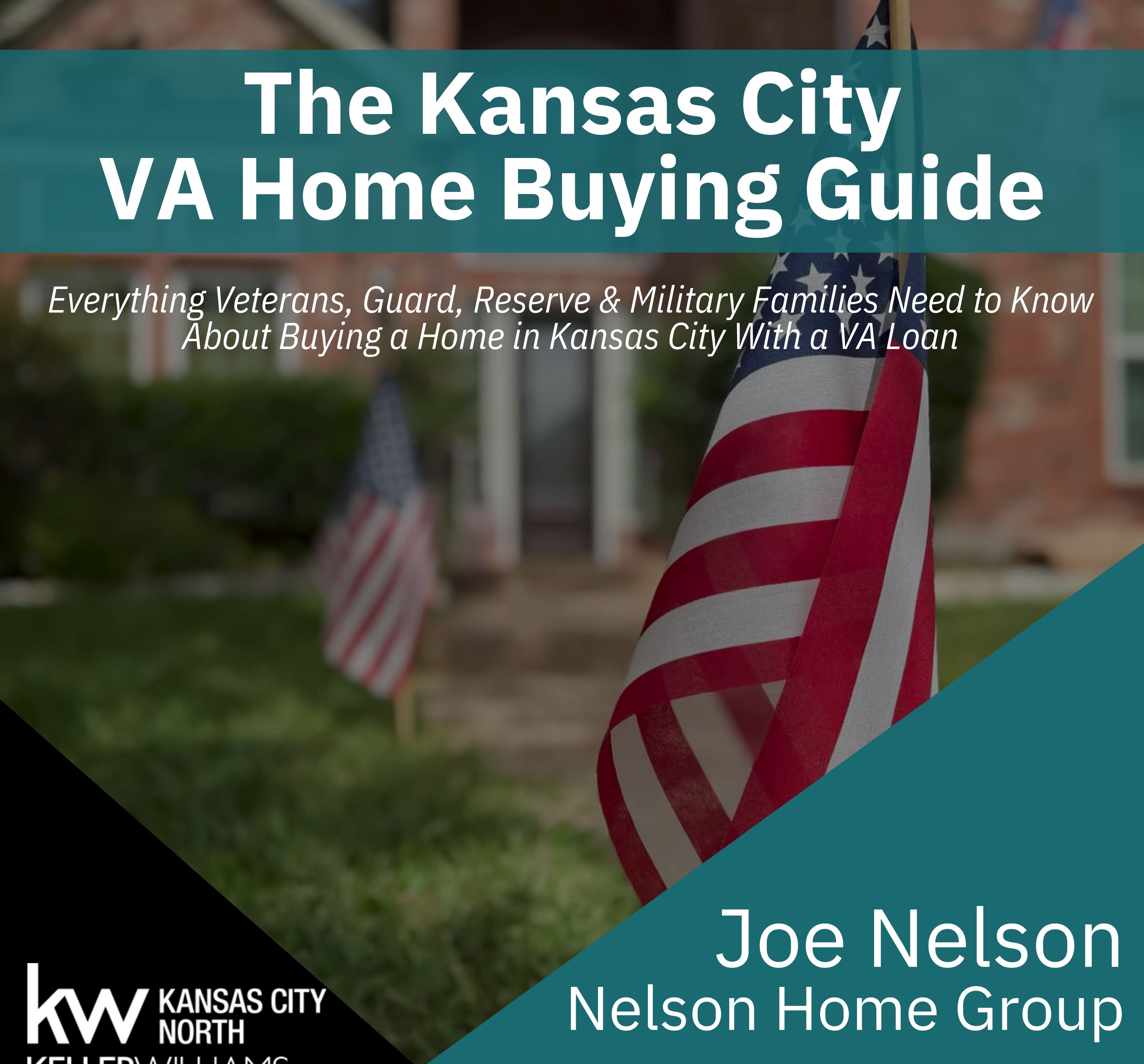

The Kansas City VA Home Buying Guide

Everything Veterans, Guard, Reserve & Military Families Need to Know About Buying a Home in Kansas City With a VA Loan

Joe Nelson
Nelson Home Group

| 21-Year National Guard Veteran

| Licensed Mortgage Originator | VA Loan Specialist

| Top 1% of All Kansas City Metro Realtors

| 1,000+ Families Served

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MEET
JOE NELSON

My name is Joe Nelson. I'm a 21-year retired Air Force veteran — I served as an enlisted propulsion specialist on C-130s and later as a commissioned maintenance officer, with deployments to Afghanistan and Qatar. I know what the uncertainty of military life feels like — the questions about what comes next, the financial pressure of transitions, the weight of decisions that affect your whole family. That experience shaped everything about how I approach this work.

