MILITARY HOME BUYER'S GUIDE

VA Loans, Relocation, and What to Expect in Southern Maryland



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Born and raised here. Serving those who serve.

A NOTE FROM JAMES

As a long-time resident of Maryland and someone who grew up in a military home, I take pride in taking care of those who keep us safe. I know firsthand that a military move comes with its own set of hurdles and puts real stress on the family. I am here to help you avoid the pitfalls and frustrations that come with relocating to Southern Maryland so you can focus on the things that matter.

My stepfather retired from the Navy. That is not a sales angle. It is why military families are personal to me, not just a client category. I have been doing this since 2011 and I tour out-of-town military buyers on weekends because I know that PCS timelines do not wait for business hours.

This guide covers what you need to know before you talk to a lender, what questions to ask, and where military buyers run into problems. Read it before your first call and bring it to the conversation.

Born and Raised Here Charles, Calvert, and St. Mary's Counties. This is home, not just a market.	**Military Connection** Stepfather retired Navy. I tour buyers on weekends. PCS timelines respected.	**Two Licensed Pros** James + Aimee, licensed exec assistant. Two sets of eyes on every transaction.

VA LOAN BASICS: WHAT YOU NEED TO KNOW

The VA loan is one of the strongest financing tools available anywhere in real estate. No down payment required in most cases, no private mortgage insurance (PMI), and competitive rates. But it works differently from a conventional loan and there are things to know before you start.

Certificate of Eligibility	Your COE proves to the lender that you qualify for VA financing. You can get it online through the VA eBenefits portal, your lender can often pull it directly, or your discharge paperwork (DD-214) is the backup. Get this in hand early.
Funding Fee	The VA charges a one-time funding fee instead of monthly PMI. For a first-time VA loan use with no down payment, the fee is 2.15% of the loan amount (2026 rate). It can be rolled into the loan. Veterans with a service-connected disability rating are exempt.
No PMI	Unlike FHA or conventional loans under 20% down, VA loans carry no monthly private mortgage insurance. This saves hundreds of dollars per month on most Southern Maryland purchases.
VA Appraisal and MPR	The VA requires its own appraisal. The appraiser checks Minimum Property Requirements (MPR) in addition to value. Common flags: roof condition, peeling paint on pre-1978 homes, missing handrails, broken HVAC. Budget time for this step.
Occupancy Requirement	VA loans require the borrower to intend to use the home as a primary residence. You must occupy within a reasonable time after closing, typically 60 days. Military deployment is an exception recognized by the VA.

Pro tip: Not all lenders are equally experienced with VA loans. A lender who does VA loans every day will catch issues early that a less experienced lender misses at the closing table. Ask how many VA loans they close per month. A good number is 20 or more.

KEEPING YOUR FIRST HOME AND USING VA AGAIN

This is one of the most common questions I get from active-duty buyers moving back from an overseas assignment. You already used your VA entitlement on a home you are keeping as a rental. Can you use VA again on a new primary residence? Yes, in most cases. Here is how it works.

Full Entitlement vs. Partial Entitlement

Every eligible veteran has a basic entitlement of $36,000 plus an additional entitlement (called bonus entitlement). When you have an active VA loan on a home you are keeping, your entitlement is split. The portion tied to the first home is not available for the second purchase. The remaining portion is what you work with.

	Anne Arundel / Howard / PG County	Calvert / Charles County
VA county loan limit	$1,209,750	$806,500
Max entitlement (25% of limit)	$302,438	$201,625
Minus entitlement used on first home (example: $250K loan)	minus $62,500	minus $62,500
Remaining entitlement	$239,938	$139,125
Max loan with no down payment (remaining entitlement x 4)	$959,752	$556,500

Key point: If the home you want to buy costs more than your no-down-payment ceiling, you can still use VA. You just need to put down 25% of the difference. You do NOT need 20% down like a conventional second home loan. The VA does not treat this as a second home. Occupancy is what matters.

Rental Income from the First Home

If you plan to rent the home you are leaving, some lenders will count that rental income toward your debt-to-income ratio, which helps you qualify for a larger loan on the new property. You typically need a signed lease and may need to show reserves. Ask your lender about their specific policy on this early.

COMMON PITFALLS FOR MILITARY BUYERS

These are the issues I see military buyers run into most often. Reading this list before you start the process is worth an hour of your time.

Condo VA approval

If you want a condo, the condo project itself must be on the VA-approved list, not just the individual unit. Many popular condo communities are NOT VA approved. Check the VA condo approval list before you fall in love with a unit.

Choosing the wrong lender

VA loan guidelines are more complex than conventional. A lender who does VA loans every day will close faster, flag fewer surprises, and know the rules around partial entitlement. Shop for VA experience, not just rate.

