

Ultimate DMV GUIDE

WASHINGTON, D.C. | MARYLAND | VIRGINIA



NEIGHBORHOODS | LIFESTYLE | MOVING TIPS | LOCAL FAVORITES

Welcome TO DMV



Hi, I'm Shaquia Peace

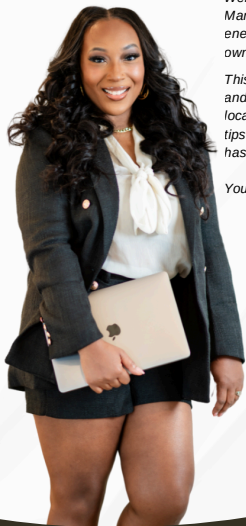
Welcome to the DMV! This region, covering D.C., Maryland, and Virginia, has a little bit of everything: city energy, suburban comfort, and plenty of spots to call your own.

This guide gives you a look at what it's like to live, work, and explore the DMV, from popular neighborhoods and local favorites to parks and community spots. It's full of tips and insights to help you enjoy everything this region has to offer.

Your DMV adventure starts here!

WHO THIS GUIDE IS FOR:

- 1 First-time buyers and renters new to the DMV
- 2 Military families on PCS orders to the area
- 3 Out-of-state relocators exploring where to live
- 4 Anyone who wants to move with confidence & clarity



What is DMV?

DMV stands for **District of Columbia, Maryland, and Virginia**. It refers to the greater metropolitan area surrounding Washington, D.C., including nearby suburbs in Maryland and Virginia.

Although these are three separate jurisdictions, they operate as one connected region. Many residents live in one area and commute daily to another for work, school, or entertainment.



WASHINGTON D.C.

Fast-paced, walkable, and close to everything

- Apartments, condos, townhomes
- Public transit and nightlife
- Museums, monuments, government offices

Great for: young professionals, city lovers, government workers



MARYLAND

Comfortable neighborhoods with more space

- Larger homes for your budget
- Top-rated schools and parks
- Diverse communities

Great for: families, first-time buyers, quieter living with easy D.C. access



VIRGINIA

Convenient, growing, and job-focused

- Strong tech and corporate job market
- Mix of urban + suburban options
- Often newer developments

Great for: commuters, professionals, and buyers seeking value and convenience





Quick COMPARISON

Living in the DMV means choosing between three distinct lifestyles within one connected metropolitan area. **Washington, D.C.** offers vibrant city energy and unmatched walkability but comes with higher housing costs. The suburbs of **Maryland** are known for their family-friendly neighborhoods and extra space for your budget, while **Virginia** provides a balanced mix of value, convenience, and strong job access.

CATEGORY	WASHINGTON D.C.	MARYLAND	VIRGINIA
Cost of living	Highest	Moderate	Moderate - Lower
Average Home Price	\$650,000+	\$450,000–\$550,000	\$400,000–\$500,000
Average Rent (1BR)	\$2,400–\$3,000/mo	\$1,800–\$2,200/mo	\$1,600–\$2,000/mo
Property Tax Rate	0.55%	1.07%	0.75%
Income Tax Rate	Up to 10.75%	Up to 5.75%	Up to 5.75%
Homeowner's Insurance	\$900–\$1,200/yr	\$1,100–\$1,400/yr	\$1,000–\$1,300/yr
Commute Times	Short/Walkable	20–45 mins avg	20–40 mins avg
Landlord-Tenant Laws	Very tenant-friendly, strict rent control	Moderate tenant protections, no statewide rent control	More landlord-friendly, limited rent control
Home Prices	Smaller, pricier condos & townhomes	More space for your money	Best value for size & newer homes
Main Attractions	Smithsonian, National Mall, Capitol Hill, Georgetown	National Harbor, Annapolis, Chesapeake Bay, BWI access	Mount Vernon, Manassas Battlefield, Old Town Alexandria, Amazon HQ2
Lifestyle Vibes	Urban, fast-paced, nightlife	Suburban, family-focused, quieter	Balanced, modern, commuter-friendly
School Ratings	Mixed, varies by district	Highly rated suburban schools	Top-rated schools, esp. Fairfax County

Pros and Cons OF MOVING HERE

Here's a quick look at the benefits and challenges of living in Washington, DC, Maryland, and Virginia. Knowing the pros and cons can help you choose the best neighborhood and make your relocation smoother.



- **Strong Job Market:** Federal government, tech, and healthcare industries provide many career opportunities.
- **Excellent Schools:** Highly rated public and private schools, especially in Northern Virginia and Montgomery County, MD.
- **Cultural & Lifestyle Options:** Museums, theaters, festivals, diverse dining, nightlife, and outdoor activities.
- **Public Transportation:** Extensive Metro and bus systems make commuting easier without a car in some areas.
- **Scenic Parks & Outdoor Spaces:** Access to Rock Creek Park, Great Falls Park, Patapsco Valley State Park, and the National Mall.
- **Historic & Iconic Sites:** Living near monuments, memorials, and historic neighborhoods gives unique experiences.

PROS



- **High Cost of Living:** Housing, utilities, and daily expenses are higher than the national average, especially in D.C., Arlington, and Bethesda.
- **Traffic & Commute:** Major highways and streets can be congested during rush hours.
- **Crowds & Tourists:** Popular areas in D.C. (National Mall, Georgetown, museums) can get crowded.
- **Weather Extremes:** Hot, humid summers and occasional snow in winter can be challenging.
- **Variable Safety:** Neighborhood safety varies by area; some parts of D.C. and inner suburbs require caution.
- **Limited Parking:** Particularly in D.C. and some urban areas, parking is expensive or scarce.

