

STATEMATCHER

# Virginia U.S. State Action Plan

This personalized action plan turns your selected state into a practical investigation and relocation sequence based on your household's priorities, constraints, and timing.

# Table of Contents

1. Your Move Control Board
2. Resolve Before You Commit
3. Budget, Move Reserve, Taxes & Financial Setup
4. Location Advantage: What to Verify
5. Social Security, Medicare & Federal Benefits Timeline
6. Housing, Insurance & Contract Gates
7. Healthcare Transfer & Continuity Plan
8. School, Family, Accessibility & Triggered Requirements
9. Work, Payroll, Business & Income Transition
10. DMV, Vehicle & Move Logistics
11. Four Landing Areas to Test
12. Landing-Area Execution Guides
13. Your Move Timeline
14. Priority Action List

## **Personalized Supplemental Material**

Employment, Licensing & Career Launch Plan

Retirement Transition & Readiness Plan

## How to read this Action Plan

**STOP** — clear this before an irreversible commitment. **RESOLVE SOON** — close it before it becomes expensive or disruptive. **CAN WAIT** — usually safe to handle after the core move gates are secure.

**Statewide signal — verify locally.** Statewide evidence tells you what deserves attention; it does not establish the result for a particular property, school, provider, commute, insurer, or neighborhood.

**Location Advantage** is the household financial-room test. **Move-Bridge Reserve** is transition cash kept separate from recurring affordability. **Shared-market test** asks whether one practical labor market can support all essential workers.

## Decision Dashboard & Executive Read

### THE SHORT VERSION

#### Virginia at a glance

Here is the short version. The labels show what looks solid, what looks promising, and what you should check before making a commitment. The rest of the report explains the reasons and tradeoffs.

#### ANNUAL BREATHING ROOM

STRONG

**\$44,354 to \$208,983**

Even the low end stays above recurring household costs.

#### EMPLOYMENT MARKET

STRONG

#### All 3 work paths clear the income screen

This is a market-and-pay screen, not confirmation that licensing, hiring, compensation, and commute are cleared.

#### WHERE TO START LOOKING

PROMISING

#### Washington-Arlington-Alexandria, DC-VA-MD-WV

This is the best shared job-market starting point we found. It is not a final neighborhood recommendation.

#### Projected annual balance

\$44,354 to \$208,983



The vertical line is break-even. Left of it is a shortfall; right of it is money left over.

#### What looks good

STRONG

Even the cautious end of the estimate leaves money after recurring household costs.

Washington-Arlington-Alexandria, DC-VA-MD-WV is the best place to start the household job search.

3 of the 3 local work paths clearly clear their minimum-income market screens.

Virginia remains a strong place to investigate, but the household is not yet ready for an irreversible commitment. Several Virginia labor markets can potentially support all three careers, yet a promising job market is not the same as cleared licensing, acceptable offers, workable commutes, or a suitable school address.

## **Your first three actions**

**1. Clear the employment path, starting with dentistry.** The dentist's career currently limits your geographic flexibility more than the other two careers, so begin that search first while running the plumbing and legal searches in parallel. Each worker should obtain the current Virginia licensing path in writing and compare it with real employers and likely compensation.

Plumber: Virginia Board for Contractors — <https://www.dpor.virginia.gov/Boards/Tradesmen/>

Lawyer: Virginia Board of Bar Examiners — <https://barexam.virginia.gov/>

Dentist: Virginia Board of Dentistry — <https://www.dhp.virginia.gov/Boards/Dentistry/>

This action is cleared when each worker knows what authorization is required, how long it is likely to take, and whether realistic job opportunities meet the household's needs. Do not resign based only on broad market strength.

**2. Test complete residential areas, not isolated houses.** Because you prefer a small-town or rural setting, investigate communities within reach of a workable employment center rather than assuming everyone must live where the jobs are concentrated. For each serious address, confirm the assigned public school directly with the district, drive each worker's route during normal commuting hours, and test travel time to an appropriate emergency department. If the school assignment, commute, or emergency route fails, remove that address from consideration.

**3. Replace planning estimates with household-specific numbers.** Gather a housing quote, property or renters insurance quote, expected commuting costs, and actual recurring spending. Separate continuing income into gross-before-tax and after-tax amounts, then update the Financial Outlook. This action is cleared when the revised budget still leaves breathing room and enough liquid cash for moving overlap and unexpected costs.

## **Keep the move reversible for now**

Delay nonrefundable deposits, resignation dates, and a home purchase until these three checks are cleared. A short-term lease or other flexible arrangement may be the safer first step if work, school assignment, healthcare access, or the budget remains unsettled. That is not hesitation; it is a practical way to keep one weak link from breaking an otherwise promising Virginia plan.

## Resolve Before You Commit

Virginia remains worth investigating, but your household is not ready for an irreversible commitment yet. The statewide picture is promising; the open questions are personal and address-specific. Your Go vs. No-Go decision should turn on four things: permission to work in Virginia, dependable local income, an address that works for school and commuting, and usable healthcare from that address.

