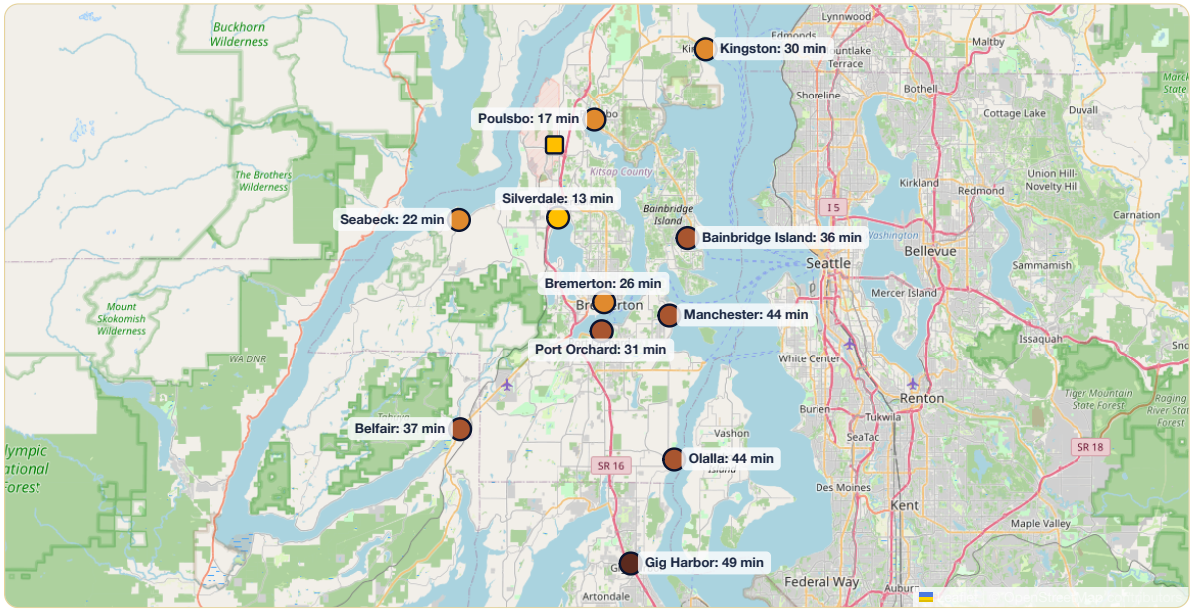
PCS to Naval Base Kitsap

Start from your *gate*.

livingbeyondseattle.com/military. James Bergstrom, Founder/Broker, Paramount Real Estate Group. (360) 777-7212

Five-gate commute matrix and zone map

Pick your installation to see which towns fall in which drive-time zone.



Bangor · 15 minutes or less · 16 to 30 minutes · 31 to 45 minutes · More than 45 minutes

Town center	Bangor	Shipyard	Keyport	Hospital	Manchester
Silverdale	**13**	17	15	11	39
Poulsbo	**17**	31	16	25	53
Seabeck	**22**	28	27	22	50
Bremerton	**26**	7	23	12	34
Kingston	**30**	45	31	39	67
Port Orchard	**31**	16	34	18	16
Bainbridge Island	**36**	51	37	45	73
Belfair	**37**	22	40	24	36
Manchester	**44**	29	46	30	5
Olalla	**44**	29	47	31	25
Gig Harbor	**49**	34	52	36	39

No-traffic minutes from each town center, measured on OpenStreetMap roads. Add time for rush hour, base traffic and gate lines, and drive it at your actual reporting time before you commit. From downtown Port Orchard, the foot ferry crosses to the Bremerton side near the shipyard in about 12 minutes. From central Bremerton, some shipyard workers can walk or bike.

BAH and VA loan worksheet

Find your rate with the DoD BAH lookup, then compare it with a real payment.

Your monthly BAH

Home price

450000

Down payment, in dollars

0

Interest rate your lender quotes

7

VA funding fee

First VA loan

Homeowners insurance, per month

130

HOA dues, per month

0

Estimated monthly payment

$3,526

Principal & interest	$3,058
Property tax (about 0.9% a year)	$337
Insurance and HOA	$130
Funding fee of 2.15%, rolled into the loan	$9,675
Monthly mortgage insurance	$0

Add your BAH to compare it with this payment.

Planning numbers, not a loan offer. Your lender will also check entitlement, credit and residual income. BAH can't be the only thing you plan around: it changes with rank, dependents and duty station, and it ends when your orders do.

Funding fee table and seller concession limit: VA.gov.

PCS-proof purchase checklist

Work through these before you write an offer.

- [ ] **Confirm your gate and reporting time.** Naval Base Kitsap is several installations. Build your search out from the one you report to.
- [ ] **Drive it at the hour you'd actually commute.** Do this before you write an offer, not from a map at noon. If you'd cross Gorst, test it at rush hour.
- [ ] **Near the shipyard? Learn the foot ferry schedule.** Know the first and last boats from Port Orchard, and your drive-around plan through Gorst for when you miss one.
- [ ] **Pull your exact BAH.** Use the DoD rate lookup for your rank, dependents and duty ZIP, not a number from a forum.
- [ ] **Get pre-approved by a VA-experienced lender.** Order your Certificate of Eligibility, and compare Loan Estimates from two or three lenders on the same day.
- [ ] **Check your funding fee.** Veterans receiving VA disability compensation, and some others, are exempt. Ask before you assume the fee applies.
- [ ] **Plan for the occupancy rule.** You certify that you intend to live in the home, generally within 60 days of closing. If active duty prevents that, a spouse's occupancy can satisfy it. Confirm with your lender if you're buying from out of state or deploying.
- [ ] **Know what the home runs on.** City sewer or septic? City water or a well? Rural systems need their own inspections, which matters on a short PCS timeline.
- [ ] **Check internet at the exact address.** Especially if anyone in the household works from home. Coverage can change from one road to the next.
- [ ] **Run the exit before you buy.** Price both options for your next orders: selling, and keeping it as a rental. Include today's rents, vacancy, repairs, landlord insurance and a property manager.
- [ ] **Ask about seller credits.** VA caps seller concessions at 4% of reasonable value, but normal closing costs don't count against that cap. Get the details from your lender.
- [ ] **Add your name to the base housing waitlist anyway.** It costs nothing, and it keeps an option open while you decide.