CONS



Living in WASHINGTON DC

Washington D.C. is the heartbeat of the nation, a world class city where history, politics, and culture come together. It's one of the most walkable and transit friendly cities in America, with a vibrant restaurant, nightlife, and arts scene. D.C. attracts professionals and creatives who enjoy a fast paced, connected urban lifestyle where everything is close by.

LIFESTYLE SNAPSHOT

URBAN LIFESTYLE

Life in D.C. is fast-paced and lively, with many cultural, dining, and social options. The city blends historic landmarks with modern developments, creating a unique urban environment. Residents enjoy festivals, museums, and year-round events that enrich daily life.

CONDO/TOWNHOME LIVING

Condos and townhomes offer convenient, low-maintenance living with modern amenities. Many buildings feature gyms, rooftop terraces, and secure entrances. Townhomes provide extra space while keeping residents close to city conveniences.

WALKABILITY

D.C. consistently ranks among the top 5 most walkable cities in the U.S. Most neighborhoods score 90+ on Walk Score, meaning daily errands, restaurants, and transit are all within easy walking distance.

IDEAL RESIDENTS

D.C. is ideal for young professionals and government workers. Its central location offers easy access to jobs and career opportunities. Vibrant neighborhoods provide abundant networking, cultural, and social experiences.

Best DC NEIGHBORHOODS



CAPITOL HILL

It is historic and charming neighborhood known for its tree-lined streets, classic rowhouses, and proximity to the U.S. Capitol. It offers a calm, family-friendly atmosphere with local markets, parks, and easy Metro access, making it ideal for residents who want a traditional D.C. feel. Average rent is around \$3,000 per month, while home prices typically hover near \$695,000.



NAVY YARD

Navy Yard is a modern, waterfront neighborhood that's rapidly growing, with new condos, restaurants, and outdoor spaces along the Anacostia River. It's popular with young professionals who enjoy a lively urban vibe, especially around Nationals Park. Average rent is about \$2,800 per month, and homes usually cost around \$610,000.



SHAW

Shaw is a vibrant and culturally rich neighborhood filled with trendy restaurants, bars, and music venues. Known for its urban energy and historic rowhouses, it attracts young professionals and creatives who enjoy nightlife and a walkable city lifestyle. Average rent is roughly \$2,850 per month, and homes are priced around \$550,000.

GEORGETOWN

Georgetown is a historic and upscale neighborhood famous for its cobblestone streets, boutique shops, and waterfront charm. It offers a sophisticated atmosphere with scenic views, ideal for those who value elegance and tradition. Rent averages about \$2,300 per month, while home prices often exceed \$1.4 million.



Living in MARYLAND

Maryland is where city energy, suburban comfort, and coastal charm meet, all within a short drive of each other. With top-ranked schools, high incomes, and easy access to Washington, D.C., it's the perfect choice for families and professionals who want more space without sacrificing opportunity.

FACTS ABOUT MARYLAND

FOOD AND CULTURE

Home of the famous blue crab, Old Bay seasoning, and a thriving food scene from Baltimore's Inner Harbor to the Eastern Shore

TOP-RANKED SCHOOLS

Seven school districts rank in the national top 100, making Maryland a top pick for families with children

OUTDOOR LIFE

Chesapeake Bay sailing, hiking in the Catoctin Mountains, and beach access at Ocean City, all within 1–2 hours

EASY DC ACCESS

MARC train gets you to Union Station in under an hour; Metro serves key suburbs like Silver Spring and Bethesda

SUBURBAN SPACE

More square footage for your dollar compared to D.C., with charming towns like Annapolis, Rockville, and Columbia



Best Maryland AREAS



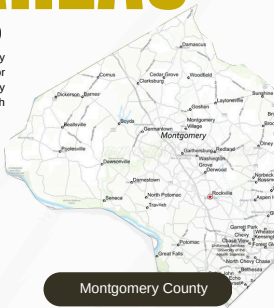
Prince George's County

A suburban county with easy access to D.C., ideal for commuters. Home to family-friendly towns like Bowie and Laurel with parks and shopping.

Bowie is a quiet, family-oriented town with excellent schools and numerous parks. Its close proximity to D.C. makes it ideal for those who want suburban comfort with city access.



BOWIE



Montgomery County

Known for top schools and safe neighborhoods. Towns like Silver Spring offer a mix of urban amenities and suburban comfort.

Laurel offers affordable suburban living with easy commuting routes to D.C. and Baltimore. It also has a strong sense of community and recreational opportunities for families.



LAUREL



SILVER SPRING

Silver Spring combines urban convenience with suburban charm, offering shopping, dining, and cultural attractions. It's a hub for young professionals and families looking for an active lifestyle.

Annapolis is Maryland's historic capital with beautiful waterfronts and colonial architecture. It's famous for the U.S. Naval Academy and a vibrant downtown filled with restaurants and boutique shops.



ANNAPOLIS

Living in VIRGINIA

Moving to Virginia offers a balance of opportunity, history, and comfortable living. With its close proximity to Washington, D.C., residents benefit from strong job markets and diverse communities. Virginia is a popular choice for families and professionals seeking both convenience and quality of life.



WHAT TO EXPECT

1 RICH HISTORY AND CULTURE

- Mount Vernon – George Washington's estate offering a living look into colonial American history.
- Civil War Legacy – Manassas Battlefield preserves the stories of a nation divided and rebuilt.
- Living Culture – Old Town Alexandria and Arlington honor the region's heritage through streets and memorials.

2 GROWING POPULATION AND ECONOMY

- Data Center Capital – The world's largest data center hub, powering a vast share of global internet traffic.
- Tech & Government Hub – Major tech firms and government contractors fuel a thriving local economy.

3 COST OF LIVING

- The cost of living is slightly higher than the national average, especially in urban areas.
- Housing prices vary widely depending on the location, with rural areas being more affordable.

4 OUTDOOR LIFESTYLE

- Virginia offers diverse natural scenery from beaches to mountains.
- Outdoor destinations include Shenandoah National Park and parts of the Appalachian Trail.