After my service, I built two careers that I believe belong together: I became a licensed real estate agent and a licensed mortgage originator, both specializing in VA loans. That combination is rare. Most veterans work with a real estate agent who knows a little about VA loans, or a lender who knows nothing about the neighborhoods. I can sit across from you and wear all three hats —
veteran, lender, and realtor — and give you a complete picture that most buyers never get.

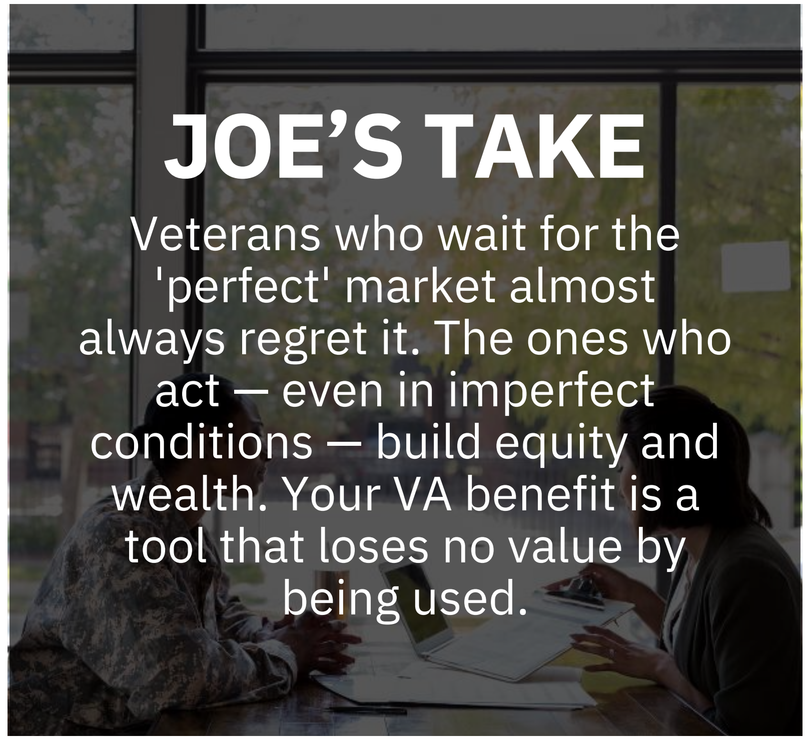
I lead the Nelson Home Group, a team of dedicated buyer and seller specialists who have helped over 1,000 Kansas City families find their homes. We're the highest-rated real estate team in all of Kansas City, with over 1,100 five-star Google reviews, and we're in the top 1% of all KC metro realtors. But what I'm most proud of is simpler: we take care of people. Veterans, Guard members, Reserve families, active duty — we understand this community, and we treat every transaction like the defining moment it is.

This guide exists because the VA home loan benefit is one of the most powerful financial tools available to anyone who's served — and an estimated one-third of eligible veterans never use it. That bothers me. So we put together something honest and complete, written specifically for military buyers in the Kansas City market. Read what's useful. Skip what isn't. And when you're ready to talk, we're here.

— Joe Nelson | Nelson Home Group

Yes — and your VA benefit gives you a meaningful advantage over nearly every other buyer in the market right now.

The VA loan requires no down payment, no private mortgage insurance (PMI), and offers interest rates that conventional buyers typically cannot access. In a market where many buyers are waiting on the sidelines, veterans can move with confidence.



JOE'S TAKE

Veterans who wait for the 'perfect' market almost always regret it. The ones who act — even in imperfect conditions — build equity and wealth. Your VA benefit is a tool that loses no value by being used.

