A GUIDE FOR LEAVING HAMPTON ROADS

Headed Home?

Leaving Hampton Roads? I can still help.

Orders came through. Retirement is on the calendar. Or you're just ready to go back to wherever "home" is. Whatever the reason, the move doesn't stop at the Virginia state line, and neither does my help.

There are two sides to leaving: what happens to the home you have here, and finding the right home where you're going. I handle the first one directly. For the second, I connect you with an agent I've personally vetted in your new market, so you're not picking a stranger off a Google search three weeks before your report date.

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STEP ONE

When to call me: earlier than you think

The best time to start is before the orders are in hand. Most of the stress I see comes from people who waited until the moving truck was booked.

1. **6–12 months out** (retirement or separation date set, orders expected): decide whether you'll sell, rent, or keep the Virginia home. Start talking about the market you're moving to.
2. **3–6 months out:** get a current value on your home here. Line up repairs or updates if you're selling. I start interviewing agents in your new area.
3. **60–90 days out:** list, or get a property manager and lease in place. Meet the agent I recommend, then get pre-approved for the next purchase.
4. **Report date or move date:** your Virginia side is closed out or handed off, and you're house-hunting with someone who already knows what you need.

Orders sometimes come fast. If you're already inside 60 days, call me anyway. It's tighter, not impossible.

THE VIRGINIA SIDE

Sell, rent, or keep?

There's no universal right answer. It depends on your equity, your rate, and how much landlord you have in you.

Option	Makes sense when	Watch out for
Sell	You want a clean break, need the equity for the next purchase, or don't want to manage a property from 1,000 miles away	Timing the sale around your report date; carrying two mortgages if it sits
Rent it out	You have a low rate, rents here cover the payment, and you might come back or want a long-term asset	Property management fees, vacancies, repairs, and whether your VA entitlement is still tied up in this home
Keep it vacant or for family	A short-term gap, a family member moving in, or a return date you already know	Insurance on a vacant home, upkeep, and paying for a house nobody's living in

Worth raising with a tax professional or lender before you decide

- **Capital gains:** there's a rule of thumb about living in the home 2 of the last 5 years. Service members on qualified extended duty may be able to extend that window. Ask a tax pro how it applies to you before you assume you're covered.
- **VA loan entitlement:** if you keep the house with a VA loan on it, part of your entitlement may stay tied up. That can affect how you buy next. Your lender can run the numbers.
- **Renting here now?** Military orders can let you end a lease early under the SCRA. Talk to your landlord and your base legal office.

If you're selling, I'm your agent. If you're renting it out, I can help you price the rent and think through whether to manage it yourself or hire a property manager.

THE NEW MARKET

How the referral works

I'm not licensed in every state, but I know how to find the agents who are good at this. That's a different skill than finding an agent with a lot of yard signs.

1. **We talk.** You tell me where you're going, your timeline, your budget range, and what matters most. That might be schools, commute, land, or being close to family.
2. **I interview agents for you.** I look for experience in that specific market, responsiveness, and military or relocation know-how when that applies. You get the best fit, sometimes two, and why I picked them.
3. **You choose, and I stay in your corner.** You work directly with your new agent. If you want a second opinion along the way, I'm a phone call away.

YOUR DETAILS STAY YOURS

What I do, and what I don't

Once you're connected, your new agent is your agent. I'm not reading your loan file or sitting in on your offers.

What I do	What I don't do
Find and vet an agent who fits you and your market	See your finances, credit, or loan paperwork
Make the introduction and share only what you've asked me to pass along	Sit in on your negotiations or get updates on your offers
Stay available when you want another voice on a big decision	Check in on you like a hall monitor
Help with the Virginia home, whether you sell or rent it	Step into your new agent's job

How I get paid: when you close, your new agent's brokerage pays me a referral fee from their commission. It costs you nothing, and it doesn't change your price or your agent's service. I'd rather you hear that from me than wonder about it.

Let's talk before the boxes come out

Even if you're a year out, or not sure you're leaving yet, a 15-minute conversation now can save you a rushed decision later. And if you know someone who's about to head home, send them my way. I'll take good care of them.

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