

# Military Relocation GUIDE

The complete guide for helping you make your  
Military Move to the Hampton Roads area.



**Megan Luker**



(757)-703-1590



[megan@lukerativegroup.com](mailto:megan@lukerativegroup.com)



[www.facebook.com/LukerativeGroup](https://www.facebook.com/LukerativeGroup)



[@meganlukervabeachrealtor](https://www.instagram.com/meganlukervabeachrealtor)



MEGAN *Luker*

real



# ABOUT ME

## Meet Megan Luker: Your Trusted Military Relocation Expert

Are you a veteran or a military family seeking the perfect home in Virginia Beach or Hampton Roads, Virginia? Look no further – Megan Luker is here to make your relocation experience seamless. With over 30 years of experience specializing in military relocation, Megan is your trusted partner in finding your ideal home.

Megan Luker isn't just a real estate agent; she's a dedicated military relocation specialist. As a military wife for over three decades, she intimately understands the unique challenges and needs of military families. Megan's personal experiences, including enduring deployments and managing a family while stationed at various military installations, make her the perfect ally in your relocation journey.

What sets Megan apart is her unwavering commitment to serving all military members relocating to or from any of the 15 military installations in Hampton Roads. Her in-depth knowledge of the local real estate market ensures a smooth and hassle-free move, with guidance from choosing the right neighborhood to negotiating the best deal.

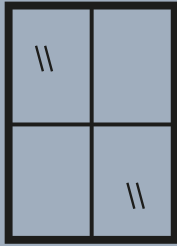
Megan's long-standing presence in Virginia Beach and Hampton Roads is a testament to her dedication to the region and its military community. She's not just a real estate agent; she's a genuine advocate for veterans and their families. Megan's accolades, including the Hampton Roads Circle of Excellence award and her certification as a military relocation specialist, reflect her commitment to serving you with professionalism and care.

Megan offers more than expertise; she provides a personal touch. She knows the best local spots, hidden gems, and the communities that will warmly welcome you. Her dedication to nurturing lasting relationships ensures you'll not just find a house but also a home and a support network.

Let Megan Luker be your guide to Virginia Beach and Hampton Roads, whether you are arriving or departing, your advocate in the real estate market, and your partner in making your transition to a new home as seamless as possible. Trust in her decades of experience, rely on her unwavering dedication, and let her lead you to your ideal home.

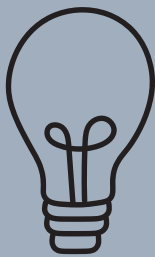
# WHY WORK WITH US?

When you work with us, you work with a team that has your best interests at heart. We always say we aren't salespeople, we're project managers. Our only goal is to help you find the perfect property for you, embodying our team values every step of the way.



## Transparency

We strive to make this process as clear as possible for you. Our goal is to tell you everything you need to know, as early as possible. We won't hide anything, pull any shady tricks or leave you to fend for yourself.



## Knowledge

We are knowledge brokers. We stay tuned into local market trends, winning strategies, and we're always seeking more knowledge. Our team takes complex concepts and breaks them down into the information you actually need to know.



## Partnership

Teamwork makes the dream work. It also makes real estate work. We're committed to discerning details, really listening, and standing in your corner every step of the way.



## Family

We are a family even though our team might not all be related. We work hard, think hard, and laugh hard. Our definition of family extends to include all of our clients. Even after your transaction is complete!

# OUR CLIENT SUCCESS TEAM

The client success team allows our agents to do what they do best: sell your house. Together, we have the tools, team, and expertise to ensure every transaction goes smoothly.

---



## Listing Manager

Helps you get your home ready for listing. Manages all physical preparation and coordination of marketing materials, as well as any prep, repairs, & closing activities.



## Transaction Coordination Team

Makes sure all of the i's are dotted and t's are crossed, on time, throughout your transaction.



## Marketing Manager

Makes sure all of the i's are dotted and t's are crossed, on time, throughout your transaction.