Why Kansas City Works Well for VA Buyers

The Kansas City Market in 2026

Kansas City consistently ranks among the most affordable major metros in the country. Median home prices in the KC metro range from roughly $200,000 on the Kansas City, Kansas side to $350,000–$500,000+ in suburbs with higher average price points like Parkville or Overland Park. For veterans using a VA loan, there is no loan limit on full entitlement purchases — meaning you can purchase in virtually any KC neighborhood with $0 down.

Inventory has improved compared to the 2021–2022 shortage, though well-priced homes in desirable areas still move quickly. The military relocation market near Fort Leavenworth and Whiteman Air Force Base remains active year-round.

- One of the most affordable major metro areas in the Midwest
- No state income tax in Kansas (for homes on the Kansas side)
- Strong rental markets across the metro — valuable for future investment
- Military-friendly community, particularly near Fort Leavenworth and Whiteman AFB
- Stable appreciation — KC doesn't spike or crash like coastal markets
- VA loans are widely accepted — KC sellers and agents are familiar with the process

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Understanding the VA Loan — **The Complete Breakdown**

The VA loan is the most powerful homebuying tool available to those who qualify. Created by Congress in 1944, it was designed to help veterans build wealth through homeownership. In 2026, it remains the best deal in real estate — and an estimated one-third of eligible veterans have never used it.

Core VA Loan Benefits

- **Zero Down:** No down payment required. On a $350,000 home, you keep $70,000 in your pocket compared to a conventional 20%-down buyer.
- **No PMI:** Conventional loans require PMI if you put less than 20% down — typically $150–$300/month. VA loans eliminate PMI entirely.
- **Competitive Rates:** VA loans typically carry rates 0.25%–0.50% lower than conventional loans. Over 30 years, this adds up significantly.
- **Assumable Loans:** If you sell, a qualified buyer can assume your VA loan — a major selling advantage if your rate is below market.
- **No Prepayment Penalty:** Pay off your loan early or make extra principal payments without penalty.
- **Limits on Closing Costs:** The VA limits what lenders can charge, protecting you from excessive junk fees.
- **Flexible Credit Requirements:** The VA itself has no minimum. Individual lenders typically require 580–620, which is more accessible than most conventional programs.

The VA Funding Fee

The one cost unique to VA loans is the funding fee — a one-time fee paid to the VA to sustain the program for future veterans.

Important:
If you have a service-connected disability rating of 10% or higher, your funding fee is waived entirely — potentially saving you thousands. Always verify your status with the VA before closing.

Situation	1st Use	Subsequent Use
$0 down	2.15%	3.30%
5% or more down	1.50%	1.50%
10% or more down	1.25%	1.25%
Disability rating 10%+	**WAIVED**	**WAIVED**

VA LOAN
ELIGIBILITY

YOU LIKELY QUALIFY IF YOU MEET ANY OF THE FOLLOWING:

1. Active duty with 90+ consecutive days of service
2. Veteran who served 181 days during peacetime or 90 days during wartime
3. National Guard or Reserve member with 6 years of service OR 90+ days of active-duty orders
4. Surviving spouse of a veteran who died in service or from a service-connected disability

Note on Guard & Reserve Eligibility:
National Guard and Reserve members often don't realize they qualify — particularly after deployments. If you've been activated under Title 10 federal orders, those days count toward eligibility. We've walked many Guard and Reserve members through this exact process.

Your entitlement is the amount the VA guarantees on your behalf. With full entitlement — first-time use or fully restored — there is no loan limit in 2026. You can purchase at any price point with $0 down. If you have remaining entitlement from an active VA loan, you may still be able to use your benefit, potentially with a smaller down payment on the difference. This is worth a direct conversation based on your situation.

WHAT WILL THIS COST ME? —**AND WHEN?**

One of the biggest myths about VA loans is that they're completely free. They're not — but they are the best deal available. Here is the complete cost picture so you're never surprised.

