JULIA CRAFT

TWO STATES • REAL ESTATE ADVISORY

— VETERAN FAMILY & VA LOAN SPECIALIST —

DON'T JUST BUY A HOME.

Buy with the next move in mind.

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

The VA Home Buying Guide for Fort Bliss & El Paso

Your VA benefit, the areas around post, and the new construction communities worth touring.

2026 EDITION

FORT BLISS • EL PASO • HORIZON CITY

— START HERE —

Orders in hand. *Now what?*

Most military buyers don't need more listings. They need the right order of decisions. This guide walks you through them, whether you're touring in person or buying from another duty station.

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"Real estate is not about quick sales — it is about positioning families and investors for generational stability."

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— YOUR VA BENEFIT —

Built on service. *Worth understanding.*

01
$o Down
No down payment required when you have full entitlement and the home appraises at or above the price.

02
No Monthly PMI
VA loans carry no monthly mortgage insurance, which keeps more of your payment working for you.

03
No VA Loan Cap
With full entitlement, no county limit applies. With reduced entitlement, the 2026 baseline is $832,750.

04
Reusable
You can use the benefit again. Sell and pay off the loan, and you can apply to restore full entitlement.

VA funding fee

A one-time fee, based on the loan amount. It can be rolled into the loan.

Down payment	First use	After first use
Under 5%	2.15%	3.30%
5% to 9.99%	1.50%	1.50%
10% or more	1.25%	1.25%

You may owe $0. Veterans receiving VA disability compensation are generally exempt, and other exemptions exist. Check your Certificate of Eligibility.

