

# Top Ten Actions for Military Members or Veterans When Buying a Home

---

## 1. Determine Eligibility for VA Loan

**Action:** Confirm eligibility for a VA loan, which offers benefits like no down payment and lower interest rates.

**How Dan will Help:** Assist in obtaining the Certificate of Eligibility (COE) and explain the benefits and process of securing a VA loan.

## 2. Understand the Basic Allowance for Housing (BAH)

**Action:** Calculate how BAH will impact your budget and mortgage payments.

**How Dan will Help:** Provide guidance on using BAH to determine an affordable price range and connect them with lenders familiar with military benefits.

## 3. Consider Future Relocation

**Action:** Plan for the possibility of PCS (Permanent Change of Station) orders and how it affects home ownership.

**How Dan will Help:** Offer advice on resale value, renting the property, or using a VA loan for future home purchases.

## 4. Research Communities

**Action:** Find neighborhoods with good schools and amenities that cater to military families.

**How Dan will Help:** Provide information on communities with good schools, support networks, and veteran services.

## 5. Utilize VA Loan Benefits Wisely

**Action:** Understand the limits and flexibility of the VA loan, including using it more than once.

**How Dan will Help:** Guide them through the VA loan process, helping them maximize their benefits and avoid pitfalls like funding fees.

## **6. Explore State and Local Veteran Benefits**

**Action:** Research additional benefits like property tax exemptions, grants, and housing programs for veterans.

**How You Help:** Provide information on state and local veteran-specific programs and how to apply for them.

## **7. Understand the Home Inspection Process**

**Action:** Ensure the home inspection covers military-specific concerns like security and accessibility.

**How Dan will Help:** Recommend inspectors who are familiar with military needs and ensure thorough inspections that address any unique concerns.

## **8. Plan for Long-Term Home Ownership**

**Action:** Consider long-term needs, including potential for home modifications or accommodating family growth.

**How Dan will Help:** Help assess whether the home can be adapted for future needs, such as disability access or aging in place.

## **9. Review and Understand the Purchase Contract**

**Action:** Pay special attention to clauses related to military obligations, such as a military clause for PCS moves.

**How Dan will Help:** Ensure the contract includes protections for military members, and explain any military-specific clauses or contingencies.

## **10. Prepare for the Closing Process**

**Action:** Ensure all paperwork is in order, particularly VA loan requirements, and prepare for closing costs.

**How Dan Help:** Assist with the final walkthrough and closing process, ensuring all VA requirements are met and explaining any last-minute details. Dan remains in contact after closing for questions and support.