Cost Item	Amount	When Due
Earnest Money Deposit (EMD)	**1%–5%**	At contract signing. Part of your down payment — not an extra fee. Resale: 1–5%; New construction: often 3–5% and may be non-refundable. Your agent will guide you on the specific KCRAR contract requirements when using a builder's contract, as outlined in our brokerage's official Compliance Checklist.
Home Inspection	**$500–$900**	Within 1 week of accepted contract. Paid directly to inspector. Includes whole home, radon, and termite. Sewer scope and structural engineer available if needed.
VA Appraisal	**$500–$700**	5–15 days after contract. Paid to lender when ordered. Confirms value AND VA Minimum Property Requirements.
Closing Costs	**$7,000–$12,000**	Due at closing. Ask your lender for a Loan Estimate at pre-approval. VA limits lender fees — no junk charges allowed.
Down Payment	**0%–20%**	Due at closing (minus EMD already paid). VA loans: $0 required. Amount depends on loan type and your financial situation.
VA Funding Fee	**0–3.30%**	Can be rolled into the loan. Waived if you have a 10%+ disability rating. See Section 2 for full table.

What VA Buyers Do NOT Pay:
No PMI (ever) • No origination fees above 1% of loan amount • No prepayment penalties •
No attorney fees (unless required by state law)

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PROPERTY TAXES BY COUNTY
IN THE KC METRO

Property taxes vary significantly by county and directly affect your monthly payment. This is one of the first calculations we walk through with every client.

Note: These are approximate effective rates. Verify with the county assessor before finalizing decisions. We include this comparison in every buyer consultation.

County	Eff. Rate	Key Areas
Platte County, MO	~1.00%	Parkville, Platte City, NKC
Johnson County, KS	~1.09%	Overland Park, Leawood, Olathe
Leavenworth County, KS	~1.18%	Leavenworth, Lansing, Basehor
Clay County, MO	~1.15%	Liberty, Kearney, KC Northland
Jackson County, MO	~1.20%	Kansas City, Lee's Summit, Independence
Cass County, MO	~1.10%	Belton, Raymore, Harrisonville
Ray County, MO	~1.05%	Richmond, Excelsior Springs
Clinton County, MO	~1.00%	Plattsburg, Lathrop
Wyandotte County, KS	~1.44%	Kansas City, KS

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The VA Home Buying Process in Kansas City **— Step by Step**

Here is the complete 16-step process for buying a home in Kansas City using your VA loan. Our team manages and guides you through every stage — from the first conversation to keys in hand.

IMPORTANT — After Going Under Contract:
Do not make any large purchases. No cars, no boats, no furniture, no appliances, no carpet down payments. Any major financial change can affect your loan qualification. When in doubt, check with your lender first.

1. **Select Your Real Estate Team.** Not all agents are familiar with VA transactions. Nelson Home Group specializes in them — and we've built our process around making VA buyers competitive in the KC market.

2. **Buyer Consultation.** We analyze your needs, timeline, budget, and goals. This conversation shapes everything that follows.

3. **Obtain Financial Pre-Approval.** We'll connect you with a VA-experienced lender who will pull your Certificate of Eligibility (COE), review your entitlement, and issue your pre-approval. This is required before making offers — and takes 1–3 business days in most cases.

4. **Select Properties.** We set up custom home searches that alert you the moment new listings matching your criteria hit the market. In competitive neighborhoods, the best homes move in hours.

5. **View Properties.** Our buyer specialists schedule and accompany you on showings. We cover each other — if your primary agent is unavailable, you are never left waiting.

6. **Write an Offer to Purchase.** We'll walk through offer price, earnest money deposit, closing date, and terms. We know how to structure VA offers to be competitive (see our multiple-offer strategy section).

7. **Negotiate Terms.** The seller may accept, decline, or counter. We are in the top 1% of KC metro realtors precisely because of how we negotiate on your behalf.

8. C**ounter Offer.** If the seller counters, you have the same options: accept, decline, or counter back. We guide every decision with market data, not emotion.

9. **Accept the Contract.** Once both parties agree, the deal is in writing. These are legally binding contracts — ask every question now. Your Earnest Money Deposit is deposited at this stage.

10. **Obtain Homeowners Insurance.** Required before closing. We'll provide recommended providers if needed.

11. **Due Diligence Phase :**
    - Conduct Inspections — within the first 10 calendar days. $400–$500 for whole home; $130 radon; $100 termite; optional sewer scope ($200) and structural engineer ($200–$300). Paid directly to the inspector.
    - VA Appraisal — ordered by your lender. Confirms value AND VA Minimum Property Requirements (MPRs). Typically 7–14 days to schedule and complete.
    - Obtain Mortgage Financing — credit underwriting, appraisal review, survey, insurance verification.
    - Title Search & Title Insurance — we coordinate. Any encumbrances are identified and resolved.
    - Resolve Any Inspection Issues — accept as-is, renegotiate price/terms, request repairs, or cancel within the inspection period.
    - Remove Contingencies — as each condition is satisfied, it is formally cleared.

