JULIA CRAFT

TWO STATES • REAL ESTATE ADVISORY

— VETERAN FAMILY & VA LOAN SPECIALIST —

DON'T JUST SELL A HOUSE.

Sell with the next move in mind.

2 Licensed States / **150+** Closed Deals / **8+** Years Experience

The PCS Home Selling Guide for Fort Bliss & El Paso

What your home could sell for, how much equity you may have, and what you could walk away with after selling expenses.

2026 EDITION

FORT BLISS • EL PASO • HORIZON CITY

— START HERE —

PCSing soon? *Or just considering it?*

Either way, you need three numbers before you can make a good decision: what your home could realistically sell for, how much equity you may have, and what you could walk away with.

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Your home sale should fund the next move, not slow it down.

— YOUR OPTIONS —

Sell, rent, *or hand off the loan?*

There's no universal right answer. It depends on your equity, your rent, your next duty station, and how much you want to manage from a distance.

	Sell	Rent it out	VA assumption
Often fits when	You want a clean break, or need your equity and full VA benefit for the next home.	Rent covers your costs with room left over, and you're comfortable managing from afar.	Your rate is well below today's rates, and that may attract buyers.
Your VA entitlement	Can be restored once the loan is paid off and the home is sold.	Stays tied to this loan. You may still have remaining entitlement for your next home.	Stays tied up unless an eligible Veteran substitutes theirs.
Your cash	Equity comes out at closing, after costs.	Equity stays in the home. Rent replaces your payment, if it's occupied.	Buyer pays for your equity, often with cash or secondary financing.
Watch for	A short ownership period can leave little equity after costs.	Vacancy, repairs, management fees, and taxes on rental income and depreciation.	Approval can take 45 days or more. Your servicer controls much of the process.

Thinking about renting? Compare the rent the home can realistically earn with your full payment, then subtract management, vacancy, and repairs. Renting only works if that margin holds up when you're not there to watch it.

Don't hold it empty. Paying a mortgage on a vacant home while you decide can quietly eat your equity. Set a decision date, and base it on real numbers.

— YOUR VA BENEFIT —

Protect your entitlement *for the next home.*

Many military sellers will buy again at their next duty station. How you exit this home affects how much VA entitlement you take with you.

01

Sell and pay off

Once the VA loan is paid in full and title transfers, your entitlement can be restored. It isn't automatic. You request it with VA Form 26-1880.

02

Keep and refinance

A one-time restoration lets you refinance into a non-VA loan and keep the home. This exception can generally be used only once.

03

Allow an assumption

Your entitlement is restored only if an eligible Veteran substitutes theirs on VA Form 26-8106. A civilian buyer can't do that.

If someone assumes your loan

- **Get a release of liability.** Without one, you could stay responsible for the loan. It's requested on VA Form 26-6381.
- **Release doesn't restore entitlement.** They're two separate things, so ask about both.
- **Allow time.** Decisions commonly take 35 to 45 days after a complete application, which can be tight on PCS orders.

Questions for your lender

- How much entitlement do I have left today?
- If I keep this home, how much can I buy at my next station with $0 down?
- When will my restored entitlement show on my Certificate of Eligibility?
- Will I owe a funding fee on my next VA loan? What's the amount?

VA rules and forms can change. Confirm your situation with your VA lender, loan servicer, or VA Regional Loan Center before you decide.

— YOUR HOME VALUE —

A realistic price *beats a hopeful one.*

Pricing is the decision that affects your timeline most. On a PCS clock, time spent testing a high price is time you may not have.

56 days	3,618	22.6%
Median days on market	Active listings, down 8.5% YoY	Sold above original list price

El Paso, May 2026, seasonally adjusted. Redfin data via Stacker. Your neighborhood and price range may differ.

These aren't your value

- ! **Online estimates.** They can't see your condition, upgrades, or the street you're on.
- ! **Your tax appraisal.** It's set for taxes and isn't a sale price.
- ! **What you paid plus upgrades.** Buyers pay for today's market, not your receipts.
- ! **Your neighbor's asking price.** Closed sales matter more than list prices.

