

Joint Base Lewis-McChord

Housing Guide

Joint Base Lewis-McChord (JBLM) is one of the largest military installations in the Pacific Northwest, located between Tacoma and Olympia, Washington. Housing decisions near JBLM depend on your duty location, commute, family needs, and whether you plan to rent or buy.

Military families typically choose between on-base housing, nearby communities such as Lakewood and DuPont, or larger areas including Tacoma, Lacey, and Olympia. Choosing the right location before your PCS can help reduce commute challenges and unexpected housing costs.

[Contact us today!](#)

What Makes Housing at Joint Base Lewis-McChord Different

Joint Base Lewis-McChord combines Fort Lewis and McChord Field, supporting both Army and Air Force personnel. The size of the installation and the surrounding South Puget Sound housing market create unique considerations for military families.

The most important factor when choosing housing near JBLM is understanding where you will work on the installation. A family assigned

near **McChord Field** may have different housing priorities than a family assigned to the **Fort Lewis area**.

The communities surrounding JBLM also vary significantly.

DuPont and Lakewood provide shorter commute options. **Tacoma** offers more housing variety and city amenities. **Lacey and Olympia** provide suburban environments with longer commute times.

Families with children should also research school boundaries before choosing a neighborhood because homes near JBLM fall under different school districts.

On-Base Housing at Joint Base Lewis-McChord

On-base family housing at JBLM is privatized and managed through **Lewis-McChord Communities**, operated by **Liberty Military Housing**.

JBLM has approximately **5,159 privatized family homes** available for military families across the installation.

Housing options support:

- Junior enlisted families
- Senior enlisted families
- Officer families
- Army families assigned to Fort Lewis
- Air Force families assigned to McChord Field

Families who choose on-base housing often prioritize:

- Shorter commute times
- Access to military facilities
- Base community resources
- Housing costs aligned with BAH

Is On-Base Housing Available at JBLM?

Availability depends on:

- Rank
- Family size
- Bedroom requirements
- Current demand
- Neighborhood availability

JBLM housing demand changes throughout the PCS cycle. Families should contact the **JBLM Housing Management Office** after receiving orders to understand current availability.

How Do You Apply for JBLM Housing?

Military families should prepare:

- PCS orders
- Military identification
- Dependency information
- Required housing documents

The Housing Management Office can provide information about eligibility, waitlists, and available neighborhoods.

What Should You Ask Before Accepting JBLM Housing?

Before selecting on-base housing, confirm:

- Expected wait time
- Available neighborhoods
- Bedroom options
- School assignments
- Pet policies
- Distance from your workplace

Because JBLM includes both Army and Air Force missions, the best housing location depends on your actual duty assignment.

Where Military Families Live Near Joint Base Lewis-McChord

Military families have several off-base housing options around JBLM. The right community depends on your preferred balance between commute time, housing availability, schools, and lifestyle.

Lakewood, Washington

Lakewood is one of the most popular off-base communities for JBLM families because of its location near the installation.

The city provides convenient access to JBLM while offering more housing options than many smaller communities nearby.

Families choose Lakewood because it offers:

- Close access to JBLM gates
- Shopping and daily services
- A large military population
- Variety in housing options

Lakewood can be a practical choice for families who want convenience while maintaining flexibility outside the installation.

The main consideration is housing cost. Families should compare available homes with their monthly BAH before making a decision.

DuPont, Washington

DuPont is one of the closest communities to JBLM and is known for short commute times.

Located directly near the installation, DuPont provides:

- Quick access to JBLM
- Planned residential neighborhoods
- Parks and walking areas
- Family-oriented communities

The main tradeoff is housing cost. Because of its location, DuPont often attracts military families who prioritize reducing daily commute time.

Tacoma, Washington

Tacoma provides the largest variety of housing options near JBLM.

The city offers:

- Apartments
- Single-family homes
- Established neighborhoods
- Restaurants and entertainment options

Tacoma can work well for families who want access to city amenities while remaining within commuting distance of JBLM.

The main factor to consider is traffic. Families should evaluate commute times during normal duty hours before choosing a neighborhood.

University Place, Washington

University Place is a suburban option for families prioritizing community amenities and neighborhood environment.

The area provides:

- Residential neighborhoods
- Shopping options
- Waterfront access
- Suburban surroundings

The tradeoff is a longer commute compared with Lakewood and DuPont.

Lacey, Washington

Lacey attracts military families looking for a quieter suburban environment south of JBLM.

Families consider Lacey because of:

- Suburban neighborhoods
- Access to Olympia-area services
- Family-focused communities
- Outdoor recreation opportunities

The longer commute makes Lacey better suited for families who prioritize lifestyle preferences over the shortest drive.

Olympia, Washington

Olympia provides a different lifestyle from communities directly surrounding JBLM.

