

The VA Home Team

Joseph Najm

Licensed Realtor | VA Loan Officer | Former Home Inspector

2026 Edition • Serving Military Families Since 2005

Table of Contents

Welcome & How to Use This Guide	3
Section 1: Understanding the DC Metro Area	4
Section 2: Best Locations by Military Base	6
Section 3: BAH & Affordability Guide	12
Section 4: School Districts Guide	16
Section 5: VA Loan Mastery	19
Section 6: Home Buying Timeline	23
Section 7: Commute Intelligence	26
Section 8: Neighborhood Profiles	29
Section 9: Common Pitfalls to Avoid	33
Section 10: DC Area Living Guide	36
Section 11: Comparison Charts & Tools	39
Section 12: Frequently Asked Questions	42
Section 13: Resources & Contacts	45

Welcome to Your PCS Guide

Congratulations on your orders to the DC metro area!

Whether you're heading to the Pentagon, Fort Belvoir, Quantico, Andrews, or Fort Meade, you're about to experience one of the most unique military duty stations in the country. This guide contains everything I wish every PCS family knew before starting their home search.

Who I Am & Why I Created This Guide

I'm Joseph Najm, and I've spent over 20 years helping military families navigate PCS moves to the DC metro area. What makes me different?

- **As your Realtor:** I know every neighborhood, every school boundary, and every commute route
- **As your Loan Officer:** I get you pre-approved in 24-48 hours and close in 21-30 days
- **As a former Home Inspector:** I spot issues during showings before you waste money on inspections

I've helped over 1,000 military families buy homes in this area. This guide contains that experience.

How to Use This Guide

1. **Start with your duty station** (Section 2) to see recommended neighborhoods
2. **Check BAH & Affordability** (Section 3) to understand what you can afford
3. **If you have kids:** Read the School Districts Guide (Section 4) carefully
4. **Review VA Loan Mastery** (Section 5) to maximize your benefits
5. **Understand real commute times** (Section 7)—don't trust Google Maps!
6. **Avoid common mistakes** (Section 9) that cost families thousands

Section 1: Understanding the DC Metro Area

The Washington DC metro area spans three jurisdictions (Virginia, Maryland, and Washington DC) with dozens of distinct neighborhoods.

Geographic Overview

Northern Virginia (NoVA)

Best For: Pentagon, Fort Belvoir, MCB Quantico

Pros: Excellent schools, close to Virginia bases, Metro access

Cons: Expensive, brutal traffic, vehicle property tax (4-5%)

Maryland

Best For: Fort Meade, Andrews AFB, Pentagon (via Metro)

Pros: No vehicle property tax, good schools, more affordable

Cons: Longer commute to Virginia bases

Washington, DC

Best For: Pentagon (Metro), urban lifestyle

Pros: Walkable, Metro everywhere, cultural attractions

Cons: Very expensive, small spaces, mixed public schools

Major Military Installations

Installation	Location	Personnel
Pentagon	Arlington, VA	~23,000
Fort Belvoir	Fairfax County, VA	~45,000
MCB Quantico	Quantico, VA	~12,000
Joint Base Andrews	PG County, MD	~20,000
Fort Meade	Anne Arundel, MD	~50,000

Cost of Living Overview

Area	Median Price	Property Tax	Vehicle Tax
Arlington, VA	\$725,000	1.01%	4.2%
Fairfax County, VA	\$625,000	1.15%	4.2%
Prince William, VA	\$475,000	1.12%	3.7%
Howard County, MD	\$525,000	1.01%	None
Prince George's, MD	\$400,000	1.10%	None
Washington, DC	\$675,000	0.85%	None

Section 2: Best Locations by Military Base

Pentagon Recommendations

Neighborhood	Commute	Median Price	Schools	Affordable For
Arlington (Courthouse)	10-15 min Metro	\$750,000+	10/10	O-5+
Alexandria (Old Town)	20-25 min Metro	\$700,000+	9/10	O-4+
Falls Church	25-30 min drive	\$675,000	10/10	O-4+
Springfield	30-40 min drive	\$525,000	8/10	E-7+, O-2+
Burke	35-45 min drive	\$600,000	9/10	O-3+

🚇 PRO TIP: Metro vs Driving

The Pentagon has its own Metro station. If you live near a Metro station in Arlington or Alexandria, your commute is predictable and stress-free. Driving means dealing with I-395 HOV lanes (requires 3+ people 6-9 AM) or sitting in horrible traffic.

