

A RELOCATION GUIDE · 2026 EDITION

PCSing to Fort Meade? Start Here.

Where to live around Fort Meade, what your housing allowance buys, how to be settled by your report date, and what newcomers misjudge, from an Annapolis Associate Broker and Navy veteran.

This guide is for you if you are moving to Fort Meade on orders or for a civilian or contractor job. People move here from across the country and overseas, including training schools in Augusta, San Angelo, and Pensacola; Hawaii; Germany; Northern Virginia; and Washington, DC.

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WHAT IS INSIDE

- **Page 1:** your orders, your date, your budget.
- **Page 2:** what changes from where you live now.
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- **Page 5:** where to live, by the drive to the gate.
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- **Pages 8 and 9:** the mistakes to skip, and the next set of orders.

Your orders, your date, your budget

Your orders chose Fort Meade. Where you live around it is still your choice.

The question heard most from people moving here: can we get what we want on our budget?

The answer turns on the drive to the gate, the space, and the school system you want. Each one moves the price. This guide shows where each one sits, so you can pick what matters most to you.

Your housing allowance, turned into a price:

Pay grade, with dependents	2026 monthly allowance (BAH)	Rough purchase price it can support
E-5	\$2,901	about \$359,000
O-3	\$3,411	about \$427,000
O-5	\$4,014	about \$502,000

The price column is a rough estimate of the purchase price each allowance can support, figured with recent average mortgage rates, Anne Arundel County and Maryland property tax rates outside Annapolis city, and a typical Maryland insurance premium. Savings put toward the purchase raise the reach; homeowners association dues and loan fees lower it. A disabled veteran may owe less property tax, or none (page 7). Your lender sets the real number, and you can look up your own allowance on the Defense Travel Management Office BAH calculator.

Where those numbers land:

\$359,000 Close to the condo medians in Odenton (\$350,000) and Crofton (\$360,000).	\$427,000 Between the Glen Burnie median (\$415,000) and the Odenton median (\$459,000), and above Laurel (\$409,823).	\$502,000 Close to Bowie (\$498,887), ElkrIDGE (\$494,673), and Columbia (\$509,663), and a little under Severn (\$520,000).
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Medians from pages 2 and 5. These sales are context for your pricing range rather than a promise about the price the market will deliver.

Where you are coming from, and what changes

Fort Meade's cyber, intelligence, and cryptologic work draws people from the schools that train for it. Fort Eisenhower in Augusta, Georgia, trains signal, cyber, and electronic warfare specialists. Goodfellow Air Force Base in San Angelo, Texas, trains intelligence and cryptologic specialists. Corry Station in Pensacola, Florida, trains cryptologic and information warfare specialists.

Prices here sit well above Augusta, San Angelo, and Pensacola, and below Oahu. The median is the middle sale price: half sold for more, half for less.

THERE

Where	Median sale price
Augusta-Richmond County, Georgia	\$214,858
San Angelo, Texas	\$252,833
Pensacola, Florida	\$374,752
Oahu, Hawaii, single-family	\$1,240,000
Oahu, Hawaii, condo	\$510,000

HERE

Where	Median sale price
Odenton, Maryland (21113)	\$459,000
Severn, Maryland	\$520,000

These sales are context for your pricing range rather than a promise about the price the market will deliver.

From Augusta, San Angelo, or Pensacola

The same budget buys a smaller house here, or a longer drive. The Odenton median runs a little more than twice Augusta's, about 1.8 times San Angelo's, and about 1.2 times Pensacola's.

From Oahu

The math often runs the other way. The Oahu single-family median runs about 2.7 times the Odenton median and about 2.4 times the Severn median.

From Washington, DC or Northern Virginia

Line up a house you know there with its nearest match in the price bands on page 5, then compare the drive.

From Germany or overseas

See page 7 for buying from a distance.

Count back from your report date

As soon as you have orders

- Look up your housing allowance on the Defense Travel Management Office BAH calculator. It is set by duty station ZIP code, pay grade, and dependency status.
- Talk to a lender about financing, and request your VA Certificate of Eligibility if you are eligible.
- Ask your command whether you qualify for time off to house hunt; the rules differ by service.
- Renting now? Page 4 covers ending a lease on orders.
- Shortlist two or three places from page 5.
- Book your household goods shipment once you have orders in hand, and line up the delivery date with your settlement date.
- Civilian employee or contractor? Relocation benefits follow different rules. Ask your human resources office which home sale and purchase costs your move covers.