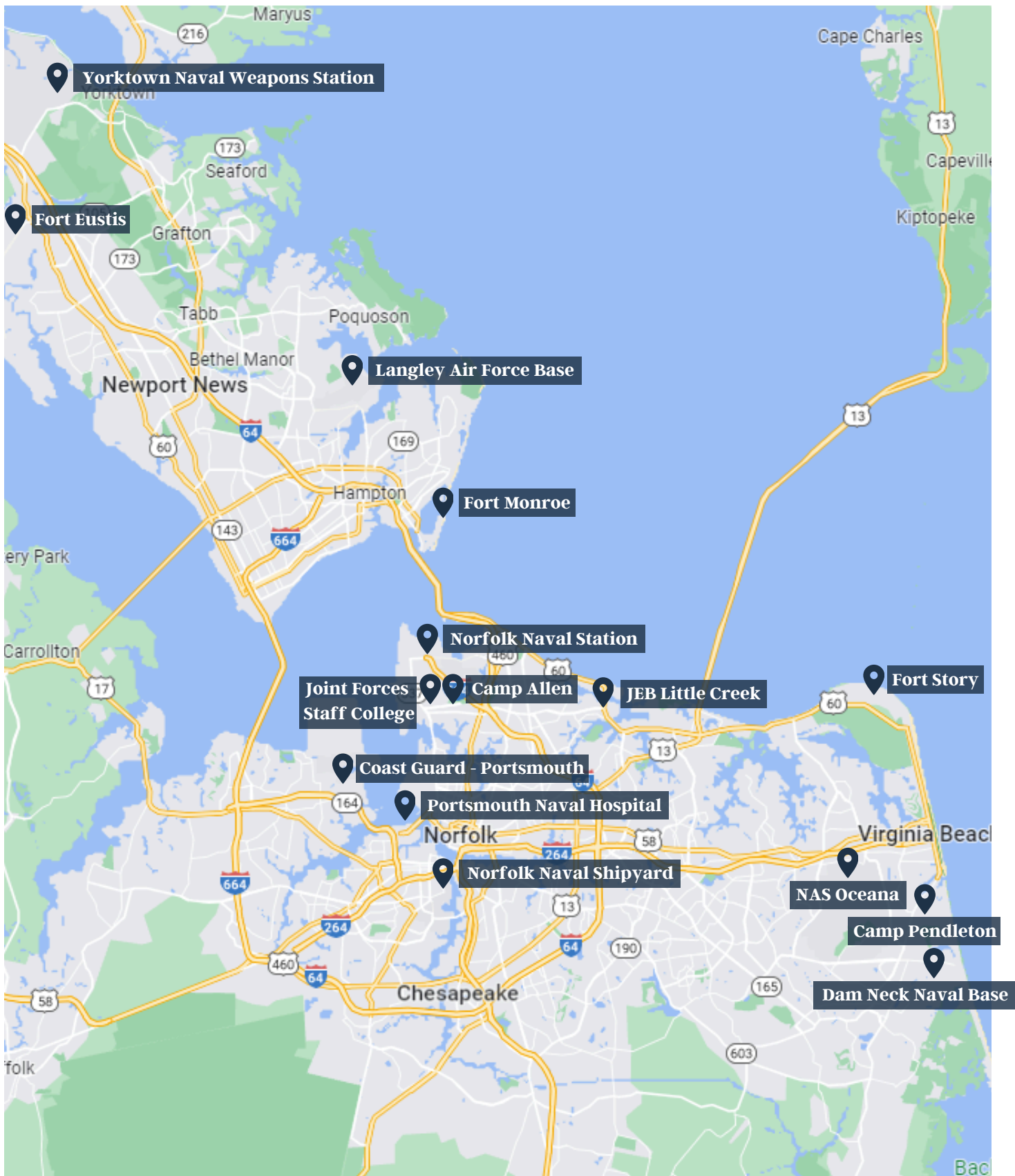


## Director of Operations

Makes sure all of the i's are dotted and t's are crossed, on time, throughout your transaction.



# Where We Serve



# CLIENT LOVE



Justin

"Hands down the best experience with Megan Luker in the search for a new home! Megan is extremely knowledgeable and was always there, going out of her way to help as questions came up. Would definitely recommend her and will be back when the time comes!"



John

"Megan was incredibly helpful both in buying and selling our house. When we were selling we were out of town and she went above and beyond to help us present the house and arrange for people to take care of issues for us and making sure we got the best deal possible. When we were buying she was great at really absorbing what we liked and didn't like and found the perfect house for us and made sure we got settled into the neighborhood. I wouldn't even think about using another Real Estate agent in the Hampton Roads area."



