. Good listing agents in Anchorage expect this.
- Winter is also leverage: fewer buyers tour in January, sellers are motivated, and the best deals of the year often close in the coldest months.

Earthquakes and insurance

- Anchorage sits in an active seismic zone. Standard homeowner's insurance does not cover earthquake damage — it's a separate policy. Get a quote during your inspection period.
- Flood and slope risk vary street by street — your agent flags them, your inspector confirms.

None of this should scare you off — thousands of military families buy here 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 (Chugach Electric in most of Anchorage), natural gas (ENSTAR), water/sewer or confirm well/septic service, internet, and trash.
- ☐ File any property tax exemptions you're eligible for — deadlines are strict and missing one costs real money.
- ☐ Start your Alaska residency clock: the Permanent Fund Dividend (PFD) requires a full calendar year of residency. Register to vote, get your Alaska driver's license, and keep proof — your first dividend is a year out, but the clock starts the day you arrive.
- ☐ Winterize before first freeze: hose bibs off, heating system serviced, emergency heat source identified, car winterized (block heater, winter tires).
- ☐ Introduce yourself to neighbors — especially in 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.

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 JBER 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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