As Washington's state capital, Olympia offers:

- Local businesses
- Outdoor recreation
- Suburban housing options
- A larger civilian community

Families choosing Olympia should consider the additional commute time to JBLM.

JBLM Neighborhood Comparison Matrix

The communities around **Joint Base Lewis-McChord** each offer different advantages. Comparing commute, housing availability, and lifestyle preferences can help families narrow down the best fit before signing a lease or purchasing a home.

Community	Main Advantage	Best Fit For
DuPont	Short commute to JBLM	Families prioritizing installation access
Lakewood	Convenient location with housing variety	Families wanting proximity and flexibility
Tacoma	Larger housing inventory and city amenities	Families wanting more community options
University Place	Suburban neighborhoods and amenities	Families prioritizing lifestyle preferences
Lacey	Quieter suburban environment	Families comfortable with longer commutes
Olympia	Capital city access and outdoor recreation	Families wanting a larger civilian community

JBLM Neighborhood Comparison Matrix

Joint Base Lewis-McChord Housing Options

Community	Commute Consideration	Housing Environment	Best Fit For
DuPont	10–15 min, easy base access	Master-planned suburb, newer homes	Fast commute, military families
Lakewood	10–20 min, close to main gates	Established neighborhoods, apartments and homes	Convenience, flexible budgets
Tacoma	20–30 min, more traffic variability	Urban mix, condos, apartments, older homes	City lifestyle, amenities
University Place	20–30 min, manageable commute	Upscale suburban homes, quieter feel	Strong schools, families
Lacey	20–30 min, I-5 dependent	Newer suburban developments, family neighborhoods	Value, growing families
Olympia	25–35 min, longest regular commute	Capital-city mix, historic and suburban housing	Community feel, lifestyle balance



Should You Rent or Buy Near Joint Base Lewis-McChord?

Choosing between renting and buying near JBLM depends on your assignment length, financial goals, and familiarity with the local market.

Military families arriving for a first assignment at JBLM often benefit from renting first. This allows time to understand commute patterns, neighborhoods, schools, and daily routines before making a long-term commitment.

Buying may make sense for families with longer assignments who find a community that fits their needs and budget.

Situation	Recommended Approach
Short assignment	Renting may provide more flexibility
First PCS to JBLM	Consider renting while learning the area
Long-term assignment	Evaluate home purchase options
Need a specific school district	Research neighborhoods before buying
Want the shortest commute	Compare DuPont and Lakewood
Considering a VA loan	Review monthly costs and long-term plans

The **VA loan benefit** can help eligible service members purchase a home without a traditional down payment requirement. However, families should evaluate the complete monthly cost, including mortgage payment, insurance, taxes, and maintenance expenses.

The JBLM area includes communities with different housing prices, so a location that fits one family's budget may not work for another.

Rent vs Buy Decision Guide

Joint Base Lewis-McChord Housing Guide



How Far Does BAH Go Near Joint Base Lewis-McChord?

Joint Base Lewis-McChord falls under the Tacoma, Washington Military Housing Area (MHA). In 2026, an E-5 with dependents receives \$2,556 per month in Basic Allowance for Housing (BAH).

BAH plays an important role in JBLM housing decisions because nearby communities have different rental and ownership costs.

Families should compare their allowance with the complete housing picture, including:

- Monthly rent or mortgage
- Utilities
- Commute costs
- School considerations
- Long-term plans

The 2026 BAH rates for selected enlisted grades are:

Pay Grade	2026 BAH With Dependents
E-4	\$2,370/month
E-5	\$2,556/month

E-6	\$2,919/month
E-7	\$2,994/month

The same BAH amount can provide different housing opportunities depending on location.



Local Housing Market Near Joint Base Lewis-McChord

The JBLM housing market reflects demand throughout the South Puget Sound region. Military families should expect different housing conditions depending on how close they live to the installation.

Area	Housing Consideration
DuPont	Strong demand because of its proximity to JBLM
Lakewood	Popular military area with varied housing options
Tacoma	Larger market with neighborhood-by-neighborhood differences
University Place	Suburban community with higher housing costs
Lacey	Longer commute with suburban housing choices
Olympia	More distance from JBLM with different lifestyle options

The closest home is not always the best choice. A slightly longer commute may provide:

- More suitable schools
- More housing space
- Better neighborhood fit
- Different lifestyle options

Families should evaluate housing based on their daily routine rather than distance alone.

Commute, Gates, and Daily Access Around JBLM

Commute time is one of the most important housing factors for JBLM families.

The installation’s location along the Interstate 5 corridor connects nearby communities but also creates traffic considerations during peak commuting hours.