Colleen

"I highly recommend Megan Luker from EXP Realty. If you are looking for a realtor that knows and loves Virginia Beach look no further. She will go above and beyond to make you at ease with purchasing or selling your home. I have recommended Megan to multiple friends and they have been extremely satisfied with her knowledge and professionalism."



Brittney

"Absolutely incredible experience as a first time home buyer. Megan Luker and her team were available for questions throughout the entire buying process, and continued to offer support long after the deal was done. Megan's experience and expertise are unmatched. She's a fearless negotiator, and will go to bat for you. If you want to have a seamless buying/selling experience, Megan is the Realtor you need."



Lori

"We used Megan to sell our home to purchase a new home. She was amazing! She guided us through every step and made the process of selling and buying so smooth. I would highly recommend Megan!"



Tammy

"I have worked with Megan on both the buyers and sellers side, and she is the best. She's very organized and works hard to close the deal efficiently and quickly. On the buyers side she listens and has patience to work with you in the search to find the best home, and on the sellers side she's a marketing genius. You can't go wrong choosing Megan to be your realtor."



Sarah

"Shout out to Megan Luker! She worked very hard to help find our perfect fit home 2 years ago and she continues to surprise us with warm gestures of kindness from little gifts, to cards, and check ins. If you're looking for a realtor that's going to work hard for you and be there for you, contact Megan Luker. You won't be disappointed."

# The Public Schools of Hampton Roads

## Virginia Beach High Schools

- Bayside
- Cox
- First Colonial
- Green Run
- Kellam
- Kempsville
- Landstown
- Ocean Lakes
- Princess Anne
- Salem
- Tallwood

<https://www.vbschools.com/families/military/faqs>

## Norfolk High Schools

- Maury
- Norview
- B. T. Washington
- Granby
- Lake Taylor

<https://www.npsk12.com/military>

## Chesapeake High Schools

- Deep Creek
- Grassfield
- Great Bridge
- Hickory
- Indian River
- Oscar Smith
- Western Branch

<https://www.cpschools.com/page/military-resources>

## Suffolk High Schools

- Lakeland
- King's Fork
- Nansemond River

<https://www.spsk12.net/domain/88>

## Portsmouth High Schools

- Churchland
- I. C. Norman
- Manor

[https://www.ppsk12.us/families/military\\_families](https://www.ppsk12.us/families/military_families)

## Hampton High Schools

- Bethel
- Hampton
- Kecoughtan
- Pheobus

<https://www.hampton.k12.va.us/military/militaryfamilies.html>

## Hampton High Schools

- Denbigh
- Heritage
- Menchville
- Warwick
- Woodside

<https://www.sbo.nn.k12.va.us/military/>

# Beaches and Family Fun

## Public Beaches



Croatan Beach  
Chesapeake Bay Beach  
Chic's Beach  
First Landing Beach  
The Narrows  
The Ocean Front  
The North End  
Sandbridge

## Beaches on Base

Dam Neck  
Little Creek  
Camp Pendleton  
Fort Story



## Family Fun



Busch Gardens - Theme Park  
Kings Dominion - Theme Park  
VA Aquarium  
Great Wolf Lodge and Water Park  
Military Aviation Museum  
Colonial Williamsburg  
Skyzone Trampoline Park  
Adventure Park



# Must See Places to Visit

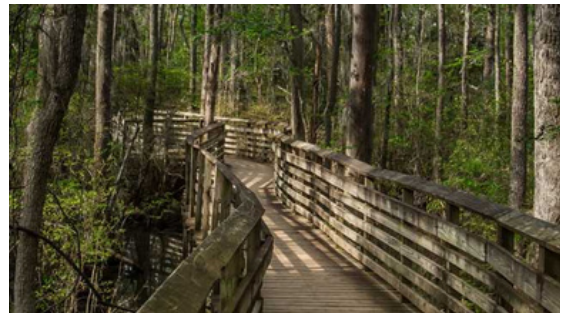
## Virginia Beach Boardwalk



The boardwalk is 28-feet wide and is three miles long. It hosts separate bike and walking path. It offers stunning ocean views, entertainment, shops, and restaurants. Entertainment is offered on the boardwalk throughout the summer. See the iconic Neptune Statue at 31st Street.