Must visit places in **VIRGINIA**



ARLINGTON

Close to Washington, D.C., Arlington offers an urban-suburban mix with walkable neighborhoods, modern condos, and easy Metro access. Home prices are higher, but you're paying for convenience, short commutes, and a lively young-professional vibe.



ALEXANDRIA

Known for its historic charm and waterfront views, Alexandria blends character with city accessibility. Pricing ranges from upscale townhomes to apartments, making it great for those who want culture, dining, and a more relaxed atmosphere near D.C.



WOODBIDGE

Woodbridge is more affordable and suburban, offering larger homes and newer developments for your budget. It's ideal for families who want extra space and shopping conveniences, and is home to Potomac Mills, one of the area's largest shopping destinations, though commutes can be longer.



FAIRFAX

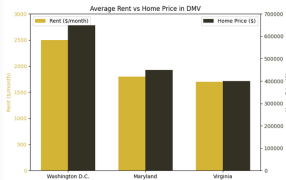
Fairfax provides a balanced suburban lifestyle with strong schools, parks, and established neighborhoods, and is home to some of the area's top-rated schools. Prices are moderate to high, but you get more space and a family-friendly environment while staying close to major job centers.



ASHBURN

Ashburn is known for its diverse community, top-rated schools, and major data centers, along with master-planned neighborhoods, modern homes, and convenient access to Dulles Airport and nearby job centers.

Cost of Living BREAKDOWN



UTILITIES

- **Washington, D.C.:** Slightly higher utility costs due to older buildings and dense urban living. Efficiency upgrades are less common in apartments.
- **Maryland:** Moderate costs; many suburban homes are newer and more energy-efficient, which can save money long-term.
- **Virginia:** Generally the lowest utility costs thanks to modern insulation, newer homes, and less urban congestion.

TRANSPORTATION

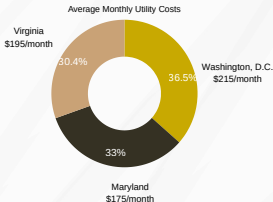
- **Washington, D.C.:** Public transit is widely used, with a monthly metro pass around \$150. Traffic congestion can make car commuting slower and more expensive.
- **Maryland:** Commuters often rely on a combination of cars and MARC train services. Monthly costs average \$200 including fuel, parking, or transit passes.
- **Virginia:** Car ownership is common; average monthly costs are about \$180 including gas, insurance, and occasional tolls. Some areas have commuter rail access to D.C.

RENT VS. BUYING A HOME

Washington, D.C.: Renting is often more practical due to high home prices and limited space.

Maryland: Offers a balance; buying can be worthwhile in suburban areas, while renting remains flexible.

Virginia: Generally more affordable, making buying a home a strong long-term option for most residents.



TAXES

- **Washington, D.C.:** High income and property taxes, which contribute to overall living costs.
- **Maryland:** Moderate state income taxes and property taxes. Some counties offer lower rates, making it attractive for families.
- **Virginia:** Moderate taxes overall, with certain suburban counties having slightly lower property taxes than Maryland and D.C.; however, Virginia also charges an annual personal property tax on vehicles, meaning your car is taxed each year.

RENTING VS. BUYING

in DMU

WHEN RENTING MAKES SENSE?

- Ideal for short-term stays or flexible living (students, young professionals, people in transition).
- Avoids large upfront costs like down payments, closing fees, and property taxes.
- Convenient in areas with high housing costs, like D.C., where buying a home may not be financially practical.
- Offers flexibility to move closer to work, school, or lifestyle hubs without worrying about selling a house.

WHEN BUYING WINS?

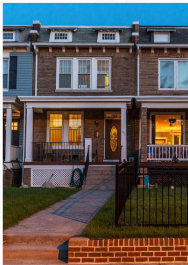
- Makes sense if you plan to stay 5–7 years or longer, as buying allows equity growth over time.
- Can be cheaper in the long run than renting, especially in suburbs of Maryland or Virginia where home prices are more affordable.
- Offers stability, ability to renovate, and freedom to personalize your space.
- Mortgage payments can sometimes be comparable to or lower than rent, particularly outside urban D.C.

THE INVESTMENT ANGLE

- Buying a home is also a financial investment: homes generally appreciate over time, especially in desirable DMU areas near D.C., tech hubs, or good schools.
- Renting provides short-term flexibility, but you miss out on property value growth.
- For buyers, consider location, school districts, and resale value, these affect how well your investment grows.

Tips

Renting offers flexibility, but buying turns your monthly payments into an investment in your future. Analyze your timeline, finances, and lifestyle will clarify which option truly works best for you.