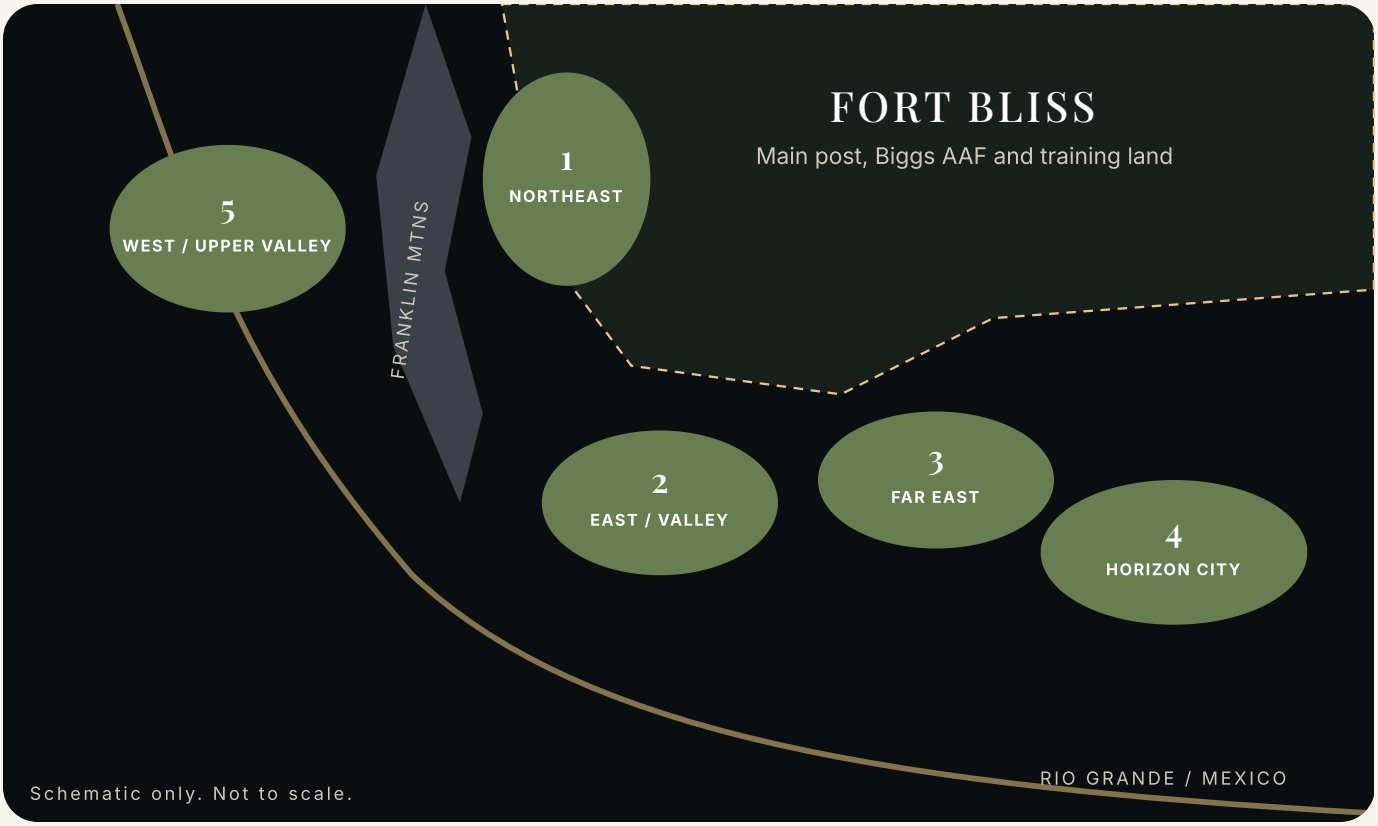
Plan for these too

- **Certificate of Eligibility.** Your lender can usually pull it for you.
- **Closing costs.** The funding fee can be financed, but other closing costs can't. Sellers and builders can help cover them.
- **Seller concessions.** VA caps these at 4% of the home's value. Your lender will confirm what counts.
- **Primary residence.** You must plan to live in the home. Ask your lender how deployment affects this.
- **Credit.** VA sets no minimum score, but lenders do. Many look for about 620.
- **Agent fees.** Ask how buyer agent pay is handled up front. If you pay any of it, it can't be financed into the loan.

— WHERE TO LIVE —

Pick your gate *before your house.*

The Franklin Mountains split the city, and Fort Bliss sits to the northeast. A home that looks close on a map can be a long drive at 0530. Ask your sponsor which gate your unit uses first.



Area	Main ZIPs	Typical median range	Usual gate	Commute
1 Northeast	79924, 79934, 79904	$210K to $250K	Cassidy / Peña	5 to 20 min
2 East / Lower Valley	79936, 79915	$165K to $220K	Buffalo Soldier	15 to 25 min
3 Far East	79938	$230K to $290K	Buffalo Soldier	20 to 35 min
4 Horizon City	79928	$220K to $290K	Buffalo Soldier	25 to 35 min
5 West / Upper Valley	79912, 79932	$280K to $450K+	McGregor / Biggs	20 to 30 min

Local estimates published spring 2026 (PCS Pay-it-Forward). Commutes vary by traffic and duty location; the drive from East or Horizon to Cassidy can run 30 to 50 minutes. Buffalo Soldier and some other gates aren't open 24 hours, so check current hours on the Fort Bliss gate page.

— AREA BY AREA —

Five areas. *Honest trade-offs.*

1 Northeast El Paso

Closest to the main gates.

COMMUTE	SCHOOLS	HOMES
5 to 20 min	El Paso ISD	Mostly 1960s to 70s, plus Campo del Sol

Why families pick it. The shortest drive to main post, easy US-54 access, and strong rental demand if you keep the home after your PCS. Castner Heights and Park Foothills are popular pockets.

Know before you buy. Older homes deserve a close inspection of HVAC, roof, and plumbing. Crime rates vary by pocket, so research the specific street.

2 East El Paso & Lower Valley

The most affordable place to own.

COMMUTE	SCHOOLS	HOMES
15 to 25 min	EPISD, Socorro, or Ysleta ISD	Resale, often 1980s to 90s

Why families pick it. The lowest entry prices in the metro, established streets, and often bigger lots. This is where E-4 and E-5 budgets go furthest.

Know before you buy. Very little new construction. School quality changes campus by campus, and flood risk can matter in the Valley, so check the FEMA map.

3 Far East El Paso

The fastest-growing corridor.

COMMUTE	SCHOOLS	HOMES
20 to 35 min	Mostly Socorro ISD	New builds and newer resale

Why families pick it. Modern floor plans, refrigerated air, new retail around Eastlake, and active builders competing for your contract.

Know before you buy. Peak traffic on Loop 375 is real. Drive the route at your actual report time before signing. Road work is ongoing as the area grows.