What a real estimate looks at

- ✓ Recent closed sales near you, adjusted for size, age, and condition
- ✓ Active competition, including new builds nearby
- ✓ What's under contract now and how fast it went
- ✓ Your home's condition and whether it should clear a VA appraisal
- ✓ Your deadline, because timing can change the right strategy

New construction is your competition. In East El Paso and Horizon City, buyers may compare your home with new builds and builder incentives. A strong resale strategy speaks to what you offer that they can't, such as a move-in date, mature landscaping, or an established location.

— YOUR WALK-AWAY NUMBER —

Equity isn't what *you take home.*

Equity is your sale price minus your loan payoff. Your walk-away number is what's left after selling expenses. With a $0-down VA loan and only a few years of ownership, that gap matters.

Sample estimate	Bought recently	Owned for years
Estimated sale price	**$265,000**	**$275,000**
VA loan payoff	$245,000	$195,000
Starting equity	**$20,000**	**$80,000**
Agent compensation (example: 5%, negotiable)	$13,250	$13,750
Owner's title policy (estimate)	$1,600	$1,600
Escrow, recording, and misc. fees (estimate)	$800	$800
Prorated property taxes (mid-year close)	$2,915	$3,025
Buyer closing-cost help (example: 1%)	$2,650	$2,750
Repairs and prep (example)	$1,000	$1,000
Total selling costs	**$22,215**	**$22,925**
Estimated walk-away amount	**-$2,215**	**$57,075**



Where a $275,000 sale goes in the "owned for years" example. The gold band is $22,925 in selling costs.

Negative number? In the "bought recently" example, the seller would need about $2,215 at closing. It doesn't mean you can't sell, but it may make waiting, renting, or a different strategy worth comparing. Know this early, while you still have options.

Hypothetical examples only, not an estimate of your home's value or a commission quote. All figures are illustrative. Agent compensation is negotiable and not set by law. Taxes assume 2.2% of price per year with six months unpaid. Your actual costs depend on your contract, title company, closing date, and payoff statement.

— SELLING COSTS & TAXES —

No surprises *at the closing table.*

Common Texas seller costs

Item	What to know
Agent compensation	Negotiable. Often your largest cost.
Owner's title policy	Customarily seller-paid in Texas. Rates are state-set.
Property taxes	Your share of this year's taxes, through closing.
HOA items	Resale certificate, transfer fee, and dues, if any.
Survey	Negotiable. An existing survey may help.
Buyer concessions	Negotiated. Common with VA buyers.
Repairs	Negotiated after inspection or appraisal.

Good news. Texas has no real estate transfer tax.

Capital gains and the military

- **The basic rule.** You may exclude up to $250,000 of gain, or $500,000 filing jointly, if you owned and lived in the home for 2 of the 5 years before the sale.
- **The military extension.** On qualifying orders, with your duty station 50+ miles away or in government housing, you may suspend the 5-year window for up to 10 years.
- **Short of 2 years?** A partial exclusion may apply for a work-related move. Ask your tax pro.
- **If you rented it.** The extension doesn't erase tax on depreciation, even if you never claimed it. Keep good records.

Before you list: check with a tax professional. MilTax through Military OneSource is a free starting point for service members.

General information, not tax or legal advice. See IRS Topic 701 and Publication 523 for details.

— READY FOR VA BUYERS —

Near Fort Bliss, *expect VA offers.*

The VA appraisal checks value and whether the home is safe, sound, and sanitary. Spotting the usual issues early can protect your closing date.

Often flagged

- ! Roof leaks or water damage
- ! HVAC that doesn't work
- ! Exposed wiring
- ! Missing handrails on stairs
- ! Broken or missing smoke detectors
- ! Foundation or structural concerns
- ! Active termite activity
- ! Standing water or poor drainage
- ! Peeling paint on pre-1978 homes

Usually cosmetic

- ✓ Worn flooring
- ✓ Outdated fixtures
- ✓ Peeling paint on newer homes
- ✓ Basic landscaping

Before you spend money

Pick the two or three repairs most likely to matter, get quotes, and ask Julia which ones are worth doing before you list. Skip the full remodel. Your next home needs that money.