Washington, D.C. DOWN PAYMENT

ASSISTANCE PROGRAMS

HOME PURCHASE ASSISTANCE PROGRAM (HPAP)	DC OPEN DOORS
<p>DCHFA's HPAP provides first-time homebuyers with up to \$202,000 for a down payment and up to \$4,000 for closing costs, packaged as a separate 0% loan. Bankrate For borrowers with incomes below 80% of AMI, the loan is deferred until the property is sold, refinanced to take out equity, or is no longer their primary residence. Moderate-income borrowers earning between 80% and 110% AMI will have payments deferred for five years with a 40-year principal-only repayment period.</p>	<p>Offered through the DC Housing Finance Agency (DCHFA), this program provides deferred repayable loans for a homebuyer's minimum down payment requirement in addition to below-market interest rates for first trust mortgages. The down payment assistance loan (DPAL) carries 0% interest with no monthly payments, and is due upon sale, transfer, refinance, or when the property is no longer the primary residence, or after 30 years. Dchfa Both first-time and repeat homebuyers are eligible</p>
DC4ME (DC FOR ME)	EMPLOYER-ASSISTED HOUSING PROGRAM (EAHP)
<p>This DCHFA program provides a reduced mortgage interest rate for qualified D.C. government employees, plus the option to get 3% of the home price in down payment assistance as a 0% deferred loan. At least one borrower must be an eligible D.C. government employee and must complete a homebuyer education class.</p>	<p>Loans down payment and closing cost assistance to eligible District government employees who are first-time homebuyers. Loans are interest-free, up to \$20,000, plus a matching-funds grant of up to \$5,000. DDS First responders and educators may qualify for extra assistance.</p>
NEGOTIATED EMPLOYEE AFFORDABLE HOME PURCHASE PROGRAM (NEAHP)	DC TAX ABATEMENT PROGRAM
<p>Offers down payment and closing cost assistance for eligible District government employees whose positions are covered by collective bargaining. Assistance ranges from \$3,000 to \$26,500 in the form of a grant, forgiven after ten years if the employee meets the terms of the agreement.</p>	<p>A program for first-time buyers in Washington, D.C. that reduces closing costs through property tax relief. It is primarily income-based, but income limits are waived in underserved areas like low-to-moderate census tracts</p>
VELLUM ADVANTAGE / COMMUNITY REINVESTMENT MORTGAGE	INCLUSIONARY ZONING (IZ) PROGRAM
<p>A specialized low-down-payment mortgage that eliminates private mortgage insurance (PMI), offers below-market 30-year fixed rates, and includes closing cost credits. It can be stacked with HPAP, DC Tax Abatement, or other grants for maximum upfront savings.</p>	<p>A housing lottery for affordable IZ homes for sale (as well as rentals) in most new and some renovated developments in D.C.</p>

Maryland PROGRAMS

1 SITEWIDE MARYLAND PROGRAMS

These are offered through the Maryland Mortgage Program (MMP) and can be used anywhere in the state with approved lenders.

MMP 1ST TIME ADVANTAGE	MMP FLEX LOANS	MMP HOMESTART
<ul style="list-style-type: none"> • 30-year fixed loan for first-time buyers • Down payment help: <ul style="list-style-type: none"> ◦ \$6,000 OR ◦ 3%, 4%, or 5% of loan amount • 0% interest deferred loan (no payments until sale/refi) 	<ul style="list-style-type: none"> • For first-time OR repeat buyers • 30-year fixed rate • Includes down payment and closing cost assistance • Often paired with additional grants 	<ul style="list-style-type: none"> • For low-income buyers • Assistance up to 6% of the loan amount • 0% deferred loan repayable when home sells/refinances
MMP SMARTBUY 3.0	MMP HOMEABILITY	MMP PARTNER MATCH PROGRAM
<ul style="list-style-type: none"> • Helps buyers with student loan debt • Pays off up to 15% of purchase price (max \$20k) toward student loans while buying a home 	<ul style="list-style-type: none"> • For buyers with disabilities • Up to \$45,000 down payment assistance • Deferred 0% loan 	<ul style="list-style-type: none"> • If an employer or nonprofit gives you assistance, the state matches up to \$2,500 in additional funds

2 COUNTY & CITY DOWN PAYMENT PROGRAMS

These are location-specific and can often be layered with the state program.

PRINCE GEORGE'S COUNTY	HOWARD COUNTY	FREDERICK COUNTY	GAITHERSBURG
Pathway to Purchase <ul style="list-style-type: none"> • Up to \$10,000–\$25,000 • 0% interest loan • Often forgiven after several years 	Settlement Down Payment Loan Program (SDLP) <ul style="list-style-type: none"> • Up to \$40,000 assistance • Deferred repayment loan 	Homebuyer Assistance Program <ul style="list-style-type: none"> • Up to \$12,000 	GHALP Program <ul style="list-style-type: none"> • \$12,000–\$25,000 assistance
BALTIMORE CITY	HAGERSTOWN	TAKOMA PARK	HARFORD COUNTY
B-HIP Program <ul style="list-style-type: none"> • Up to \$10,000 forgivable assistance 	Home Store Program <ul style="list-style-type: none"> • Up to \$6,000 assistance 	Home Stretch Program <ul style="list-style-type: none"> • Around \$10,000 assistance (income-restricted) 	Settlement Expense Loan Program <ul style="list-style-type: none"> • Up to \$10,000–\$20,000 depending on location

Maryland PROGRAMS

3 EMPLOYER / PROFESSION PROGRAMS

These programs vary depending on employer partnerships.

HOUSE KEYS 4 EMPLOYEES	FEDERAL HOME LOAN BANK GRANT (FHLB)
<ul style="list-style-type: none">• Employer contributes funds• State may match up to \$2,500	<p>Typical Benefit:</p> <ul style="list-style-type: none">• \$10,000–\$30,000• For teachers, first responders, healthcare workers, etc.• Funds usually open once per year.

4 LENDER OR PRIVATE GRANT PROGRAMS

These change often and depend on lender partnerships.

EXAMPLES:

- Fairway \$7,500 grant
- Chase Homebuyer Grant
- Bank of America down payment grants
- Builder incentives

PROGRAMS BUYERS CAN STACK

A buyer in Maryland can sometimes stack multiple programs like this:

Example stack:

- MMP Advantage → \$6,000
- Prince George's Pathway → \$10,000
- FHLB Grant → \$15,000