Fort Belvoir Recommendations

Neighborhood	Commute	Median Price	Schools	Affordable For
Lorton	10-15 min	\$575,000	9/10	E-7+, O-3+
Springfield	25-30 min	\$525,000	8/10	E-7+, O-2+
Burke	25-35 min	\$600,000	9/10	O-3+
Woodbridge	25-35 min	\$450,000	7/10	E-6+
Kingstowne	20-25 min	\$550,000	8/10	E-7+, O-2+

MCB Quantico Recommendations

Neighborhood	Commute	Median Price	Schools	Affordable For
Triangle, VA	10-15 min	\$425,000	7/10	E-5+
Stafford (North)	15-20 min	\$425,000	8/10	E-5+
Dumfries	15-20 min	\$450,000	7/10	E-6+
Fredericksburg	25-30 min	\$375,000	7/10	E-4+

⚠️ Quantico's Unique Commute Pattern

Living north (Woodbridge): You fight I-95 traffic going south. Can be 45-60 minutes.

Living south (Stafford, Fredericksburg): Reverse commute! Much easier 15-25 minute drive.

Joint Base Andrews Recommendations

Neighborhood	Commute	Median Price	Schools	Affordable For
Clinton, MD	10-15 min	\$375,000	6/10	E-5+
Fort Washington, MD	15-20 min	\$400,000	7/10	E-5+
Bowie, MD	20-25 min	\$425,000	8/10	E-6+
Crofton, MD	30-35 min	\$500,000	9/10	O-2, E-7+

Fort Meade Recommendations

Neighborhood	Commute	Median Price	Schools	Affordable For
Odenton, MD	10-15 min	\$450,000	8/10	E-6+
Crofton, MD	15-20 min	\$500,000	9/10	O-2, E-7+
Columbia, MD	20-25 min	\$475,000	9/10	E-7+, O-2+
Severn, MD	10-15 min	\$425,000	8/10	E-6+
Ellicott City, MD	25-30 min	\$550,000	10/10	O-3+

Fort Meade Has the Best School Access

Fort Meade is located between Anne Arundel County and Howard County—two of Maryland's top school districts. You can get excellent schools (9-10/10) with reasonable commutes (15-30 min) and prices more affordable than equivalent school quality in NoVA.

Section 3: BAH & Affordability Guide

2025-2026 BAH Rates for DC Metro Area

Rank	Monthly BAH	Max Home Price*	Realistic Areas
E-4	\$2,514	\$325,000	Fredericksburg, Charles County MD
E-5	\$2,862	\$375,000	Stafford, Waldorf, Clinton
E-6	\$3,141	\$425,000	Stafford, Woodbridge, Bowie
E-7	\$3,345	\$475,000	Prince William, Odenton, Parts of Fairfax
E-8	\$3,585	\$525,000	Springfield, Burke, Crofton, Columbia
O-2	\$3,267	\$450,000	Woodbridge, Odenton, Springfield
O-3	\$3,951	\$575,000	Burke, Springfield, Kingstowne, Columbia
O-4	\$4,449	\$675,000	Falls Church, Alexandria, Fairfax
O-5	\$4,950	\$775,000	Arlington, Alexandria, McLean

*Assumes: VA loan \$0 down, 6.5% rate, property taxes 1.1%, HOA \$150/month, no other debt

⚠ BAH Alone May Not Cover Everything

Example: E-6 buying in Springfield

- BAH: \$3,141/month
- Home price: \$525,000 (median for Springfield)
- Total payment: Mortgage \$2,950 + Taxes \$550 + HOA \$150 + Insurance \$150 = **\$3,800/month**
- **Out-of-pocket: \$659/month (\$7,908/year)**

Property Tax Comparison

Jurisdiction	Tax Rate	Annual on \$500k	Vehicle Tax
Fairfax County, VA	1.15%	\$5,750	4.2% annually
Arlington County, VA	1.01%	\$5,050	4.2% annually
Prince William, VA	1.12%	\$5,600	3.7% annually
Howard County, MD	1.01%	\$5,050	None
Anne Arundel, MD	1.04%	\$5,200	None
Washington, DC	0.85%	\$4,250	None

🚗 Virginia's Hidden Tax—Vehicle Property Tax

Virginia charges 4-5% annually on vehicle value. Maryland and DC don't.