## First Landing State Park

This park features hiking trails, camping areas, and waterways perfect for kayaking and canoeing. It's a serene escape from the hustle and bustle.



## Cape Henry Lighthouses



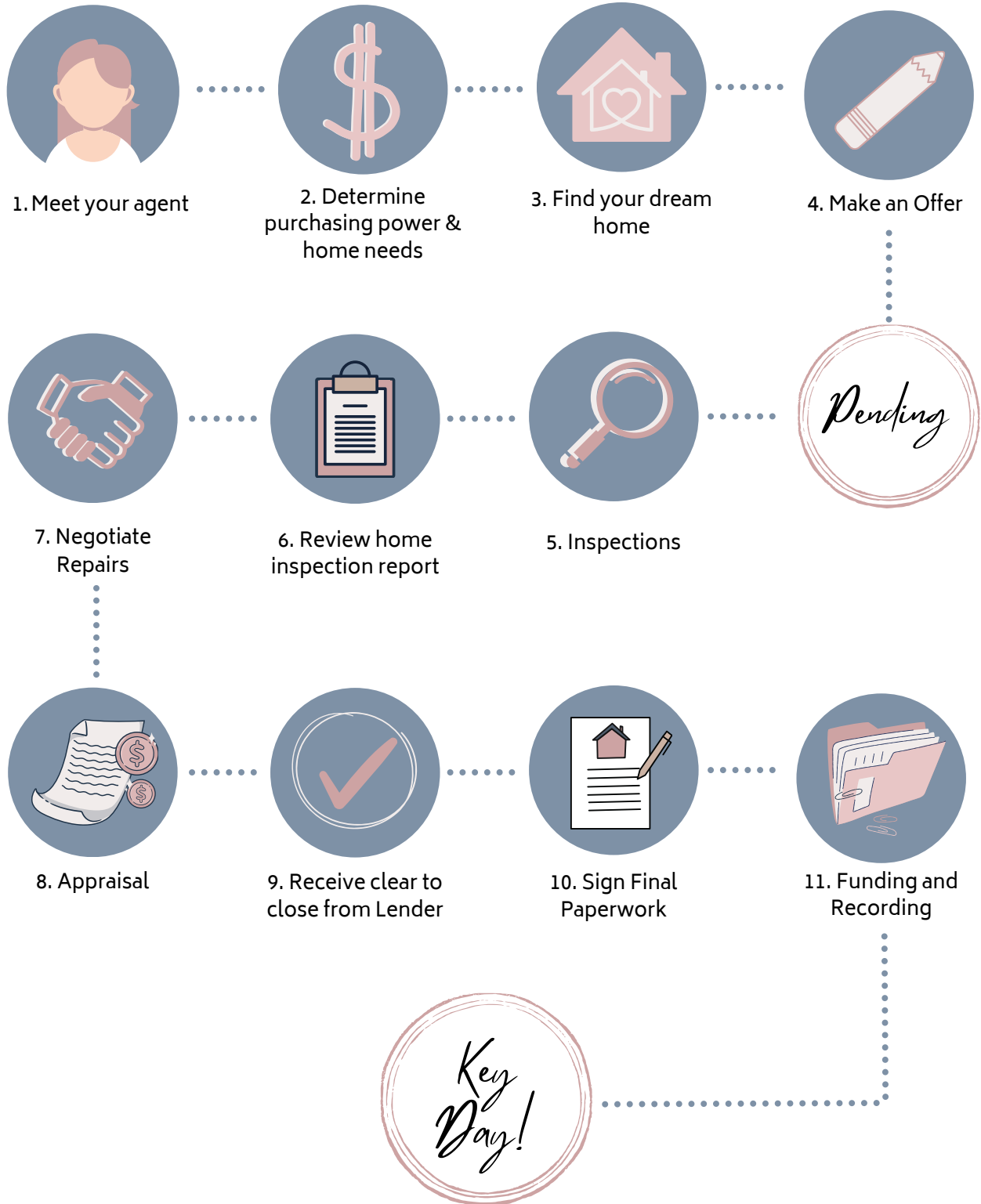
The Cape Henry Lighthouses are a pair of lighthouses at Cape Henry, the landform marking the southern entrance to Chesapeake Bay. The old lighthouse is the 4th oldest lighthouse in the country and the first lighthouse authorized by the US Government in 1792

## Back Bay National Wildlife Refuge

This park features hiking trails, camping areas, and waterways perfect for kayaking and canoeing. It's a serene escape from the hustle and bustle.



