



Sunday Column

By Kim Bragman, 2020 Chairman

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Helpful Tips for Military Home Buyers

It's no secret that a large portion of the San Antonio area's population is active military or veterans. After all, it's why we're nicknamed Military City USA. If you are one of these many men and women who serve in the military, then you also know the unique needs that often come with buying or selling a home such as tighter timelines or a need to be close to the base. The good news is there are professionals ready to help. Here's our guide for military personnel when it comes to navigating the homebuying process.

1. Work with a REALTOR®

Typically, a person in the military knows they will PCS six months in advance but you may not get your orders until 30-60 days out. This means you have to move quickly to find housing. You may also take a long weekend to visit your new town and search for a home so it is important that you establish a relationship with your REALTOR® prior to your visit, either online or by phone. A REALTOR® will make the most of the visit and help familiarize you with the city and discuss what housing options and location might make the most sense for you depending on your priorities.

When searching for a REALTOR® with experience working with military buyers and sellers, look for those with the MRP designation which stands for Military Relocation Professional. REALTORS® with the MRP designation have taken the coursework to better understand the unique needs of active and retired military personnel and made a commitment to serving this community. To find a San Antonio area REALTOR® with the MRP designation, visit www.sabor.com and search by specialty.

2. Determine where you want to buy

Let your REALTOR® know what your priorities are including anything specific to your military service needs. Your REALTOR® can give you guidance on price ranges, neighborhoods and local amenities. For example, if you have kids, schools may be your top priority and your REALTOR® can discuss with you what school and housing options are available near the base or in another part of town, depending on where you choose to live.

3. Know Your Financing Options

There are several financing options available specifically for military. Most of the time, military personnel use VA loans and a REALTOR® can help recommend local lenders to explain the process. There are also programs available through the Texas Veterans Land

Board for both active duty and retired military. Consult with your REALTOR® to make sure you are aware of all of your options.

For more information on buying, selling, or leasing your home visit SABOR.com and use a San Antonio area REALTOR®. And if you are serving, have served or support someone who has served, we thank you for your service.

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