Example: A \$40,000 vehicle in Fairfax = \$1,680/year. Two vehicles = \$3,360/year you wouldn't pay in MD or DC.

Hidden Costs to Budget For

Utilities (Average Monthly):

- Electric: \$120-\$200 (higher in summer)
- Gas (heating): \$80-\$150 (higher in winter)
- Water/Sewer: \$50-\$100
- **Total utilities: \$270-\$490/month**

Maintenance & Repairs (Annual):

- Budget 1-2% of home value per year
- \$500,000 home = \$5,000-\$10,000/year
- Common big-ticket items: HVAC (\$6k-\$10k), Roof (\$8k-\$15k), Water heater (\$1.2k-\$2k)

Section 4: School Districts Guide

Top-Rated School Districts

School District	State	Rating	Best For
Howard County	MD	A+	Fort Meade (#1 in Maryland)
Fairfax County	VA	A+	Pentagon, Belvoir
Falls Church City	VA	A+	Pentagon (all schools 9-10/10)
Arlington County	VA	A	Pentagon
Anne Arundel County	MD	B+	Andrews, Meade (Crofton area 9/10)
Stafford County	VA	B	Quantico (7-8/10 average)

⚠ School Boundaries Change Street-by-Street

Two homes 0.3 miles apart can feed to completely different schools. Never assume school assignments based on neighborhood name!

I verify exact assignments for every home you consider.

Top Elementary Schools (9-10/10)

Northern Virginia:

- Taylor Elementary (Arlington) - 10/10
- Providence Elementary (Fairfax) - 10/10
- Laurel Hill Elementary (Lorton) - 9/10
- Burke Elementary (Burke) - 9/10

Maryland:

- Any Howard County elementary - 9-10/10
- Crofton elementary schools - 9/10
- Severna Park Elementary - 9/10

Top High Schools (9-10/10)

Northern Virginia:

- Thomas Jefferson HS for Science & Technology (Alexandria) - 10/10 - #1 in nation, magnet application required
- Langley High School (McLean) - 9/10
- Lake Braddock Secondary (Burke) - 9/10
- Madison High School (Vienna) - 9/10

Maryland:

- River Hill High School (Howard County) - 10/10
- Centennial High School (Howard County) - 10/10
- Severna Park High School - 9/10

How to Verify School Assignments

1. **Get the exact property address**
2. **Use school district boundary tools:**
 - Fairfax County: <https://boundaries.fcps.edu>
 - Arlington: <https://www.apsva.us/find-your-school>
 - Howard County: <https://hcpss.org/schools/attendance-area-maps>
3. **Check ratings:** GreatSchools.org, Niche.com, SchoolDigger.com
4. **Call me:** I verify assignments for every home

Section 5: VA Loan Mastery

VA Loan Benefits

- **\$0 Down Payment:** Buy a \$600,000 home with zero money down
- **No PMI Ever:** Save \$1,200-\$3,600/year vs. conventional with <20% down
- **Lower Interest Rates:** Typically 0.25-0.50% lower = \$26,000 saved over 30 years on \$500k loan
- **Seller Can Pay Closing Costs:** Up to 4% = up to \$20,000 on \$500k home
- **Reusable Benefit:** Use multiple times throughout career
- **No Prepayment Penalty:** Pay off early without penalties

2025-2026 VA Loan Limits

County	Conforming Limit
Arlington, Fairfax, Alexandria, Loudoun, Prince William	\$806,500
Montgomery, Howard, Prince George's (MD)	\$806,500
Stafford (VA)	\$766,550
Anne Arundel (MD)	\$766,550

If you have full entitlement: You can buy any home with no down payment, regardless of price (as long as you qualify income-wise).