Community	Commute Consideration
DuPont	One of the shortest commute options
Lakewood	Close access with multiple route options
Tacoma	Commute varies significantly by neighborhood

University Place	Longer drive through Tacoma-area routes
Lacey	Longer southbound commute
Olympia	Longest commute among major comparison areas

Families should test their commute during normal duty hours before signing a lease.

A weekend drive does not always reflect weekday traffic conditions.

Your First 30 Days at Joint Base Lewis-McChord

The first month after arriving at JBLM involves balancing housing decisions, installation requirements, and family adjustment.

Before Arrival

Before reaching JBLM, families should:

- Contact the **JBLM Housing Management Office**
- Review on-base housing availability
- Research nearby communities
- Compare housing costs with BAH

- Arrange temporary lodging if needed

First Week After Arrival

During the first week:

- Complete installation requirements
- Visit housing services
- Review available housing options
- Tour neighborhoods
- Confirm school options if applicable

First Month

During the first month:

- Finalize housing decisions
- Register children with schools
- Establish commute routes
- Connect with local military resources

YOUR FIRST 30 DAYS

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JOINT BASE LEWIS-McCHORD



Contact JBLM Housing
Management Office



Review On-Base
Housing Options



Compare Nearby
Communities



Confirm School
Districts



Test Commute
Routes



Finalize Housing
Decision



Find the Right Fit for Your Family

Family Priority	Places to Consider
Shortest JBLM commute	DuPont, Lakewood
More housing variety	Tacoma
Suburban environment	Lacey, University Place
Access to Olympia area	Lacey, Olympia
First JBLM assignment	Rent while learning the area
Long-term assignment	Evaluate purchase options

Every military family arrives at JBLM with different priorities.

A single service member, a family with children, and a household planning to purchase a home may choose different communities.

The best housing decision depends on your assignment, budget, commute needs, and family goals.

JBLM Housing Resources

Military families moving to **Joint Base Lewis-McChord** should review available housing resources before arriving. Preparing early can help families understand their options, compare communities, and avoid making rushed housing decisions after a PCS move.

Resource	Purpose
JBLM Housing Management Office	Provides housing assistance, eligibility information, and guidance for military families
Lewis-McChord Communities	Provides information about privatized on-base housing options
DoD BAH Rate Lookup	Helps confirm current housing allowance amounts
VA Loan Resources	Helps eligible service members evaluate home purchase options

Families should begin housing research as soon as PCS orders are available. Housing availability, rental inventory, and wait times can change throughout the year depending on demand.

Frequently Asked Questions

Does Joint Base Lewis-McChord Have On-Base Housing?

Yes, Joint Base Lewis-McChord provides privatized family housing through Lewis-McChord Communities, operated by Liberty Military Housing. Housing availability depends on rank, family size, bedroom requirements, and current demand.

What Is the BAH Rate at JBLM in 2026?

The 2026 BAH rate for an E-5 with dependents at Joint Base Lewis-McChord is \$2,556 per month. Exact BAH amounts vary based on pay grade, dependency status, and location.

What Are the Best Places to Live Near JBLM?

The most common communities considered by JBLM families include DuPont, Lakewood, Tacoma, Lacey, University Place, and Olympia.

The best choice depends on:

- Duty location
- Commute preference
- Housing budget
- School requirements
- Family lifestyle

Is It Better to Live On Base or Off Base at JBLM?

The choice depends on family priorities. On-base housing provides convenience, shorter access to installation resources, and a military-focused community. Off-base housing provides more neighborhood choices and flexibility.

Families should compare both options based on commute, cost, and long-term plans.

Should Military Families Buy a Home Near JBLM?

Buying may be worth considering for families with longer assignments who find a community that matches their needs. Families with shorter assignments often prefer renting first to understand the local market before purchasing.

The **VA loan benefit** can help eligible service members purchase a home, but families should evaluate monthly costs, location, and future plans before making a decision.

How Far Is Tacoma From Joint Base Lewis-McChord?

Tacoma is approximately **10 to 15 miles from JBLM**, depending on the starting location and destination on the installation.

Actual commute time depends on:

- Neighborhood location
- Gate used
- Traffic conditions
- Duty reporting time

What Communities Are Closest to JBLM?

The communities closest to JBLM include:

- DuPont
- Lakewood
- Steilacoom
- Tacoma

These areas are commonly considered by families who want shorter commute times.

Is JBLM Expensive for Military Families?

Housing costs around JBLM vary significantly by community. Families closer to the installation may face higher housing demand, while areas farther away may offer different housing options with longer commute times.

Military families should compare housing costs with their BAH, commute needs, and family priorities.

Get Help Finding Housing Near Joint Base Lewis-McChord

A PCS move to Joint Base Lewis-McChord involves more than finding a house. Military families need to balance commute times, neighborhoods, schools, housing costs, and assignment requirements.

MilHousing Network helps military families compare housing options and find communities that match their PCS needs.

[Contact us today!](#)