



QUESTIONS FOR ACTIVE DUTY MILITARY AND VETERANS

Have you received orders to relocate (PCS)? Yes No

If not you can still start looking in any area for housing, if you know where you might be moving to. Just ask your REALTOR® to set up with an automated email that keeps you informed about properties and prices in the area that you expect to move to.

Your Status:

Married Single?

Active Duty Veteran?

Branch of service ? _____

How long? _____

What is your rank? _____

Do you have a disability as a result of your military service? Yes No

If yes, is your disability 10% or more Yes No

[VA Disability Benefits](#)

If you are on active duty, how long do you plan to stay in the military? _____

Do you have special requirements for the house (36" doorways, Ramps, Mobility Assistance)?

What it's your time frame for purchasing or leasing a home? _____

Do you have someone that can view properties if you are away? Yes No

Your Contact information _____

Your Alternate's Contact Information _____

Will your alternate make decisions for you (power of attorney)? Yes No

Where are you living now? Buying Home? Renting? Living on Base?

If you own a home, have you considered the pros and cons of renting it versus of selling it? Yes No

[Military Family Tax Relief Act Highlights](#) Tax information regarding selling your home, and more

Would you like to discuss that? Yes No _____

Howard Persky

REALTOR®

Partners in Realty

Cell: (713) 455-9166



If you are considering purchasing a home:

Have you contacted a lender(s)? Yes No _____

Have you been preapproved for a loan to purchase a house? Yes No

Will you be using VA financing? Yes No

Do you need a list of VA friendly lenders? Yes No

How long do you plan to remain in the service?

How long do you plan to live in this home? _____

Do you know about the Dream Makers Grant for Veterans? (Free Money for Down Payment Assistance) go to PentagonFoundation and select Dream Makers.

Other links of interest:

[Texas Heroes](#)

[Texas Veterans Land Board](#)

[Texas State Affordable Housing Corporation \(TSAHC\)](#)

[Texas Homes.org](#)

Are you relocating from another city or moving locally? Local Move Distance Move _____

What are your most important concerns?

Affordability, Safety, Schools, Proximity to Job, Traffic

Quality of Residence Location

Proximity to Medical Facilities Shopping Dining

Availability of Public Transportation

Where do you want to live? City, Area, Subdivision, School District, etc. _____

What type of property are you looking to purchase?

Free Standing House

Town House

Condominium

Duplex

Fourplex

What year built?

Doesn't matter

1978 or later

1990 or later

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- 2000 or later
- Less than 10 years old
- New

What year built? Doesn't matter 1978 or later 1990 or later 2000 or later Less than 10 years old New

How many square feet? _____ How many bedrooms? _____
 How many bathrooms? _____

Do you want a swimming pool? Yes No Doesn't Matter

Do you have pets? Yes No

One or two story house? One Story Two Story Either

How big of a yard? Large Small Doesn't matter

House condition Needs minor repair Move in ready

Will you need public transportation? Yes No

Proximity to Work Parks, Shopping, Dining, Golf Courses, _____

Maximum Price? _____

Desired Maximum Monthly Payments (PITI)? _____

Internal design: Formal Dining Kitchen open to Living Area

Breakfast Area Island in Kitchen

Number of Master Bedrooms? One Two

Master Bedroom Down Doesn't Matter

Do you have any special desires or needs concerning the property or it's location?

Planning Your Move:

Have you discussed your move with your TMO? Yes No

If you are planning a PPM move, have you received approval and completed paperwork? Yes No

[DITY move \(PPM\) vs TMO move](#) Military.com

[Official DPS Portal](#) Move.mil

[Dity Movers](#) You pack and they deliver



Rent vs. Selling Your Home

Renting out your house will tie up your entitlement until the loan is payed off.

Allowing someone to assume your mortgage will also tie up your entitlement until payed off or refinanced.

Buying a house with no, or small, down payment can put you upside down immediately due to the Funding Fee that goes with all VA Loans.

[Rent vs Buy Calculator from Realtor.com](#)

BAH (Basic Allowance for Housing) is tax free. If your rent or mortgage payment exceeds this amount, you will have to make up the difference. If your rent or mortgage payments are less than the BAH, you get to keep the difference, **tax free**.

BAH varies with local costs for rent, utilities, renter's insurance cost, rank, number of dependents. BAH can change with change of status, reduction in grade, dependents, PCS and is recalculated on an annual basis. For dual military married couples, use only one BAH.

[BAH Calculator](#)

[Find a house to rent](#)

[Mortgage Calculator](#)

[Cost of Living adjustments](#)

[Survivor Benefits](#) allow dependents to live in assigned government owned housing free for 365 days or continue to receive the BAH for that amount of time.

Use a VA Approved Lender.

VA lenders and Loan Information:

[PHH Mortgage](#)

[Veterans United](#)

[New American Funding](#)

[USAA Home Loans](#)

[VA information on home loans](#)

[Texas Veterans Home Loans FAQ](#)

You may get a loan with little or no down payment but **there are still closing costs** associated with buying the property:

Escrow Funds, Property Taxes, Home Owner's Insurance, HOA Dues, etc.

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These closing costs can't be rolled into the loan, like the VA Funding Fee but the seller can contribute to your closing costs or you can increase your offer, with the understanding that the seller will contribute the extra money to your closing costs.

Check out [Veterans United information](#) on this subject.

My commitment to you, as your REALTOR®:

- Obedience - Always comply with your instructions.
- Loyalty-Always place your interest first.
- Disclosure -Always disclose all material facts that could affect your decision to purchase a property, including relationships involving any of the principles or agents.
- Confidentiality - Always treat the communications between myself and you as confidential information - forever.
- Accounting - Always account for all moneys involved in a transaction. i.e. commissions, bonuses, referral fees, etc.
- Reasonable Care - Always do my best to protect you from foreseeable risks of harm, recommending that expert advice or assistance be obtained when the principal's needs are outside the scope of my expertise.
- Availability – I am available from 6am until 8pm daily, by telephone, by text, and by email. When you call, you won't get an assistant, I answer my own calls.

Other expectations that you may have for me?