Three months out

- Get pre-approved and set a monthly number that includes taxes, insurance, and any homeowners association dues.
- If you are selling where you live now, line that sale up with this purchase.
- Ask which listings carry an assumable loan (page 7).

One to two months out

- Tour in person or by live video.
- Write the offer, then schedule the inspection.
- **Near the water:** check the Critical Area classification, flood zone, and insurance quote (page 8).

Report month

- Temporary Lodging Expense (TLE) covers part of lodging and meals for up to 21 days on a move between two duty stations in the continental United States. Arriving from Hawaii or overseas? Ask your finance office which lodging allowance applies to you.
- Settlement and keys.
- Utilities, internet, and change of address.
- Drive to the gate once, now from your own driveway.

Rent first, buy, or buy to rent later?

Each path works here. The choice turns on how well you know the area, how long you expect to stay, whether you want one move or two, and whether you plan to keep the house when you leave.

- **Renting first** gives you time to learn the drives and the neighborhoods, and means a second move later.
- **Buying on arrival** means one move and a choice made from a distance, which pages 5 and 7 help with.
- For members moving with family, housing on post is an option rather than a requirement. Confirm your own situation with your command.
- Corvias runs family housing on post. Apply with your orders as early as you can, and ask Corvias for the current wait before you choose.

Ending a lease on orders

Under the Servicemembers Civil Relief Act, PCS orders let you end a residential lease early. Give your landlord written notice with a copy of your orders, delivered by hand, by private carrier, by certified mail with return receipt, or to an email address your landlord designates. The lease then ends 30 days after the next monthly rent payment is due.

Buying to keep as a rental when you leave

- Some households buy planning to keep the house as a rental when their next orders come. Run the rental math before you buy: what similar houses rent for, the monthly payment, property management, repairs, and time between tenants.
- Check whether the homeowners association limits renting.
- A VA loan asks you to certify that you intend to live in the home, so it is bought as your home first. Veterans can keep a home and use remaining entitlement to buy again with a VA loan. Keeping the first VA loan means the county loan limit shapes how much a second VA loan can cover, so ask your lender how it affects your next purchase.
- **Selling later:** a service member on qualified official extended duty, at a duty station at least 50 miles from the home or living in government quarters under orders, can pause the five-year test for the home sale tax exclusion for up to 10 years. Ask a tax professional how it applies to you.

HELP ON POST

The Fort Meade Housing Services Office reviews leases and rental agreements, keeps listings of apartment complexes and property managers, and offers off-post counseling. Call 301-677-7748.

Where to live, by the drive to the gate

Drive times below are Google Maps' typical rush-hour range, leaving the Reece Road Gate at 4:30 pm on a weekday for the center of each town. The Reece Road Gate is open around the clock; other gates keep shorter hours, so check the gate you will use. Drive your own route at the hour you would commute.

Odenton

8 TO 20 MIN

\$459,000

Middle half of sales \$385,000 to \$602,000 · condos \$350,000 median

Newer townhomes, established single-family streets, a growing town center, and the MARC train station. **The trade-off:** the short drive is priced in, and houses on lots over 0.08 acre run a \$765,000 median here against \$590,000 in Severn.

Severn

5 TO 9 MIN

\$520,000

Middle half \$410,000 to \$660,000

Established neighborhoods and larger lots. On lots over 0.08 acre, the Severn median runs \$590,000 against \$765,000 in Odenton. **The trade-off:** established means older houses on many streets, so the inspection carries more weight.

Crofton

22 TO 40 MIN

\$468,000

Middle half \$370,000 to \$696,000 · condos \$360,000 median

Parks, restaurants, and shopping close by, and priced for that demand. **The trade-off:** houses on lots over 0.08 acre run a \$742,000 median, well above the town median.

Annapolis

26 TO 45 MIN

\$655,000

Middle half \$450,000 to \$925,000 · condos \$405,000 median

The water, sailing, the Naval Academy, and a historic downtown. **The trade-off:** a longer drive and higher prices than the towns closer to the gate.

Where to live, by the drive to the gate

Davidsonville

30 TO 50 MIN

\$966,974

median

Larger lots and a rural setting between Crofton and Annapolis, with fewer listings at any one time. **The trade-off:** the longest drive of the five, and a well and septic system on some properties, so ask which a house uses.