VA Funding Fee Structure

Scenario	Down Payment	Funding Fee	On \$500k Loan
First-time use, Active Duty	0%	2.15%	\$10,750
Subsequent use	0%	3.3%	\$16,500
With 5% down	5%	1.5%	\$7,500
With 10%+ down	10%+	1.25%	\$6,250
10%+ VA disability rating	Any	0%	\$0

Get Your Disability Rating Before Buying

If you have any service-connected injuries, file your VA disability claim BEFORE you buy. Even a 10% rating saves you the funding fee.

Example: 10% disability on \$500,000 purchase = \$10,750 saved

Common VA Loan Myths (DEBUNKED)

MYTH: "Sellers won't accept VA loan offers"

TRUTH: In DC area, VA loans are extremely common. I structure offers to make your VA loan as attractive as conventional financing.

MYTH: "VA loans take longer to close"

TRUTH: I close VA loans in 21-30 days regularly. Because I'm both your Realtor AND loan officer, everything moves faster.

MYTH: "You can only use your VA benefit once"

TRUTH: You can use it multiple times. Sell your home = full entitlement restored.

MYTH: "VA loans require perfect credit"

TRUTH: Most lenders approve with 620+ credit score. Some go as low as 580.

Required Documents for VA Loan

Military Documents:

- Certificate of Eligibility (COE) - I can pull this for you in 24 hours
- Active duty: Current LES
- Veterans: DD-214

Financial Documents:

- Last 2 years W-2s
- Last 30 days pay stubs
- Last 2 months bank statements
- List of debts

Section 6: The Home Buying Timeline

30-Day Expedited Timeline

Week	Action Items
Week 1	Get pre-approved (24-48 hrs), define criteria, start home search, narrow to top 3-5 homes
Week 2	Make offer, negotiate contract, order inspection & appraisal
Week 3	Home inspection, review report, negotiate repairs, appraisal completed, final loan approval
Week 4	Final walkthrough, clear to close, closing day, get keys!

⚠ 30-Day Timeline Requirements

- Get pre-approved within 48 hours
- Be decisive about home selection
- Accept home mostly as-is (minimal repairs)
- Respond to lender requests same day

Success rate: 85% when buyers follow this timeline

60-Day Standard Timeline

- **Weeks 1-2:** Planning & Pre-Approval
- **Weeks 3-4:** Home Search (view 10-15 homes)
- **Week 5:** Make Offer & Execute Contract
- **Weeks 6-7:** Due Diligence (inspection, appraisal, repairs)
- **Week 8:** Final Underwriting & Closing

Making Competitive Offers

What Makes an Offer Strong:

- **Price:** At or above asking in competitive markets
- **Financing:** Loan commitment letter (not just pre-approval)
- **Earnest Money:** \$5,000-\$10,000 shows you're serious
- **Contingencies:** Fewer = stronger offer
- **Closing Timeline:** Match seller's preferred timeline

🔗 The "Appraisal Gap" Strategy

Instead of waiving appraisal contingency entirely (risky), offer appraisal gap coverage:

"Buyer will pay up to \$10,000 over appraised value"

This shows seller you're committed but caps your risk.

Closing Costs (VA Loan)

- VA Funding Fee (2.15%, financed): \$10,750 on \$500k
- Appraisal: \$600-\$800
- Title Insurance: \$1,500-\$2,500
- Prepaid Property Taxes: \$500-\$2,000
- Prepaid Insurance: \$1,200-\$1,800
- **Total (excluding funded fee): \$4,550-\$8,550**

Note: Seller can pay up to 4% toward your closing costs, potentially covering all of this.

Section 7: Commute Intelligence

Why Google Maps Is Wrong

Route	Google Says	Reality (7:30 AM)	Difference
Woodbridge → Pentagon	30 min	75-90 min	+45-60 min
Fredericksburg → Quantico	25 min	45-60 min	+20-35 min
Bowie → Andrews	20 min	35-45 min	+15-25 min
Columbia → Fort Meade	22 min	30-40 min	+8-18 min

△ Rule of Thumb

Add 50-100% to Google Maps times for DC area rush hour (6:30-9:30 AM).