Total assistance: **\$31,000**

Virginia DOWN PAYMENT ASSISTANCE PROGRAMS

1 STATEWIDE PROGRAMS

VIRGINIA HOUSING (FORMERLY VHDA)	VIRGINIA HOUSING — PLUS SECOND MORTGAGE
<p>A true grant, meaning it never needs to be repaid. It can be paired with other non-Virginia Housing assistance, but may only be used with eligible Virginia Housing loans. Virginia Housing It provides 2 to 2.5% of the purchase price and can be used with VHDA Fannie Mae, VHDA FHA, and VHDA Conventional Bond loan products.</p>	<p>This program helps qualified first-time and repeat homebuyers eliminate the down payment by pairing a Virginia Housing first mortgage with a second mortgage. It's a 30-year fixed-rate loan available for 3–5% of the purchase price, and allows buyers with credit scores of 680 or higher to finance part of their closing costs.</p>
VIRGINIA DHCD — HOMEOWNERSHIP DOWN PAYMENT & CLOSING COST ASSISTANCE (DPA)	VIRGINIA DHCD — VIRGINIA PILOT DOWN PAYMENT ASSISTANCE PROGRAM
<p>Provides assistance to first-time homebuyers at or below 80% of the area median income (AMI). An eligible homebuyer may receive up to 10% or 15% (within established approved areas) of the sales price, plus up to \$2,500 for closing costs. The maximum assistance is \$40,000. The assistance comes as a deferred loan with no payments or interest during the affordability period.</p>	<p>Provides assistance to first-time homebuyers up to 60% of AMI, also structured as a deferred loan.</p>
VIRGINIA HOUSING — SPARC (SPONSORING PARTNERSHIPS & REVITALIZING COMMUNITIES)	VIRGINIA HOUSING — MORTGAGE CREDIT CERTIFICATE (MCC)
<p>This program provides a 1% mortgage interest rate reduction for buyers purchasing in participating localities such as Alexandria.</p>	<p>Through Virginia Housing, first-time buyers can obtain a mortgage loan, a down payment grant, a mortgage credit certificate, and a free homebuyer education course all in one bundle.</p>

Virginia DOWN PAYMENT ASSISTANCE PROGRAMS

2 LOCAL/REGIONAL PROGRAMS

CITY OF ALEXANDRIA — FLEXIBLE HOMEOWNERSHIP ASSISTANCE PROGRAM (FHAP)	LOUDOUN COUNTY — DOWN PAYMENT/CLOSING COST ASSISTANCE (DPCC) PROGRAM
Buyers may be eligible for a City shared equity loan of up to \$75,000 in down payment and closing cost assistance.	First-time homebuyers can borrow up to 10% of the sales price or \$70,000, whichever is less. Loans are forgivable over a 15-year period with no interest. Applicants must currently live and/or work in Loudoun County for a minimum of six months
LOUDOUN COUNTY — DPCC PLUS PROGRAM	LOUDOUN COUNTY — PUBLIC EMPLOYEE HOMEOWNERSHIP GRANT (PEG)
One of four loan assistance programs in Loudoun County for moderate-income, first-time homebuyers, alongside the DPCC, Public Employee Homeownership Grant (PEG), and SPARC.	A grant specifically available to public employees purchasing a home in Loudoun County.

Moving Budget Planner

Track every cost, from contract to your new front door!

NAME: _____

MOVE DATE: _____

NEW ADDRESS: _____

MOVING SERVICES

✓	ITEM	ESTIMATED	ACTUAL
<input type="checkbox"/>	Professional Movers <small>Get atleast 3 quotes</small>	\$1,000-\$3,500	
<input type="checkbox"/>	Moving Truck Rental <small>DIY option + fuel</small>	\$200-\$800	
<input type="checkbox"/>	Packing Materials <small>Boxes, tape, bubble wrap</small>	\$50-\$200	
<input type="checkbox"/>	Storage Unit <small>Per month if needed</small>	\$75-\$250	
<input type="checkbox"/>	Movers' Tip <small>\$20 - \$50 per mover</small>	\$80-\$200	
	Subtotal A	\$1,405-\$4,950	

HOME SETUP AND REPAIRS

✓	ITEM	ESTIMATED	ACTUAL
<input type="checkbox"/>	Deep Cleaning <small>Before move-in</small>	\$150-\$400	
<input type="checkbox"/>	Fresh Paint <small>Per room or full home</small>	\$200-\$1500	
<input type="checkbox"/>	Rekey/Locksmith <small>Always recommended</small>	\$100-\$300	
<input type="checkbox"/>	Minor Repairs <small>Patch walls, fixtures</small>	\$100-\$600	
<input type="checkbox"/>	Window Treatments <small>Blinds/curtains</small>	\$100-\$600	
	Subtotal B	\$650-\$3,300	

UTILITIES AND SERVICES

✓	ITEM	ESTIMATED	ACTUAL
<input type="checkbox"/>	Electricity Setup <small>Deposit may apply</small>	\$0-\$200	
<input type="checkbox"/>	Internet/Cable <small>Installation fee</small>	\$0-\$100	
<input type="checkbox"/>	Mail Forwarding <small>USPS address change</small>	\$0-\$30	
<input type="checkbox"/>	HOA Move-In Fee <small>Check HOA docs</small>	\$0-\$500	
<input type="checkbox"/>	Driver's License Update <small>DMV address change</small>	\$0-\$85	
	Subtotal C	\$0-\$85	

MISCELLANEOUS AND BUFFER

✓	ITEM	ESTIMATED	ACTUAL
<input type="checkbox"/>	Temp housing/ Hotel <small>Gap between move date</small>	\$0-\$500	
<input type="checkbox"/>	Meals on moving day <small>Family and Helpers</small>	\$50-\$150	
<input type="checkbox"/>	New Furniture <small>Budget separately</small>	Varies	
<input type="checkbox"/>	Emergency Buffer <small>10% of total recommended</small>	\$300-\$800	
<input type="checkbox"/>	Other / Custom	\$ _____	
	Subtotal D	\$350-\$1,450	

Grand Total Estimate:

Estimated Total Range:
\$2,405 - \$10, 565

My Actual Total:

NOTES AND REMINDERS!

PRO TIP:

Always get at least 3 moving quotes and book your movers 4-6 weeks in advance, especially in spring!