# THE HOME BUYING ROADMAP



# 10 Myths about the VA Loan

## **VA Loans are difficult to qualify for.**

VA loans have fewer credit restrictions compared to conventional loans.

## **All VA loans require a down payment.**

While most conventional loans generally require down payment options that can reach up to 20%, no such thing is required with a VA home loan.

## **VA loans require private mortgage insurance (PMI).**

PMI is not required for VA loans. VA loans do come with a funding fee instead.

## **You can't refinance a VA Loan.**

VA loans are actually easier to refinance than conventional loans due to VA streamline & cash-out loan programs.

## **You can only have one VA Loan.**

There is no limit to the number of VA loans you can have. VA loan entitlement refers to the amount that the VA will pay your lender if you default on your loan. The VA entitlement can be split across multiple loans.

## **You can only use a VA Loan once.**

There is no limit on the number of times you can use the VA loan benefit. As long as you still qualify, you can use the benefit.

## **VA Loans are not assumable.**

There are certain requirements that need to be met to assume a VA loan, but VA loans can be assumed like most other federally insured and guaranteed loans.

## **You can't buy land with a VA Loan.**

The VA loan doesn't authorize buyers to singularly purchase land, but you can purchase land and build a house on it. This is partially because VA loan are granted with a guaranteed occupancy period.

## **You can't build a house with a VA Loan.**

VA construction loans do exist. Under the right circumstances, they can also be refinanced into permanent VA loans.

## **VA Loans only apply to the home purchase itself.**

The VA allows for increases to purchase loans for the purpose of making renovations. For instance, the VA's Energy Efficiency program allows for borrowers to add up to \$6,000 to install things such as solar heating, insulation, and storm windows.

# Moving Checklist

## Four Weeks Before

- Call moving company for a free estimate. Cost will vary depending on distance, weight, and optional services.
- Look through your house to determine items to be discarded or donated to charity. Have a garage sale!
- Inform schools of transfer. Make arrangements for enrollment/registration in new schools if necessary.
- Most homeowner's policies do not provide adequate coverage for moving. Check with your agent and consider purchasing additional coverage from a moving company.
- Begin consuming perishable and frozen food items to minimize waste.
- Begin collecting boxes with covers if you plan to pack your belongings. You can purchase packing materials through moving companies or contact local grocery stores for extra boxes. Be sure to stock up on packing tape!
- Contact insurance companies to moving coverage and to transfer policies to new location.
- File change address with:
  - Credit card companies
  - Subscriptions
  - Clubs
  - Association

## Three Weeks Before

- Begin packing!
- Notify the post office of your new address and send change of address cards to friends, family, subscriptions, and any billing companies/credit cards.
- Make necessary travel arrangements including interim housing and car rental. Be sure to record confirmation numbers.
- Collect medical records and prescriptions from physicians. Ask for recommendations for doctors in your new area.
- Dispose items that can't be moved (paints, cleaners, propane, flammables).
- Place legal medical and insurance records in a safe and accessible place.
- Let current professional support services know that you are moving.
  - Accountant
  - Attorney
  - Doctor
  - Dentist
  - Financial Planner
  - Health Insurance Provider
  - Schools
  - Auto Finance Company
  - Gardener, Cleaning Service

## Two Weeks Before

- Arrange to disconnect utilities/services in your current residence and coordinate installation of utilities/services in your new home:
  - Electric/Gas
  - Water/Sewer/Trash
  - Phone
  - Cable
  - Internet
  - Other \_\_\_\_\_
- Close/transfer bank accounts and open accounts in your new city.
- Take pets to the vet for immunizations. Ask for advice on moving animals.
- Draw a map of your new home and where the furniture will be arranged.
- Return library books and any borrowed items.
- Be sure to cancel newspaper subscriptions and/or special services you have (i.e. landscaping/lawn service, snow plow, etc.)
- Change your address with the DMV for your vehicle registration and your license.