12. **Obtain Funds for Closing.** Wire closing funds and confirm all amounts with your lender and title company.

13. **Final Walk-Through.** We walk the property together — typically 24–48 hours before closing — to confirm condition and that any agreed-upon repairs were made.

14. **Close on the Property.** Sign final documents. Any remaining closing costs are settled. Clear to close typically arrives 30–45 days after going under contract.

15. **Take Possession of the Home.** You get the keys.

16. **Ongoing Relationship.** Our job doesn't end at closing. Nelson Home Group clients know they can call us for referrals, market questions, and everything that comes next — including the rental strategy if you PCS out.

Making an Offer — And Winning in a Competitive Market

You found the right home.

Now we put together an offer that gives you the best possible chance of getting it. Here's how we approach it.

Making the Offer — Our Process

1. Review the Seller's Disclosure to understand the condition of the home.
2. We provide you with a Comparative Market Analysis (CMA) — what is this home actually worth?
3. Discuss and agree on offer terms: price, earnest money deposit, closing date, seller-paid closing costs, seller-paid home warranty, and any other contingencies.
4. Earnest Money Deposit — Resale homes: typically 1–5% of purchase price. New construction: typically 3–5%, often non-refundable, due at contract signing. The EMD is part of your down payment, not an additional fee.
5. Submit the offer. The seller can accept, decline, or counter.
6. If the seller counters, you have the same options to respond with.
7. Once both parties agree, the contract must be in writing to be binding.
8. Your Earnest Money Deposit is deposited upon a fully executed contract.
9. No large purchases from this point forward until you close.

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NAVIGATING **MULTIPLE OFFERS**

In multiple-offer situations, the best thing you can do is beat everyone else to the punch and remove every contingency you reasonably can. Here is how we advise our clients:

A Get ahead of the market by tapping into our network. We can introduce you to opportunities beyond the MLS, including For-Sale-By-Owner (FSBO) properties and private office exclusives.

B Inspections: Submit an "In Its Present Condition" addendum. We don't recommend waiving inspections entirely — but waiving your right to renegotiate after inspections (take it or leave it) is a powerful signal to sellers. We will discuss the pros and cons so you can make the right decision for you.

C Reduce the inspection period timeframe. A shorter window demonstrates seriousness and can accelerate the timeline for sellers who want certainty.

D Appraisal: Offer to cover a cash gap above appraised value, up to the contract price. You can also offer to waive the appraisal contingency entirely if you have funds available. We require proof of funds with the offer.

E Loan approval: Ask your lender to complete full underwriting before you make the offer. A full loan approval letter is far more compelling to sellers than a standard pre-approval.

F Earnest deposit: Consider a non-refundable EMD upon signing — typically $500–$1,000. This portion of the deposit would only be released to the seller if you cancel the contract for a reason not permitted under your contingency rights

G Increase your standard EMD to 1–2% of purchase price. A higher refundable deposit signals strong commitment.

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8 Mistakes Veterans Make — And How to Avoid Every One

After years of working with veteran buyers and holding a licensed mortgage originator's perspective on both sides of the transaction, I've seen the same mistakes repeat. Here they are — and how to avoid them.

1. **Not using the VA benefit at all.** An estimated one-third of eligible veterans have never used their VA loan benefit. Most say they heard VA loans are complicated, or they think they need to save a down payment first. Neither is true. Your VA benefit is one of the most powerful financial tools available to any American. Use it.

2. **Using the wrong lender.** A lender who rarely handles VA loans will cost you time, money, and potentially your contract. VA loans have specific requirements, appraisal processes, and documentation needs. We maintain a short list of KC lenders we trust and refer regularly.

3. **Searching before getting pre-approved.** In a competitive market, you will not be taken seriously without a pre-approval letter. Get pre-approved first — it also establishes your real budget before you fall in love with the wrong house.

4. **Assuming the benefit is used up.** If you've used your VA loan before, you may still have full or partial entitlement available. Restoration of entitlement, bonus entitlement, and even concurrent VA loans are possible in the right circumstances. Don't assume — ask.