Real Rush Hour Commute Times

To Pentagon (7-9 AM Arrival):

From	Google Maps	Real Time
Arlington (Courthouse)	10 min	15-20 min (Metro)
Alexandria (Old Town)	18 min	25-35 min
Springfield	22 min	30-40 min
Burke	25 min	35-50 min
Woodbridge	30 min	75-90 min

To Fort Belvoir (6:30-8:30 AM):

From	Google Maps	Real Time
Lorton	10 min	12-18 min
Springfield	18 min	25-30 min
Woodbridge	22 min	25-35 min (reverse commute!)

Metro / VRE Guide

Washington Metro (Subway):

- **Best for:** Pentagon commuters
- **Pentagon Lines:** Blue, Yellow (direct station)
- **Pros:** Predictable, stress-free, work during commute
- **Cons:** \$5-\$8/day, parking fills early (arrive by 7 AM)

VRE (Virginia Railway Express):

- **Best for:** Stafford/Fredericksburg to Pentagon or Quantico
- **Fredericksburg Line:** 90 min to Pentagon
- **Pros:** Skip I-95 traffic entirely, comfortable
- **Cons:** Limited schedule (rush hour only)

HOV Lane Strategies

I-395 HOV Lanes:

- Hours: Inbound 6-9 AM (HOV-3 required)
- Time Savings: 30-45 minutes vs. regular lanes
- Strategy: Carpool with 2 coworkers to use HOV

Worst Traffic Bottlenecks

1. **I-95 Springfield Interchange:** Consistently worst in nation. Avoid 6:30-9:30 AM.
2. **I-66 Inside Beltway:** Brutal without HOV or toll
3. **I-495 American Legion Bridge:** Major delays 7-9 AM

Section 8: Neighborhood Profiles

Northern Virginia

Arlington County: Urban, walkable, Metro-accessible. Median: \$725k. Schools: 9/10. Best for Pentagon, young professionals.

Alexandria: Historic charm, waterfront. Median: \$650k. Schools: 7-9/10. Mix of urban and suburban.

Falls Church: Small city, excellent schools (10/10 all levels). Median: \$675k. Family-oriented.

Fairfax County (Burke, Springfield, Annandale): Suburban, family-friendly. Median: \$550-625k. Schools: 8-9/10.

Lorton: Newer developments, close to Belvoir. Median: \$575k. Schools: 8/10. 10-15 min to base.

Prince William County (Woodbridge, Dale City): Affordable, suburban. Median: \$425-475k. Schools: 6-8/10. Good reverse commute to Belvoir.

Stafford/Fredericksburg: Most affordable, Quantico-focused. Median: \$375-425k. Schools: 7-8/10.

Maryland

Montgomery County (Bethesda, Silver Spring): Urban suburbs, Metro access. Median: \$575k. Schools: 7-9/10. No vehicle tax.

Prince George's County (Clinton, Bowie): Affordable, Andrews-focused. Median: \$380-425k. Schools: 6-8/10.

Anne Arundel County (Crofton, Severna Park, Odenton): Excellent schools, family-friendly. Median: \$475-525k. Schools: 9/10. Best for Meade/Andrews.

Howard County (Columbia, Ellicott City): #1 school district in MD. Median: \$500-575k. Schools: 10/10. 20-25 min to Fort Meade.

Washington, DC

Capitol Hill / Navy Yard: Urban, walkable, Metro access. Median: \$700k+. Schools: 5-8/10 public. Best for Marine Barracks, Pentagon (Metro).

Section 9: Common Pitfalls to Avoid

Top 10 Mistakes

1. Trusting Google Maps

The Mistake: Buying based on "30-minute commute" estimate

The Reality: Actually 75-90 minutes in rush hour

The Fix: Add 50-100% to Google estimates, drive it yourself during rush hour

2. Assuming School Boundaries

The Mistake: Buying in "Springfield" for schools without verifying exact assignment

The Reality: Your street feeds to 6/10 school, not 9/10

The Fix: ALWAYS verify exact school assignments before making offer

3. Maxing Out Budget

The Mistake: Spending full approval amount

The Reality: House poor, struggling with bills

The Fix: Leave \$500-1,000/month cushion beyond housing payment

4. Skipping Inspection

The Mistake: Waiving inspection to win offer

The Reality: Older NoVA homes have aluminum wiring, polybutylene plumbing

The Fix: NEVER waive inspection. I attend every one.