# Moving Checklist

## One Week Before

- Prepare your car for the trip. Check the oil, brakes, etc.
- Drain water from household hoses.
- Drain gasoline and oil from any lawn mower or power equipment.
- Remember to pick up items sent to the cleaners or for repairs.
- Pay any final bills.

## Final Days

- Defrost and clean out refrigerator.
- Pack your luggage and separate any items you will need in the first days in your new home. Label these boxes "load last".
- Reconfirm travel arrangements.
- Reserve ample parking space for the movers and provide clear paths inside the house.

## The Big Day

- Be on hand to answer any questions.
- Go over your inventory with the driver.
- Be sure to point out all FRAGILE items to the movers.
- Check, double check and triple check to see if anything is left behind!
- Do not leave the house until the movers are gone.
- Keep cash on hand to tip the workers.

# Frequently Asked Questions

**Q** Will getting pre-approved hurt my credit score?

**A** Getting pre-approved for a mortgage can impact your credit score temporarily, but it will not cause heavy or permanent damage, nor will it affect your mortgage terms. Don't be afraid to shop around for the best rate, as all inquiries initiated within 45 days of each other will be counted as single check.

**Q** What does it mean to 'Lock In' an interest rate?

**A** Locking in an interest rate means paying for a lender's written guarantee that the interest rate, terms, and points they have quoted you will remain the same for a specific amount of time. If you don't close before the time is up, then you will be facing rising interest rates. However, if you interested rates fall during lock period, you lose out on the decrease in rate. Make sure to talk to your lender about the best option for you.

**Q** How much does it cost to buy a house?

**A** Besides your down payment, you will incur a few other fees, including a home inspection, appraisal, transaction management, and loan costs that typically amount to about 2-3% of the purchase price.

**Q** What usually is included in closing costs?

**A** Closing costs are usually the title expenses, prepaid taxes, and any other expense incurred throughout the mortgage process. In a seller's market, you are competing with a lot of other buyers for the same property, and will almost always have to pay for your own closing costs.

**Q** Can I go to Open Houses without my agent?

**A** Open Houses can be a great way to casually view homes. If you do choose to tour open houses without your agent, it's important to understand that the agent hosting the open house works for the seller and as their best interests in mind. Feel free to let the hosting agent know that you already have representation, and that you'd simply like to view the house without being hassled.

**Q** What is the Home Inspection For?

**A** The home inspection is there to give you an idea of the overall condition of the home. If there are any structural, mechanical, or safety issues, you will have the opportunity to request that the seller repair those items before moving forward with the contract.

# Frequently Asked Questions

**Q** What is a Home Warranty?

**A** It is a service contract that covers the repair or replacement of many of the most frequently occurring breakdowns of the home system components and appliances for the first year.

**Q** Why do I need a Home Warranty?

**A** While a home warranty is optional, it is highly recommended. Unexpected repair or replacement cost can easily strain your budget. Plus, finding a qualified professional to solve your problem can be stressful and inconvenient. A home warranty cannot prevent systems or appliances from breaking down, but it can help make handling covered repairs or replacements easier and less costly.

**Q** How do I acquire a Home Warranty?

**A** A home warranty can be purchased by the buyer on their own, purchased by the seller while their home is on the market, or negotiated during the sales agreement.

**Q** When will I get the keys to my new house?

**A** When you take possession of the property is subject to negotiation, and is explicitly outlined in the contract. Usually, you will get the keys on the day that the sale records with the county, sometimes the seller.

**Q** What exactly is a Short Sale? How is it different than a normal sale?

**A** The reason this is called a Short Sale is because the mortgage holder of the house has agreed to sell the home for less than the remaining value of the mortgage, meaning that the mortgage holder will get "shorted" when the property sells. In order for the home to sell, both the seller(s) and the mortgage holder must agree on the contract. On average, the typical Short Sale purchase takes about 2-3 months from the time you make an offer to the time you hear back as to whether or not the seller's mortgage holder will even allow the sale... with no guarantee that it will even go through.

**Q** What happens once we find my dream home?

**A** we write up a Purchase & Sale Agreement that I will present to the seller's agent. There are six key terms in a purchase offer that will adversely or beneficially affect its overall strength in the eyes of a seller: purchase price, down payment, financing type, earnest money deposit, closing date, and inspection contingency.