4 Horizon City

The most builder choice.

COMMUTE	SCHOOLS	HOMES
25 to 35 min	Clint or Socorro ISD by address	Mostly new construction

Why families pick it. Its own city government, a growing retail base, and the deepest selection of communities in the region. Competition among builders can open the door to incentives.

Know before you buy. The commute adds up over a three-year tour. Confirm the district for the exact address, since it can change from one community to the next.

5 West El Paso & Upper Valley

Mountain views and higher price points.

COMMUTE	SCHOOLS	HOMES
20 to 30 min to Biggs side	EPISD or Canutillo ISD	Established, plus luxury builds

Why families pick it. A good fit if your unit works from the Biggs side and your budget supports it. You get established neighborhoods, mountain views, and quick access to UTEP.

Know before you buy. Expect 30 to 45 minutes to the main post gates. Desirable homes can move fast, and most junior enlisted BAH budgets will not reach here.

Three things that surprise new arrivals

Refrigerated air vs. swamp cooler.
Older homes may have evaporative cooling, which struggles during monsoon humidity. Confirm the system and its age.

Mountain Time.
El Paso runs on Mountain Time, unlike most of Texas. Double-check closing calls and report times.

No DoDEA schools.
Your address sets your district. Call the school liaison office and check campus ratings at txschools.gov.

— NEW CONSTRUCTION —

New homes *closest to post.*

El Paso's new construction runs along a few corridors. Your choice comes down to a shorter commute in the Northeast or more builder choice in the East.

Northeast: Campo del Sol, 79934

$268K to $360K	15 to 25 min	El Paso ISD
Range seen this fall	To Cassidy Gate via US-54	Confirm by address

A 2,313-acre master-planned community at the foot of the Franklin Mountains. Classic American Homes, Desert View Homes, Edwards Homes, and Tropicana Homes all build here, with a lazy river, trails, and parks. It's the strongest pick if you want a new home with the Northeast commute. Plan for HOA dues (one recent listing showed $58/mo) and ask about Phase 2.

Mission Ridge area, 79928

Community	Builders	Seen at	Good to know
Paseo del Este	Hakes Brothers, Desert View, Tropicana, Saratoga	$269K to $359K	Near Eastlake and Darrington. Socorro ISD. Has HOA communities.
Hillside Park	Hakes Brothers	$278K to $353K	Hillside setting near Eastlake Marketplace.
Summer Sky North	Hakes Brothers	$269K to $380K	Off Indigo Sky St., north of Paseo Del Este Blvd.
Emerald Heights	Tropicana and others	$262K to $396K	Off Rojas Dr. and Eastlake Blvd. Wide range of sizes.
Emerald Estates	Hakes Brothers	$309K to $375K	Larger plans, near Horizon Golf Course.
Painted Sky	Tropicana	From $270K	4 to 5 bedrooms. HOA community.
Painted Desert	Tropicana	From $250K	3 to 4 bedrooms, 1,400 to 2,000 sq ft.

— NEW CONSTRUCTION —

More communities *to compare.*

Horizon City and Far East

Community	Builders	Seen at	Good to know
Tres Sueños	Tropicana	From $231K	79938, East Montana area. One of the lower entry points here.
Desert Breeze	Multiple listings	$260K to $313K	Horizon City. 3 to 4 bedrooms.
Rancho Desierto Bello	Desert View	Ask for pricing	Horizon City. Smaller plans, 1,067 to 1,542 sq ft.

Socorro, 79927

Community	Builders	Seen at	Good to know
Horizon Park	Tropicana	$262K to $364K	3 to 5 bedrooms from about 1,230 sq ft.
Valle Nuevo	Tropicana	$259K to $441K	3 to 5 bedrooms. Wide plan range.

West Side, for Biggs-side commutes and bigger budgets

Community	Builders	Seen at	Good to know
Ironwood	Tropicana	From $297K	4 bedrooms, 1,922+ sq ft. An entry point for the West Side.
Green Acres Estates	Tropicana	$353K to $565K	79932, Upper Valley. Larger plans.
Desert Springs	Multiple listings	$389K to $477K	79911, West El Paso.
Cimarron Canyon	Several custom builders	$436K to $1.5M+	Upper West Side master plan.

