An Adobe Near the Gate, Within Reach of BAH

6155 Cahuilla Ave, Twentynine Palms, CA 92277

$202,000

Reduced $3,000 on October 25 (after $4,000 on October 21)
2 bedrooms | 3 baths | about 766 sq ft | built 1946 | 0.1653 acre lot

The house

The listing calls it an authentic, affordable adobe-style block home with 2 bedrooms and 3 bathrooms, likely the most affordable adobe in the area. It has a fenced backyard, a private courtyard and a new shed for secured storage, native drought-resistant landscaping, and a converted garage room that the listing says the sellers rented to a friend as a third bedroom and that can also serve as an office. Evaporative cooling, public water, septic. The listing places it minutes from the MCAGCC front gate, close to downtown shopping and dining, with Joshua Tree National Park a short drive away. At $202,000 and about 766 square feet, the price works out to roughly $264 per square foot.

2026 BAH next to an illustrative monthly payment

Estimated payment for this home: about **$1,560 to $1,695 a month**, including principal, interest, property taxes and insurance, assuming a VA loan with no down payment. The last two columns show what remains of the monthly allowance at each end of that range.

Pay grade	2026 BAH	Left over if the payment is $1,560	Left over if the payment is $1,695
E-4, with dependents	**$1,896**	$336	$201
E-5, with dependents	**$1,980**	$420	$285
E-6, with dependents	**$2,550**	$990	$855
E-7, with dependents	**$2,649**	$1,089	$954
E-4, without dependents	**$1,755**	$195	$60
E-5, without dependents	**$1,782**	$222	$87
E-6, without dependents	**$1,914**	$354	$219
E-7, without dependents	**$1,986**	$426	$291

How the estimate is built: $202,000 VA loan, no down payment, funding fee financed, interest rates between 6% and 7% (about $1,237 to $1,373 in principal and interest), property taxes near 1.2% of the price, and a placeholder for insurance (about $320 together). It leaves out utilities, maintenance and septic upkeep. BAH is paid to the Marine, not the lender, and lenders generally count it as income under their own rules. Online payment estimates use different assumptions and will differ. This is an illustration, not a loan offer.

What to know about VA financing

- **VA loans are welcome.** The listing says VA, conventional or cash. A VA appraisal of this specific home is still required.
- **Get pre-approved first.** A lender's letter shows the seller you can close and gives you a real payment to compare with your BAH.
- **Expect a closer look at an older home.** A VA appraiser checks minimum property requirements. On a 1946 home with a septic system and a converted garage, ask for permit records and a septic inspection.
- **Plan for orders.** VA loans generally expect you to live in the home. A first home can become a rental when you PCS, but talk it through with me and your lender before you buy.
- **Base housing.** The Military Housing Office (Housing Referral Specialist 760-830-1706) can discuss off-base options and asks married Marines arriving on orders to check in before signing a private rental or lease.

Confirm before you buy

- Still active at $202,000
- Garage room permitted as living space, and whether it is counted in the square footage
- Septic condition, water, and major systems, through your own inspections
- VA eligibility and your lender's rules, plus a VA appraisal of this home
- BAH rates for your rank and dependents on the Defense Travel Management Office calculator

Make an offer or request a showing

Active-duty, veteran and civilian buyers are all welcome. I can verify the details, review the price history and comparable sales, connect you with a VA-experienced lender, and prepare and submit an offer.

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Full article: dezresto.com/desert-notes-29-palms-adobe-on-bah.html

Buyer to verify. Listing information comes from CRMLS (MLS# JT26091922) and other public sources, which can be incomplete, outdated or wrong. BAH figures are drawn from published 2026 tables (VetCalc and MilPayTools, rates effective January 1, 2026). Payment estimates are illustrative only and are not a loan offer or financial advice. Prices and availability may have changed since October 26, 2026.