Orders shifting mid-transaction

If your orders change while you are under contract, that does not automatically void the deal. SCRA (Servicemembers Civil Relief Act) provides protections. Tell me immediately if orders change so we can communicate with the seller before it becomes a crisis.

Rental income timing

Lenders have different rules about when rental income from your prior home counts toward your DTI. Some require a lease in place before closing. Plan ahead if you are counting on that income to qualify.

HOA restrictions on rentals

If there is any chance you will be PCS'd again and want to rent the property, check the HOA bylaws before you buy. Some communities restrict short-term or even long-term rentals. This is a non-starter if you are an active-duty buyer.

BAH gap and payment shock

BAH covers housing costs but the amount is based on your rank and duty station. Know your exact BAH rate for your duty station before you build your purchase budget. Run the numbers on your actual monthly payment before you go under contract — rates change and what is comfortable on paper can feel different on closing day.

VA appraisal coming in low

VA appraisers are conservative. If the appraisal comes in below purchase price, you have options: negotiate the price down, cover the gap in cash, or walk. We build contract language that protects you on this.

QUESTIONS TO ASK YOUR LENDER

Most military buyers find a lender through USAA or Navy Federal first. Both are solid. Local lenders who specialize in VA can sometimes close faster and have more flexibility on partial entitlement scenarios. Ask all of these questions before you commit.

- How many VA loans do you close per month?
- Have you worked with partial entitlement (active VA loan on a prior property)?
- Do you count rental income from my prior home in my DTI, and what do you need to do that?
- What is my maximum loan amount given my remaining entitlement?
- Will I need to make a down payment given my loan amount and remaining entitlement?
- What is your current VA 30-year fixed rate and is it locked today or at closing?
- What are your total lender fees (origination, underwriting, processing)?
- What is your typical timeline from application to clear-to-close for VA loans?
- Do you handle the COE pull in-house, or do I need to get it separately?
- What documents do you need from me to get a pre-approval letter this week?
- Will the funding fee be financed into the loan or paid at closing?
- If my orders change during the transaction, what is your process?

Before you commit to a lender: Get a Loan Estimate from at least two lenders within the same 24-hour window. Your credit is only pulled once (under rate shopping rules) if the pulls happen within 45 days. Compare the APR, not just the rate.

BEFORE WE TALK: QUESTIONS I WILL ASK YOU

When you call me, I am going to ask you the following. Having these answers ready makes our first conversation much more useful. I will not waste your time on basics if you come prepared.

Duty station and arrival	Fort Meade, Andrews, or somewhere else? What is your reporting date?
Report-by date	How much runway do we have? PCS timelines are real and I work around them.
Work location for spouse	Arlington commute adds 30 to 90 minutes each way depending on where you land. That changes where we look.
Budget range	What monthly payment is comfortable? I will back that into a purchase price.
BAH rate	What is your BAH rate for your rank and duty station? This sets the ceiling.
Down payment available	Cash available beyond the funding fee, in case we need it for partial entitlement.
Prior VA loan	Do you have an active VA loan on a property you are keeping? If yes, what was the original loan amount?
COE pulled yet	Do you have your Certificate of Eligibility in hand?
Pre-approved	Are you pre-approved, or do you need a lender recommendation?
Timeline to close	When do you need to be in the home? A hard date changes our strategy.
Must-haves	Bedrooms, yard, commute max, school district priorities.
Property type	Single family only, or open to townhome or condo? (Note: condo has VA approval requirements.)

SCRA PROTECTIONS AND MILITARY RESOURCES

- **Interest rate cap:** SCRA caps interest rates at 6% on pre-service debts during active duty.
- **Lease termination:** Military members can terminate a residential lease without penalty with 30 days notice plus a copy of orders, when you receive PCS orders or deployment orders of 90 days or more.
- **Foreclosure protection:** A court must approve any foreclosure on a property owned by an active-duty servicemember. Lenders cannot foreclose without a court order.
- **Early lease termination** applies to the departing duty station, not the new one. You break the old lease; you sign a new one at the new location.

KEY RESOURCES

VA COE (Certificate of Eligibility)	va.gov/housing-assistance/home-loans/how-to-apply
VA Condo Approval List	vip.vba.va.gov/portal/VBAH/VBAHome/condopudsearch
BAH Calculator (MyArmyBenefits)	myarmybenefits.us.army.mil (also at: militarypay.defense.gov/BAH)
SCRA Information	servicemembers.gov
Consumer Financial Protection Bureau (military)	consumerfinance.gov/consumer-tools/military-financial-life-cycle
HUD Housing Counseling	answers.hud.gov/housingcounseling/s/
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READY TO START YOUR SEARCH?



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Born and raised in Southern Maryland.

Military family. 14+ years. Call or text anytime.

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