Transportation GUIDE

METRO

The main rail system in the region is the **Washington Metro** operated by the Washington Metropolitan Area Transit Authority.

KEYPOINTS

- Connects Washington, D.C., Northern Virginia, and parts of Maryland
- 6 color-coded lines that reach major job centers and tourist areas
- Reliable for commuting and avoiding traffic
- Stations are located near offices, shopping centers, and neighborhoods

TIP:

Get a **SmarTrip card** to easily pay for Metro and bus rides.

BUS

The regional bus system, **Metrobus**, serves areas that the Metro rail doesn't reach.

KEYPOINTS

- Covers neighborhoods across D.C., Maryland, and Virginia
- More affordable than rail for short trips
- Runs frequently in urban areas
- Good option for connecting to Metro stations

DRIVING

Driving is common, especially for people living farther from the city.

KEYPOINTS

- Major highways connect the region, including I-95 and I-495
- Commutes can be longer due to heavy rush-hour traffic
- Many suburban areas in Virginia and Maryland are easier to navigate by car

TIP:

Avoid peak rush hours (**around 7–9 AM and 4–7 PM**) when possible.

PARKING TIPS

Parking in the DMV, especially in downtown DC can be limited and expensive.

HELPFUL TIPS:

- Look for residential parking zones and posted time limits
- Use parking apps or garages to find available spaces
- Metro stations often offer park-and-ride lots for commuters
- Street parking is easier in suburban parts of Maryland and Virginia

Commute TIMES



0 - 20 Minutes

Very short commute, best for daily office workers

Areas:

- Arlington, Virginia
- Alexandria, Virginia
- Capitol Hill
- Georgetown

Estimated commute: 5–20 minutes

Close to Metro stations
Walkable neighborhoods
Higher home prices but
shorter travel time

20–35 Minutes

Good balance between affordability and commute

Areas:

- Bethesda, Maryland
- Silver Spring, Maryland
- Falls Church, Virginia
- Fairfax, Virginia

Estimated commute: 20–35 minutes

Access to Metro lines or major highways
More space and suburban feel
Popular for families and professionals

35-50+ Minutes

More affordable housing but longer commute

Areas:

- Loudoun County, Virginia
- Prince George's County, Maryland
- Anne Arundel County, Maryland

Estimated commute: 35–50 minutes

Lower home prices compared to DC
Often requires driving or park-and-ride Metro

50-60+ Minutes

Most affordable but longest commute

Areas:

- Frederick, Maryland
- Stafford County, Virginia
- Calvert County, Maryland

Estimated commute: 45–60+ minutes

Larger homes and quieter neighborhoods
Long daily commute by car or commuter rail

Schools & EDUCATION

The DMV offers highly regarded school districts with strong academics and a range of specialized programs.

PUBLIC

- Free and funded by local governments
- Students attend based on school district or zoning
- Quality often depends on the county or city school system
- Highly rated districts include Fairfax County Public Schools, Arlington Public Schools, and Montgomery County Public Schools

PRIVATE

- Tuition-based education
- Often offer smaller class sizes and specialized programs
- Average tuition in D.C. private schools is around \$30,000 per year
- Popular schools include Sidwell Friends School, Georgetown Day school and St. Albans School

NOTABLE SCHOOLS

WASHINGTON DC



VIRGINIA



MARYLAND



Jobs and MAJOR EMPLOYERS

The DMV region has a strong and diverse economy supported by government, technology, and healthcare industries. These sectors provide thousands of jobs and attract professionals from across the United States.

FEDERAL GOVERNMENT

- **Washington, D.C.** is the headquarters of the United States federal government, making it the largest employer in the region.
- Major agencies include United States Department of Defense, United States Department of State, and National Aeronautics and Space Administration.
- Many residents work in public administration, national security, diplomacy, and policy development.

TECHNOLOGY

- **Northern Virginia** is one of the largest data center hubs in the world, especially in **Loudoun County**.
- Major tech companies in the region include Amazon, Microsoft, and Booz Allen Hamilton.
- Many technology jobs involve cybersecurity, cloud computing, artificial intelligence, and IT consulting.
- The region is also home to the headquarters of **Capital One** in Northern Virginia.

HEALTHCARE

- Large healthcare employers include MedStar Health, Johns Hopkins Medicine, and Inova Health System.
- Healthcare jobs range from doctors, nurses, and technicians to medical researchers and administrators.
- The region also benefits from research institutions like the National Institutes of Health in Maryland.



Things to do

LIFESTYLE

Dine and drink around the City



Milk and Honey Café

Washington, D.C.



Ben's Chili Bowl

Washington, D.C.



BLCK Cow

Bowie, MD



Della J's

Alexandria, VA

Enjoy Parks & Outdoor Adventures



Rock Creek Park

Washington Dc



Great Falls Park

Mclean, VA



Patapsco Valley State Park

Ellicott City



The Kennedy Center

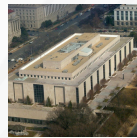
Washington, DC

Explore Museums & History



Smithsonian National Air

Washington, DC



National Museum of American
History

Washington, DC



Old Town Alexandria

Virginia



Eastern Market

Washington, DC

Shopping & Local Experiences

Weather & SEASONS

What to Expect Month-by-Month?

SPRING

MARCH TO MAY

- Temperatures become milder, usually 50–75°F.
- The region starts to bloom, especially with the famous cherry blossoms in Washington, D.C.
- Parks and outdoor spaces become busy with festivals, markets, and community events.
- Weather can change quickly, so light jackets and layers are recommended.

SUMMER

JUNE TO AUGUST

- Summers are hot and humid, with temperatures often reaching 85–95°F.
- It's a popular time for outdoor concerts, waterfront activities, rooftop dining, and festivals.
- Afternoon thunderstorms are common, especially in July and August.
- Staying hydrated and planning indoor activities during peak heat is helpful.