5. Ignoring HOA Rental Rules

The Mistake: Not checking if you can rent when you PCS

The Reality: Can't rent, stuck paying 2 housing payments

The Fix: Review HOA docs BEFORE making offer

6. Ignoring Flood Zones

The Mistake: Not checking FEMA flood maps

The Cost: Mandatory flood insurance \$500-3,000/year

The Fix: Check flood maps, avoid Zone A/AE

7. Falling for "Up and Coming" Areas

The Mistake: Buying in gentrifying neighborhood

The Reality: Gentrification takes 10-20 years, you'll PCS before seeing value

The Fix: Buy in established neighborhoods with proven track records

8. Appraisal Gaps Without Coverage

The Mistake: Offering \$50k over asking without gap coverage

The Fix: Include: "Buyer will pay up to \$X over appraised value"

9. New Construction Delays

The Mistake: Believing builder's timeline

The Fix: Add 3-6 months buffer, include cancellation contingency

10. Not Planning for Next PCS

The Mistake: Buying as if you'll be here forever

The Fix: Buy in areas popular with military families (easier resale/rental)

Section 10: DC Area Living Guide

Temporary Lodging

- **Extended Stay Hotels:** \$80-180/night (Residence Inn, TownePlace Suites)
- **Corporate Housing / AirBnB:** \$2,000-5,000/month
- **Base Lodging:** \$50-90/night (book ASAP when you get orders)

Gate Delays at Installations

- **Fort Belvoir:** 10-20 minutes at peak (7-8 AM)
- **MCB Quantico:** 15-25 minutes
- **Joint Base Andrews:** 10-20 minutes
- **Fort Meade:** 10-15 minutes

Childcare Costs

- **CDC on Base:** \$100-400/week (waitlists 6mo-1yr, get on list ASAP)
- **Private Daycare:** \$300-500/week
- **In-Home Daycare:** \$200-350/week
- **Nanny:** \$720-1,000/week full-time

DMV & Vehicle Registration

Virginia:

- Must get VA license within 60 days
- Register vehicle within 30 days
- Personal property tax on vehicles (4-5% annually)
- *Military can keep home state registration/license*

Maryland:

- 60 days for license and registration
- NO personal property tax on vehicles
- *Military can keep home state credentials*

Spouse Employment Hubs

- **Federal Government:** Hiring preference for military spouses
- **Defense Contractors:** Reston, Tysons, Arlington, Bethesda. Prefer clearances.
- **Healthcare:** Inova, MedStar, VCU Health, Walter Reed

Section 11: Comparison Charts & Decision Tools

Northern Virginia vs Maryland vs DC

Factor	Northern VA	Maryland	Washington DC
Median Price	\$600,000	\$475,000	\$650,000+
Property Tax	1.0-1.15%	1.0-1.1%	0.85%
Vehicle Tax	YES (4-5%)	NO	NO
Schools	Excellent (8-10/10)	Good-Excellent (7-10/10)	Mixed (5-8/10)
Pentagon Commute	15-40 min	30-50 min (Metro)	15-25 min (Metro)
Best For	Pentagon, Belvoir, Quantico	Andrews, Meade	Pentagon (Metro), Urban

Rent vs Buy Decision Matrix

Factor	Buy If...	Rent If...
Tour Length	3+ years	Less than 3 years
Future Plans	Will keep as rental when you PCS	Want to sell and move on
Market Knowledge	Confident in area/neighborhood	Still learning the area
BAH Coverage	BAH covers most of payment	BAH fully covers rent

Traditional Agent vs The VA Home Team

Service	Traditional	VA Home Team
Real Estate	✓	✓
VA Loan Officer	Separate person	✓ Same person (me)
Pre-Approval Speed	5-7 days	✓ 24-48 hours
Home Inspector	Separate person	✓ Former inspector (me)
Closing Timeline	30-45 days	✓ 21-30 days
Coordination	3 people	✓ 1 person (seamless)

Section 12: Frequently Asked Questions

Q: I'm reporting to the Pentagon. Should I live in Virginia or Maryland?

