

THE JBLM PCS RELOCATION KIT

# Your Guide to Buying Near Joint Base Lewis-McChord

Neighborhoods, VA loans, and remote-buying playbook from Team Farrah.

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**TOP 1%**  
NATIONWIDE

**\$280M+**  
IN CLOSINGS

**150+**  
VERIFIED REVIEWS

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A free guide from Team Farrah, your top 1% Pierce County real estate team.

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# Welcome to the South Sound

If you're PCSing to Joint Base Lewis-McChord, you're moving into one of the most active military real estate markets in the country. Pierce County serves 40,000+ active-duty military and their families. Team Farrah has helped hundreds of military families through PCS-tight timelines, VA loan closings, and remote tours.

This kit gives you the unvarnished truth on the neighborhoods nearest base, what VA loans actually do (and don't do), and how to buy a home you've never seen in person.

## The 5 Best Neighborhoods Near JBLM

### Lakewood

10-15 min to base · ~\$510K median

Largest inventory and most affordable per-square-foot near base. Lake Steilacoom and American Lake areas give you waterfront feel. Clover Park School District. Highly VA-friendly market — sellers are used to VA offers here.

### DuPont

5-10 min to base · ~\$650K median

Newer construction (most homes 1995+). Master-planned community with HOAs, walkable parks, and trails. Shortest commute to base. Steilacoom Historical Schools.

### Steilacoom

15 min to base · ~\$725K median

Small historic town with Puget Sound views. Top-tier school district (Steilacoom Historical Schools are widely considered Pierce County's best). Limited inventory but excellent quality of life.

### University Place

20-25 min to base · ~\$600K median

Pricier but excellent schools (UPSD), waterfront access at Chambers Bay, more amenities. Best for officers and senior NCOs wanting a longer commute for better schools.

### Parkland / Spanaway

10-20 min to base · ~\$450K median

Most affordable VA-friendly area. Larger lots, more flexibility on home condition. Best for VA buyers stretching their entitlement or looking for fixer potential.

# VA Loan: The Real Facts

Your VA loan is one of the best mortgage products in the country. But there are details that matter — especially in Pierce County's market.

## Zero down payment.

True. With a VA loan you can buy with 0% down. Most lenders don't even require reserves.

## No PMI.

True. You don't pay Private Mortgage Insurance, which saves you ~\$200-400/month vs. a conventional loan with low down payment.

## Funding fee.

There's a one-time VA funding fee (1.4% - 3.6% of loan amount depending on circumstances). It can be rolled into the loan. Waived for disabled veterans.

## VA loan limits.

Most veterans with full entitlement have no loan limit. You can buy a \$1M home with \$0 down if you qualify and the appraisal supports it.

## Appraisal quirks.

VA appraisers are stricter than conventional. They flag chipped paint, exposed wiring, missing handrails, and roof condition. We know which homes will pass and which will fight you.

## Sellers don't "hate" VA loans.

Common myth. In Pierce County, sellers expect VA offers because of the military population. Working with an agent who packages VA offers cleanly removes any resistance.

# Buying Remotely: Our PCS Process

You can buy a home in Pierce County without ever setting foot in it before closing. We've done it dozens of times. Here's the process:

## Phone consultation (Week 1)

We talk through your timeline, family situation, school priorities, must-haves, and budget. We connect you with a VA-experienced lender who can issue your pre-approval same-week.

## Customized search starts (Week 1-2)

We send you a curated list of homes that match — not the firehose of every home in Pierce County. We narrow to 5-15 properties worth your attention.

## Live video tours (Week 2-3)

On FaceTime, Zoom, or recorded walkthroughs, we walk the home with you in real-time. You see everything you'd see in person, ask questions live, and we pan to anything that concerns you. Plan on 30-45 minutes per home.

## Offer + mutual acceptance (Week 3-4)

When you find the one, we draft an offer that wins. You e-sign everything. We negotiate with the listing agent the same way we would if you were in town.

## Inspection + due diligence (Week 4-5)

We attend the inspection on your behalf and provide a walk-through video plus the inspector's report. You see everything we see.

## Closing (Week 6-7)

Remote closings via mobile notary. You sign at your current duty station. Funds wire. We pick up your keys and let you in when you arrive.

# Ready to Start Your PCS?

Whether you're 60 days or 6 months out, the right time to start is now. The best homes near JBLM get multiple offers within days. Having an agent already in your corner means you're ready to move the moment the right home appears.

Call or text 253-232-5512 to start a no-obligation consultation. We've helped hundreds of military families through this. We'd be honored to help you too.

**CALL OR TEXT**

**253-232-5512**

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**WEBSITE**

**[teamkfarrah.com](https://teamkfarrah.com)**

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**JBLM-SPECIFIC PAGE**

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