Fresh inventory changes everything

Prices, phases, and incentives change quickly. Some builders advertised five-figure buyer incentives this fall, and quick move-in homes can fit a PCS window far better than a new build. Ask Julia for the current list before you tour.

Prices are ranges or "from" prices shown on builder sites and Homes.com in 2026, rounded to the nearest $1,000. They aren't offers, may include or exclude lot premiums, and can change at any time. This is a selection, not every community or builder in the market.

— BUYING NEW WITH VA —

The builder's rep *works for the builder.*

Friendly sales teams are part of the process, but they represent the seller. Register your own agent on your first visit, because many builders require it.

Questions for every builder

- Is this home to-be-built or a quick move-in, and what's the realistic close date?
- Do you work with VA buyers, and do incentives require your preferred lender?
- What is the base price, and what are the lot premiums?
- Can incentives go toward closing costs or a rate buydown?
- What are the HOA dues and the estimated tax rate?
- What warranty comes with the home? Get it in writing.

Protect yourself

- **Get pre-approved first.** Builders want proof of financing to hold a lot or write a contract.
- **Match the build to your report date.** A to-be-built home can take four to eight months. Quick move-ins can close in 30 to 60 days.
- **Compare lender offers.** A big incentive tied to one lender can still cost more over time.
- **Inspect a new home.** Have a licensed inspector check it at framing and again before final walkthrough.
- **Upgrade with resale in mind.** Choose what the next buyer will also pay for.

Buy with the next move in mind. Ask how this home will sell or rent when your next orders come.

— YOUR MOVE TIMELINE —

From orders *to keys.*

Every PCS runs on its own clock. Use this as your starting point, then build it around your report date.

01

Orders drop

Ask your sponsor which gate you'll use. Contact the Fort Bliss Housing Office about on-post options, even if you plan to buy.

02

90 to 60 days out

Talk with a VA lender, pull your COE, and get pre-approved. Share your must-haves and start your area search.

03

60 to 30 days out

Tour in person or by live video. Narrow to an area and a builder or resale short list. Arrange house-hunting time through your chain of command.

04

Under contract

Schedule inspection, order the VA appraisal, and lock in your rate. VA appraisals here can run 10 to 14 days.

05

Before closing

Get insurance quotes, review your Closing Disclosure, and do your final walkthrough. If you can't be there, ask Julia about a live video walkthrough.

06

Keys in hand

Update your license address, then file your homestead exemption. Set a reminder to review your appraisal notice each spring.

Buying remotely? Virtual walkthroughs and neighborhood reports can keep things moving from another duty station. Ask Julia how it would work for your timeline.

— TEXAS HOMEOWNER SAVINGS —

Don't leave this *on the table.*

Texas has no state income tax, but property taxes are higher than many buyers expect. File your exemptions. They aren't automatic.

Homestead exemption

- Takes $140,000 off your home's value for **school district** taxes only.
- Limits how much your homestead's taxable value can rise each year once in place.
- File Form 50-114 with the El Paso Central Appraisal District after you move in. It's free.
- Must be your primary residence. Your ID address should match.

After closing

Julia reviews annual appraisal notices for past clients and helps them understand their protest options. It's her way of staying in your corner after closing day.

Disabled veteran exemption

VA rating	Value exempted
10% to 29%	$5,000
30% to 49%	$7,500
50% to 69%	$10,000
70% to 99%	$12,000
100% or IU	**Full homestead exemption**

Bring your VA award letter. The 100% exemption can remove the property tax bill on your homestead, and an unremarried surviving spouse may keep it. Confirm your forms and eligibility with the appraisal district.

General information, not tax or legal advice. Rules and amounts can change. Verify with the El Paso Central Appraisal District, the Texas Comptroller, or the Texas Veterans Commission.

— YOUR NEXT MOVE —

Let's build your *Fort Bliss game plan.*

Send Julia your report date, your gate, and your budget. You'll get a short list of areas and communities that fit, plus a clear next step.

TEXT JULIA YOUR REPORT DATE →

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Sources: VA.gov; Texas Comptroller; Texas Veterans Commission; PCS Pay-it-Forward; Peña El Paso Realty Group; builder websites; Homes.com; Zillow via Norada.