A: Virginia gives you better commute options. Arlington and Alexandria are 15-25 minutes. Maryland requires Metro transfer and takes 30-40 minutes. However, Maryland has no vehicle property tax.

Q: How bad is DC traffic really?

A: It's consistently rated worst in the nation. I-95, I-395, and I-66 are parking lots during rush hour. Always add 50-100% to Google Maps estimates.

Q: Can I commute from Fredericksburg to the Pentagon?

A: Only via VRE train (90 minutes). Driving is 2+ hours each way during rush hour.

Q: Are DC area public schools really that good?

A: Yes—Fairfax County, Arlington, Falls Church, and Howard County MD have some of the best public schools in the nation. However, it varies dramatically by specific school.

Q: How do I know which school my child will attend?

A: Use the school district's boundary tool. Never trust neighborhood reputations. I verify exact assignments for every home.

Q: Will sellers accept my VA loan offer?

A: Yes. VA loans are extremely common in DC area. I structure offers with loan commitment letters that make you as attractive as conventional buyers.

Q: How much can I borrow with a VA loan?

A: No maximum if you have full entitlement. You can buy any home you qualify for income-wise.

Q: Do I have to pay the funding fee?

A: Not if you have 10%+ VA disability rating. This saves \$10,000+ on typical purchase.

Q: I have 45 days until my report date. Can I buy in time?

A: Yes, if you act immediately. I can close in 30 days if you're decisive and responsive.

Q: Can I buy a home remotely?

A: Absolutely. I conduct live virtual tours using Meta smart glasses and handle everything remotely with digital signatures.

Q: Will my BAH cover my entire house payment?

A: In many DC neighborhoods, no. BAH is high but so are home prices. Many families need to supplement BAH with base pay.

Q: Should I rent or buy?

A: Buy if you'll be here 3+ years or plan to keep as rental. Rent if less than 3 years or uncertain about area.

Q: What's the deal with Virginia's vehicle property tax?

A: Virginia charges 4-5% annually on vehicle value. A \$40,000 car = \$1,600-2,000/year. Maryland and DC don't have this tax.

Section 13: Resources & Contacts

The VA Home Team Contact Information

Joseph Najm

Licensed Realtor | VA Loan Officer (NMLS #2642547) | Former Home Inspector

Phone: 703-786-3368 (call or text)

Email: TheVAHomeTeam@gmail.com

Website: www.TheVAHomeTeam.com

Office:

The VA Home Team, LLC
43793 Churchill Glen Drive
South Riding, VA 20152

Mortgage Company:

Guardian Mortgage, Inc. (NMLS #198299)
Licensed in VA, MD, DC

Pre-Approval Portal:

<https://prod.lendingpad.com/guardian-mortgage-inc-202501271110/pos>

School District Websites

Virginia:

- Fairfax County: www.fcps.edu | Boundaries: <https://boundaries.fcps.edu>
- Arlington: www.apsva.us | Find School: <https://www.apsva.us/find-your-school>
- Alexandria: www.acps.k12.va.us

Maryland:

- Howard County: www.hcpss.org | Maps: <https://hcpss.org/schools/attendance-area-maps>
- Anne Arundel: www.aacps.org
- Montgomery County: www.montgomeryschoolsmd.org

Installation Housing Offices

- Pentagon Housing: 703-695-3361
- Fort Belvoir Housing: 703-806-3700
- MCB Quantico Housing: 703-784-5564
- Joint Base Andrews Housing: 240-857-0001
- Fort Meade Housing: 301-677-6289

VA Loan Resources

- VA Home Loans: www.va.gov/housing-assistance
- COE Portal: www.ebenefits.va.gov
- DFAS BAH Calculator: www.defensetravel.dod.mil/site/bahCalc.cfm

Transportation

- Washington Metro: www.wmata.com
- VRE: www.vre.org
- Traffic: www.511virginia.org | www.chart.maryland.gov

Military Family Support

- Military OneSource: www.militaryonesource.mil | 800-342-9647
- Blue Star Families: www.bluestarfam.org
- USO Metro: www.usometro.org

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