FALL

SEPTEMBER TO NOVEMBER

- Temperatures cool down to around 55–75°F, making it one of the most comfortable seasons in the DMV.
- The region is known for beautiful fall foliage, especially in parks and nearby mountains.
- Many food festivals, cultural events, and outdoor markets take place during this time.
- It's a great season for hiking, sightseeing, and exploring the city.

WINTER

DECEMBER TO FEBRUARY

- Winters are cold, typically ranging from 30–45°F.
- Snowfall varies each year, but light to moderate snowstorms can occur.
- The season brings holiday markets, seasonal lights, and winter events around the region.
- Some days can be windy and icy, especially in January.

Safety Tips

LOCAL INSIGHTS

Relocating to the DMV area offers many lifestyle options, but choosing the right neighborhood requires understanding local safety, commuting patterns, and community dynamics. While the region is generally vibrant and diverse, experiences can vary depending on the neighborhood, time of day, and proximity to transportation hubs.

CHOOSING THE RIGHT NEIGHBORHOOD

Popular residential areas in the DMV often balance safety, accessibility, and lifestyle convenience.

Many newcomers choose communities such as **Arlington, Alexandria, and Silver Spring** because they offer a mix of urban convenience and residential comfort while remaining close to Washington, D.C.

Things to consider when choosing a neighborhood:

- **Access to Metro stations** – Living near Metro lines helps reduce commute time and makes traveling around the region easier.
- **Walkability** – Neighborhoods with sidewalks, shops, and restaurants nearby tend to be more active and convenient.
- **Proximity to work hubs** – Areas closer to downtown D.C. or major employment centers can save time on daily commuting.
- **Community activity** – Neighborhoods with parks, cafés, and local businesses often feel safer due to regular foot traffic.
- **Housing type and budget** – The DMV has a wide range of options from city apartments to suburban townhomes.

PRACTICAL SAFETY TIPS

Like most major metropolitan areas, safety in the DMV can vary by location and time of day. Staying aware and choosing active neighborhoods can help improve your overall experience.

HELPFUL SAFETY PRACTICES:

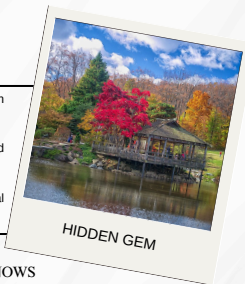
- 1 Stay in well-lit areas, especially when walking at night.
- 2 Use main streets instead of quiet side streets when traveling late.
- 3 Be aware of your surroundings, especially near transit stations and nightlife areas.
- 4 Check local crime maps or neighborhood apps before choosing a place to live.

DMU INSIDER TIPS



- **Union Market (Washington, D.C.)** – popular local food hall with artisan shops and small vendors.
- **Eastern Market (Capitol Hill, DC)** – weekend market for fresh produce, crafts, and local food.
- **Tysons Corner Center (Tysons, VA)** – one of the largest shopping malls in the region.

- **The Wharf (Washington, D.C.)** – waterfront area with restaurants, music, and sunset views.
- **Gravelly Point Park (Arlington, VA)** – watch planes land at Reagan National Airport right overhead.
- **Brookside Gardens (Wheaton, MD)** – peaceful botanical gardens perfect for relaxing walks.



ONLY LOCAL KNOWS

Secret viewpoints: Gravelly Point Park (Arlington, VA) gives one of the best views of planes landing at Reagan National Airport.

Farmers' markets: Eastern Market, Columbia Heights, and Bethesda markets offer fresh produce before tourists arrive.

Traffic shortcuts: Using the George Washington Parkway or Clara Barton Parkway can save 15–20 minutes compared to main highways.

Local events: Free concerts, festivals, and food events often fly under the tourist radar, like Jazz in the Garden (National Gallery of Art) or Mosaic District outdoor events in Fairfax.



Military families WELCOME HOME



The D.C., Maryland, and Virginia region is home to some of the most significant military installations in the country, from Joint Base Andrews and Fort Belvoir to Quantico, the Pentagon, and beyond. You are not just moving to a new duty station you are joining one of the largest and most welcoming military communities in the nation. This guide was built with your unique needs in mind, and this chapter is dedicated entirely to helping your family land on your feet with confidence.

WE KNOW PCS IS NO SMALL THING

UPROOTING YOUR HOME

Packing up your entire life, sometimes with just a few weeks' notice, is one of the most stressful experiences a family can face. The logistics alone are overwhelming, let alone the emotional weight of leaving behind friends, schools, and community roots.

NEW SCHOOLS, NEW EVERYTHING

For military kids, every PCS means a new school, new friends, and a new normal. It takes resilience and the right support system. The DMV has outstanding school districts and a strong military family network ready to welcome yours.

TIGHT TIMELINES

PCS orders don't wait for the perfect time. Whether you have 30 days or 90, finding the right home in an unfamiliar area while managing everything else can feel impossible. That's exactly what this guide is here to help with.

THE SPOUSE & FAMILY SIDE

The service member heads to the new duty station but it's often the spouse managing the move, the kids, and the transition almost solo. Your strength is seen, acknowledged, and deeply respected here.

Nearby MILITARY BASES

Joint Base Andrews Prince George's County, Maryland

Home of Air Force One and the 316th Wing, JBA hosts approximately 22,000 active duty, reserve, and civilian personnel. Key tenant units include Air Force District of Washington, 89th Airlift Wing, and several intelligence agencies.

- Best neighborhoods:** Clinton, Waldorf, Bowie, Oxon Hill
- **Major routes:** MD-4, I-495, MD-5
 - **Typical commute:** 15–40 min off-peak
 - **Metro access:** Branch Ave (Green Line) — then shuttle
 - **Avoid:** I-95/495 merge during peak hours

Fort Belvoir Fairfax County, Virginia

One of the Army's largest installations by population, supporting 50+ tenants including the Defense Intelligence Agency (DIA), National Geospatial-Intelligence Agency (NGA), and US Army Criminal Investigation Command. Over 100,000 people work on or visit the installation daily.