Also worth a look, with fewer details:

Town	Median	Typical drive
Gambrills	\$599,700	12 to 20 min
Glen Burnie	\$415,000	16 to 35 min
Elkridge, Howard County	\$494,673	14 to 35 min
Columbia, Howard County	\$509,663	22 to 40 min
Severna Park	\$802,469	22 to 40 min
Laurel (20707)	\$409,823	22 to 45 min
Bowie (20715), Prince George's County	\$498,887	24 to 50 min

These sales are context for your pricing range rather than a promise about the price the market will deliver.



By train: MARC's Penn Line stops in Odenton, and its Camden Line stops in Savage, Jessup, and Laurel.

Schools, family programs, and a spouse's career

- Schools on post belong to Anne Arundel County Public Schools. Off post, the county you choose sets the school system. Each address is assigned to specific schools, so look up the schools for a house's address before you make an offer, then enroll soon after you arrive.
 - Look up any school by name on the Maryland School Report Card (reportcard.msde.maryland.gov) and read its own data.
 - Fort Meade's School Liaison Officers help families with school questions during a move.
-
- **Exceptional Family Member Program:** the Fort Meade office asks families to research each county's services before buying or renting. Call Army Community Service at 301-677-5590.
 - **Child care:** request care on MilitaryChildCare.com, the Department of Defense's site for military child care programs.

A SPOUSE'S PROFESSIONAL LICENSE

Under the Servicemembers Civil Relief Act, a license in good standing can be treated as valid in the new duty state when the spouse moves on military orders and applies to that state's licensing board. Apply to the Maryland board for the profession early. A license held under an interstate compact follows the compact's own rules instead.

Buying with a VA loan, from a distance

Certificate of Eligibility:

request it early, so the lender has it before you make an offer.

Away on duty:

when active duty keeps you from moving in, your spouse's certification can meet the VA's occupancy rule.

Funding fee:

some VA buyers pay none. The exemptions include VA compensation for a service-connected disability; eligibility for that compensation while drawing active-duty or retirement pay instead; a proposed or memorandum rating before closing; and, for an active-duty buyer, a Purple Heart shown on or before closing. Ask your lender whether an exemption fits your case.

The VA appraisal is not a home inspection.

The appraisal sets value for the loan; an inspection is your own look at condition, and the VA recommends one for every borrower.

A low appraisal:

your lender can send the VA additional recent sales and ask for a reconsideration of value.

Assumable loans:

some sellers here hold VA or FHA loans at rates below today's, and a qualified buyer may be able to take one over with the lender's approval. Ask whether a listing's loan is assumable.

Property taxes for disabled veterans

- **Full exemption:** Maryland exempts the home of a veteran the VA rates 100% service-connected, permanent and total from property taxes. The veteran must be honorably discharged, own the home, and live in it as a principal residence.
- **On active duty:** a service member with a service-connected disability expected to last for life can also qualify.
- **Surviving spouse:** the exemption can continue on a home the veteran owned and had exempted, while the spouse owns and lives in it, and ends on remarriage.
- **Applying:** file with the State Department of Assessments and Taxation, with the VA rating decision and discharge papers. Taxes paid while eligible can be refunded for up to three years.
- **Ratings of 50% or more:** Anne Arundel County has offered a partial credit on county property taxes for honorably discharged veterans who meet an income limit. Terms can change, so ask the county for its current application before you count on it.

From Germany or overseas

- Germany runs six hours ahead of Maryland for most of the year. Time zones, powers of attorney, and remote signing matter as much as price. Ask your lender and title company early which papers need an original signature and which can be signed from where you are.
- A live video tour and a local inspection let you judge a house from a distance.

Rest easy. You've got boots on the ground.