5. **Underestimating the commute.** The commute that seems manageable at 20 minutes can feel very different at 45 minutes in a Kansas City January. Visit neighborhoods at multiple times of day before committing to a location.

6. **Skipping the home inspection.** The VA appraisal is not a home inspection. It confirms value and basic habitability — it will not catch every mechanical, roofing, or foundation issue. A $500–$750 inspection can save you from a $30,000 surprise. Always get one.

7. **Ignoring property tax differences by county.** See the county tax table in Section 3. A $350,000 home in Wyandotte County (1.44%) costs meaningfully more per month than the same home in Platte County (~1.00%) due to taxes alone. This is a calculation we run for every client.

8. **Making large purchases after going under contract.** No cars. No boats. No furniture. No carpet down payments. No appliances. Any major credit event after your loan is in process can pull the qualification out from under you. If you're unsure whether something qualifies as 'large,' ask your lender.

The Investment Angle

Regardless of where you buy in the KC metro, consider this: turning your primary residence into a rental when you eventually move is by far the best path to real estate investment for military families. Every major market in KC has strong rental demand. Buy now, build equity, rent it when you move — and use your VA benefit again on the next home.

This is the wealth-building cycle your military service makes uniquely possible.

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Frequently Asked **Questions**

These are the questions our team hears most from veteran buyers across Kansas City — whether they're retiring, transitioning, Guard, Reserve, or relocating to serve at Fort Leavenworth or Whiteman AFB.

Q: Can I use my VA loan benefit more than once?

A: Yes. Your VA benefit is not a one-time use. You can restore full entitlement after paying off and disposing of a previous VA loan, or you may have remaining entitlement available to use while an existing VA loan is still active. Many veterans don't realize this — it's one of the most underutilized aspects of the benefit.

Q: Do VA loans take longer to close than conventional loans?

A: With an experienced lender and team, not meaningfully. We routinely close VA loans in 30–45 days. The 'VA loans are slow' reputation comes from transactions handled by inexperienced lenders. Choose your team carefully and the timeline is competitive.

Q: Will sellers in Kansas City accept a VA offer?

A: Yes. KC sellers and listing agents are generally comfortable with VA offers. The old stigma around VA loans is largely outdated, particularly with a well-prepared offer from a VA-experienced lender. How the offer is presented still matters — we know how to position VA offers to win.

Q: What are VA Minimum Property Requirements (MPRs)?

A: VA appraisers evaluate homes against Minimum Property Requirements, ensuring the home is safe, sound, and sanitary. Common issues include peeling paint on pre-1978 homes, roofing concerns, HVAC problems, and safety hazards. Most KC homes in reasonable condition pass without issue. We flag potential MPR concerns before you make an offer.

Q: Can I use my VA loan for a multi-family property?

A: Yes, with conditions. You can purchase a 2–4 unit property with a VA loan as long as you occupy one of the units as your primary residence. This is an excellent wealth-building strategy — live in one unit, rent the others. We've walked several clients through this approach.

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Frequently Asked **Questions (cont.)**

Q: What happens to my VA loan if I PCS out or get activated?

A: You have options — and good ones. Many veterans rent out their VA-financed home and use their benefit again on the next purchase. This is one of the strongest wealth-building moves available to military families. The rental income potential of your KC home is something we discuss at the start of every transaction, not the end.

Q: I'm National Guard or Reserve — do I qualify for a VA loan?

A: Very likely yes. National Guard and Reserve members with 6 years of qualifying service qualify, as do those activated under Title 10 federal orders (90+ days). Deployment periods count. We've helped many Guard and Reserve members navigate this — it's not as complicated as people think. Let's look at your service record together.

Q: Does my VA disability rating affect the loan?

A: Yes, and in your favor. A disability rating of 10% or higher waives the VA funding fee entirely, potentially saving thousands. Additionally, Kansas and Missouri both offer property tax exemption programs for disabled veterans. In Kansas, veterans with 50%+ disability ratings may qualify for significant reductions. Always disclose your rating to your lender early.

Q: Is the VA loan only for first-time buyers?

A: No. There is no first-time buyer requirement. Veterans can use their VA benefit on second, third, or fourth home purchases, subject to entitlement availability.