How a VA offer works

Appraisal protection.
If the home appraises under the price, the buyer can walk away. You can often renegotiate first.

Concessions.
VA caps seller concessions at 4%. Normal closing costs and required repairs are generally treated separately.

Repairs.
VA doesn't decide who pays. Repairs are negotiated, and some must be finished before closing.

— YOUR SELLING TIMELINE —

Start from your report date *and work back.*

With a median of 56 days on market in May 2026 plus a typical 30 to 45 days to close, a financed sale can take about three months. Start earlier than feels necessary.

01

Before orders

Learn your value, your payoff, and your likely walk-away number. Identify the two or three repairs that matter, and get quotes.

02

120 to 90 days out

Choose sell, rent, or assumption. Call your VA lender about entitlement and your tax pro about gains. Gather your survey, warranties, and HOA details.

03

90 to 60 days out

Complete repairs, declutter, and schedule your photos and video. Complete the Texas Seller's Disclosure Notice.

04

Time to list

Go live with your pricing and marketing plan. Review showing feedback and market activity each week, and adjust early if needed.

05

Under contract

Your buyer's option period, inspection, and VA appraisal come first. Negotiate repairs and keep your movers' dates flexible where you can.

06

Closing

Sign in person or arrange remote signing with your title company. Then request your entitlement restoration with VA Form 26-1880.

Short on time? If your report date is close, your plan can change. Sharper pricing, a move-out before closing, or selling after you leave are all options to compare.

— SELLING FROM A DISTANCE —

Already gone? *You can still sell.*

Many PCS sellers leave before the sale closes. Your family's move comes first. A good plan keeps the home protected and the sale moving while you're away.

Before you leave

- Set up a way to give access, such as a lockbox with secure entry.
- Leave spare keys, garage remotes, and alarm codes with your agent.
- Keep utilities on for showings, inspection, and appraisal.
- Line up lawn care and pool care if needed.
- Check your insurance. Vacant homes may need different coverage.
- Leave the home clean and photo-ready.

Signing from anywhere

- Ask the title company early about mobile notary or remote signing.
- If you're deploying, ask your legal assistance office about a power of attorney. Have the title company review it first, because it may need specific language.
- If both spouses are on title, plan for both signatures.
- Arrange proceeds by wire, and verify wire instructions by phone using a known number.

Weekly updates. You should never have to guess what's happening. Expect a progress report each week and direct access to Julia while you're away.

Homestead check. Moving out can affect your Texas homestead exemption, especially if you rent the home. Ask the El Paso Central Appraisal District.

— YOUR MARKETING PLAN —

How we'd put your home *in front of buyers.*

Your Personalized PCS Selling Plan spells out how your home would be marketed. Here's what it can include.

01
Pricing strategy
Data-driven pricing based on your home, your competition, and your deadline.

02
Pre-marketing
Preparing your home and listing before it goes live, so it launches strong.

03
Photos and video
Visual marketing that helps buyers connect with your home from anywhere.

04
Virtual walkthroughs
Virtual tours for out-of-town buyers, including families on PCS orders.

05
Targeted buyer matching
Putting your home in front of the buyers most likely to want it.

06
VA buyer readiness
Spotting appraisal issues early and preparing for VA offers.

07
Weekly progress reports
Showing activity, feedback, and next steps, delivered wherever you're stationed.

08
Fast communication
Direct access to Julia, with a 15-minute response goal during business hours.

Buyers near Fort Bliss are often moving on a deadline too. The right plan speaks to their timeline as well as yours.

— YOUR FREE PCS SELLING PLAN —

Know your numbers *before you decide.*

Whether you're PCSing soon or just considering selling, Julia will create a free, personalized plan for your home.

01
Your estimated home value

02
A potential selling timeline

03
Exactly how we would market your property

TEXT JULIA "PCS PLAN" →

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Sources: IRS Topic 701; Redfin via Stacker; Veterans United; Roam; VA Loan Network; Neuhaus Realty; MilitaryByOwner.