Mistakes relocating buyers make here

- 1 Reading Annapolis headlines as county prices.** The Annapolis median ran \$655,000 and Odenton's \$459,000 over the same year. A headline about one says little about the other. *These sales are context for your pricing range rather than a promise about the price the market will deliver.*
- 2 Trusting a midday map for the drive.** Routes 295, 32, and 100 back up at both rush hours. Drive the route at the hour you would commute.
- 3 Falling for the finish.** One pair of buyers kept making offers on flipped houses because they loved the new appliances, flooring, paint, and other finishes. A contract fell through over repairs, and they chose new construction instead: a new townhouse within their budget, with no repair list waiting.
- 4 Underestimating the water.** Waterfront property often sells for much more than a house a street back, and what comes with the shoreline sets the premium. Riparian rights, the rights to reach the water and, with permits, build a pier, can differ from one waterfront property to the next, and so do depth at the pier, a deepwater slip, the number of bridges to the Bay, and which way the shoreline faces. Ask what the deed, any homeowners association covenants, and past permits allow.
- 5 Missing the rules that come with the shoreline.** The Chesapeake Bay Critical Area reaches 1,000 feet inland from the tide line, with a buffer of at least 100 feet along the water, and can limit clearing, pools, driveways, and additions. From July 1, 2027, sellers of residential property in Maryland give buyers a flood risk disclosure before a contract.
- 6 Missing the other ways to the water.** Many neighborhoods hold a shared beach, pier, or boat slips through the homeowners association, and Anne Arundel County has 533 miles of tidal shoreline with public parks and ramps. Water view, water access, water privileges, and waterfront are four different things in a listing. Ask which one a listing means.
- 7 Setting the budget after falling for a house.** A pre-approval first keeps the search inside a number you have chosen.

The next set of orders

If you are here on orders, another set of orders is likely. Picture that day before you choose a house.

- Ask how quickly houses like it sell in that neighborhood, and what similar houses rent for.
 - Planning to keep it as a rental? See page 4.
 - A house that would rent for close to its monthly payment keeps both paths open: sell, or rent it out and hold.
 - When those orders come, Carlyn helps households work through that same choice, including selling from a distance.
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What a well-run move looks like:

A couple working as civilians at Fort Meade moved here from Hawaii. Carlyn found them their first house. Years later they wanted more land, so she sold that first house and helped them buy the next one, with both sales lined up together.

Carlyn was still here, years later, for the next move.

"Thank you for making this long-distance home purchase so simple and pleasant! We would recommend you to anyone seeking a Realtor."

Chuck and Paulette W.

"They were very responsive to answer all of our questions since day one despite of our time difference and distance (VA, HI and MD)."

The Garrett Family, a military family buying with a VA loan, Google review

"It was a comfort knowing she could be our eyes and ears on the ground."

Julia R., Google review

Counted back from your report date

The page number in parentheses has the detail.

As soon as you have orders

- ☐ Look up your housing allowance on the Defense Travel Management Office BAH calculator (page 1)
- ☐ Talk to a lender and request your VA Certificate of Eligibility (page 7)
- ☐ Ask your command about time off to house hunt (page 3)
- ☐ Give written notice with a copy of your orders to end a lease early (page 4)
- ☐ Shortlist two or three towns by the drive to the gate (page 5)
- ☐ Book the household goods shipment and line it up with settlement (page 3)

Three months out

- ☐ Get pre-approved with a monthly number that includes taxes, insurance, and dues (page 3)
- ☐ Line up a sale where you live now with the purchase here (page 3)
- ☐ Ask which listings carry an assumable loan (page 7)
- ☐ Look up the assigned school for each house on the shortlist (page 6)

One to two months out

- ☐ Tour in person or by live video (page 3)
- ☐ Write the offer, then schedule the inspection (page 3)
- ☐ Near the water: check the Critical Area classification, flood zone, and insurance quote (page 8)
- ☐ Ask whether a listing means water view, access, privileges, or waterfront (page 8)

Report month

- ☐ Ask your finance office which lodging allowance applies to you (page 3)
- ☐ Settlement and keys (page 3)
- ☐ Utilities, internet, and change of address (page 3)
- ☐ File for the disabled veteran property tax exemption, if eligible (page 7)
- ☐ Enroll in school soon after you arrive (page 6)

Carlyn Lowery,
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- Buying from a distance is routine here. Carlyn is a U.S. Navy veteran, has worked this market for 24 years, and has 280+ closed transactions. Licensed in Maryland, Virginia, Pennsylvania, and Washington, DC.



Get a veteran in your corner.

Instagram @carlynloweryrealtor ·
YouTube @loweryhometeam

What is your report date? Send a note whenever you are ready, whichever way you go.

Explore your options. Make your move.



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About the numbers. Figures were checked in September 2026 and come from Bright MLS, Redfin, the Honolulu Board of REALTORS®, Freddie Mac, NerdWallet, Google Maps, and official government sites. Prices, rates, and allowances change, so confirm current figures before you choose. Based on information from Bright MLS for the period September 26, 2025 through September 21, 2026.

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