- Best neighborhoods:** Woodbridge, Springfield, Alexandria, Lorton
- **Major routes:** US-1, I-95, Fairfax County Pkwy
 - **Typical commute:** 10–35 min off-peak
 - **Metro access:** Franconia–Springfield (Blue Line) + shuttle
 - **Avoid:** US-1 between 7–9 AM & 4–7 PM

The Pentagon Arlington, Virginia

Headquarters of the Department of Defense. Over 26,000 military and civilian employees work in one of the world's largest office buildings. Located adjacent to Pentagon City Metro station (Blue/Yellow lines).

- Best neighborhoods:** Crystal City, Pentagon City, Arlington, Alexandria
- **Metro:** Pentagon or Pentagon City (Blue/Yellow)
 - Walk-to-work possible for some
 - **Typical commute:** 5–25 min
 - HOV-3 on I-395 - carpool to save time

Fort Meade Anne Arundel County

One of the nation's most important military installations, Fort Meade is home to major agencies including the National Security Agency (NSA) and U.S. Cyber Command. It supports tens of thousands of military personnel, civilians, and contractors daily.

- Best neighborhoods:** Odenton, Laurel, Columbia, Severn
- **Major routes:** I-295, MD-32, US-1
 - **Typical commute:** 10–30 min off-peak
 - **Transit:** MARC train (Odenton Station) + shuttle
 - **Avoid:** MD-32 & I-295 during peak hours



What is VA LOANS?

A VA loan is a mortgage issued by private lenders (banks or mortgage companies) but guaranteed by the Department of Veterans Affairs. Because the government guarantees part of the loan, lenders can offer better terms than conventional loans.

KEY BENEFITS OF VA LOANS

<p>1. No Down Payment (Most Cases)</p> <p>One of the biggest advantages is that many borrowers can buy a home with 0% down payment.</p> <p>Example:</p> <ul style="list-style-type: none">• Home price: \$300,000• Conventional loan (5% down): \$15,000• VA loan: \$0 down (if eligible)	<p>2. No Private Mortgage Insurance (PMI)</p> <p>Most low-down-payment loans require PMI, which can add \$100–\$300+ per month.</p> <p>With VA loans: No PMI required, saving thousands over time.</p>	<p>3. Lower Interest Rates</p> <p>VA loans usually have lower interest rates compared to conventional loans because they are government-backed.</p> <p>This means:</p> <ul style="list-style-type: none">• Lower monthly payments• Less interest paid over time
<p>4. Easier Credit Requirements</p> <p>VA loans typically allow:</p> <ul style="list-style-type: none">• Lower credit scores• More flexible qualification rules• This helps veterans who might struggle with traditional mortgage requirements.	<p>5. Limited Closing Costs</p> <p>The VA limits certain fees lenders can charge, which protects borrowers from excessive costs.</p>	<p>6. Assumable Loans</p> <p>Another buyer can take over your VA loan and its interest rate if they qualify. This is valuable if interest rates increase in the future.</p>

VA FUNDING FEE

Instead of PMI, VA loans charge a one-time funding fee to keep the program running.

Typical ranges:

- First-time VA loan: ~2.15% of loan amount
- Repeat use: ~3.3%

Example:

\$300,000 loan × 2.15% = \$6,450 funding fee

Good news:

- It can usually be added to the loan instead of paid upfront.
- Some disabled veterans are exempt.

WHO QUALIFIES?

- 1 An active-duty service member
- 2 A veteran
- 3 National Guard / Reserve member
- 4 A qualified surviving spouse

Why work WITH ME?

6+ years experience

75+ happy clients

105+ closed deals



LOCAL EXPERT

Born and raised in the DMV area. My negotiation favors buyers and my proven marketing strategies helps sellers to maximize their profit.

TRUSTED DMV REALTOR

I am known as one of the best DMV Real Estate Agents for my professionalism, honesty, and results.

PROVEN RESULTS

With over \$20 million in career sales and more than 50 plus happy clients, my expertise and strong industry partnerships ensure smooth transactions and successful outcomes.

MY RELOCATION SERVICES

1

LOCAL MARKET MASTERY

Virtual & in-person tours tailored to your timeline, budget & lifestyle needs.

4

VA LOAN GUIDANCE

Expert support navigating VA benefits, eligibility & zero-down financing.

2

MILITARY PCS SUPPORT

Specialized PCS relocation for Fort Belvoir, Andrews AFB, Fort Meade & more.

5

NEIGHBORHOODS INSIGHT

Schools, commutes, safety & lifestyle — know your new area before you arrive.

3

REMOTE BUYING

Purchase sight-unseen with live video tours, e-signatures & constant updates.

6

RENTAL CONNECTION

If buying isn't right yet, I connect you with vetted property managers & listings.

TESTIMONIALS AND RESULTS

“Shaquia's market knowledge, strategic approach, and dedication made the entire process smooth and stress-free.

— Sharron and Derrick

“Shaquia is professional, communicative, and has extensive knowledge in her field.

— Brittany Vaughan

“The best realtor in the DMV, was great having her in Bowie. Highly recommend if looking to buy or sell.

— Cynthia Agyen


Ready to make **YOUR DMV MOVE?**


Your dream home in DC, Maryland, or Virginia is closer than you think.





SCAN ME

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LET'S MAKE YOUR MOVE HAPPEN

Relocating to a new area can feel overwhelming, but you don't have to navigate it alone. I'm here to provide guidance, local insights, and personalized support to help you make informed decisions and find a home that truly fits your needs.