Q: What does the pre-approval process actually involve?

A: Your lender will pull your Certificate of Eligibility (COE), review your income and credit, and issue a pre-approval letter with your purchase price ceiling. The COE can typically be pulled electronically in minutes. The full pre-approval process usually takes 1–3 business days with an organized lender. We make introductions to vetted KC VA lenders as a first step.

Q: How do I start the process?

A: Contact us. We'll connect you with a VA-experienced KC lender, pull your COE, review your entitlement, and establish your real budget — before we ever look at a single house. There's no pressure, no obligation. Just a conversation. That's where everything starts.

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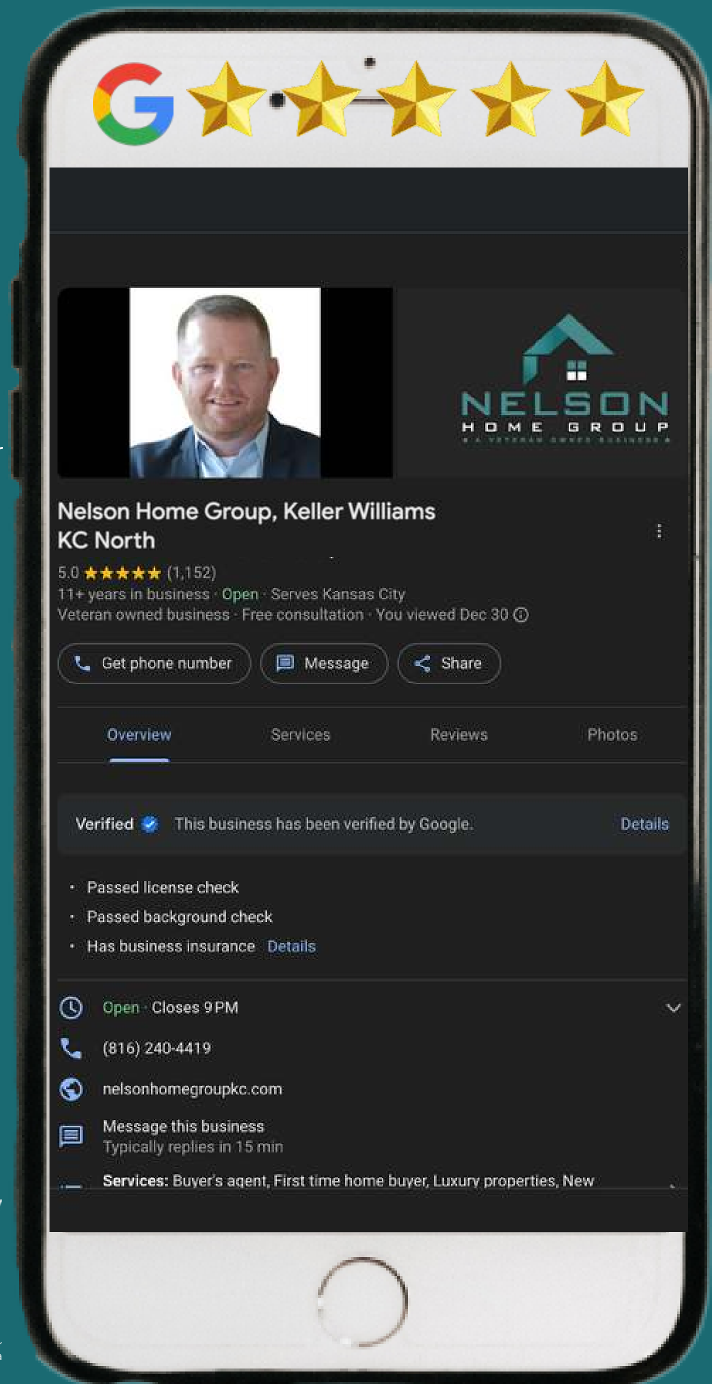
Here's How to Reach Nelson Home Group

You've served your country. Now it's time to put your VA benefit to work — and our team would be honored to help you do it right.

Whether you're 6 months from retirement, actively searching right now, still in uniform, or simply starting to think about what comes next — the first step is the same: a conversation. No pressure. No pitch. Just an honest look at your situation and your options.



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