### Decision Gates

| Gate                                    | Current read | What resolves it                                                                                                                                                                      | Decision consequence                                                                                         |
|-----------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Virginia licensing and local employment | STOP         | Current licensing determinations for the plumber, lawyer, and dentist, plus written job offers or another documented income plan for every local paycheck included in the move budget | Delay resignations and housing commitments; if the work plan fails, change the metro, timing, or destination |
| Address-level household budget          | STOP         | A specific rent or purchase price, property and health insurance quotes, transportation costs, healthcare costs, taxes, and clearly separated gross and after-tax income sources      | Change the address, housing type, or timing if the real costs do not fit comfortably                         |
| School assignment and work routes       | STOP         | Written school-assignment confirmation for the exact address and peak-hour route tests to the likely workplaces                                                                       | Choose another address or metro if the school assignment or daily travel is unacceptable                     |
| Healthcare and emergency access         | STOP         | Confirmation that the exact insurance plan includes the needed clinicians, hospital system, pharmacy, and services, plus a property-level emergency route test                        | Rule out the address if coverage is impractical or emergency access is too slow                              |

## STOP

**Clear all three professional licensing paths before relying on Virginia earnings.**

Virginia has several labor markets that may support the household, but strong market numbers do not give anyone legal permission to practice. The plumber should start with the Virginia Department of Professional and Occupational Regulation's Board for Contractors: <https://www.dpor.virginia.gov/Boards/Tradesmen/>. The lawyer should use

the Virginia Board of Bar Examiners: <https://barexam.virginia.gov/>. The dentist should contact the Virginia Board of Dentistry:

<https://www.dhp.virginia.gov/Boards/Dentistry/>.

This gate is cleared when each worker knows the current application route, required examinations or credentials, likely processing sequence, and whether work may begin before a final credential is issued. Do not resign or rely on projected local earnings until licensing and actual employment line up.

**Replace planning assumptions with real income and address-level costs.** Obtain the housing price, insurance quotes, expected commuting costs, healthcare costs, and confirmed income for the location you would actually choose. Separate continuing income into gross-before-tax and after-tax amounts. This matters because a promising statewide financial result can change substantially when a particular property, commute, or insurance policy enters the picture.

**Settle the address before withdrawing a child from school.** Ask the local school division to confirm the assigned school in writing using the exact street address. Also learn what documents and timing the division requires for enrollment. Do not assume that a nearby school is the assigned one or that boundaries will remain convenient.

**Test work and emergency routes from the same address.** Your preferred one-way commute limits are 60 minutes for the plumber, 30 minutes for the lawyer, and 55 minutes for the dentist. These are personal comfort limits, not promises about Virginia traffic. Drive the likely routes during normal work hours. Because you prefer a small-town or rural setting, also time the trip to an appropriate emergency department. Rural Virginia should be removed from consideration when the actual emergency route does not meet your household's needs.

## RESOLVE SOON

**Review the retirement transition.** Check each person's Social Security earnings record and benefit estimate through a personal account at <https://www.ssa.gov/myaccount/>. Social Security work credits are eligibility credits earned through covered work; retirement eligibility generally requires 40 credits, usually about 10 years of covered work because no more than four credits can be earned per year. If anyone expects to claim benefits while continuing to work before full retirement age, confirm how earnings could affect current payments before putting that income into the working budget.

**Run the job searches in parallel, starting with dentistry.** Dentistry currently limits your geographic flexibility more than the other careers, although that does not mean a dentist cannot find work in Virginia. Search practices, dental groups, hospitals, health systems, and professional-association resources in each finalist metro. At the same time, pursue plumbing and legal opportunities so one person's progress does not hide a weak shared location.

**Check the exact health plan rather than relying on broad hospital strength.** Call the insurer and the provider offices. Record the plan name, network status, expected patient costs, pharmacy access, and hospital participation. Virginia has major medical depth around Richmond and other larger population centers, but that strength does not automatically extend to a rural address or every insurance network.

## CAN WAIT UNTIL AFTER ARRIVAL

Once employment, housing, school, and healthcare are settled, you can postpone broader professional networking, optional retraining, long-term retirement-service research, and exploration of social or recreational options. These may improve daily life, but they should not hold up a sound move when the major gates are already cleared.

### Lowest-risk entry strategy

Use a staged, renting-first approach rather than buying immediately. First settle licensing and obtain dependable employment information. Then choose a short-term or flexible rental only after confirming its school assignment, commute routes,

insurance cost, and emergency access. If the children will move during this stage, use an address with an acceptable confirmed school assignment before withdrawing them from their current school.

This approach preserves your small-town or rural preference without setting it in stone too early. It also gives you time to learn whether the real employment center is Northern Virginia, Richmond, Hampton Roads, Charlottesville, or another Virginia market before tying the household to a property that makes work, school, or healthcare unnecessarily difficult.

## Budget, Move Reserve, Taxes & Financial Setup

---

### Tax status at a glance

**Income tax:** Virginia has a broad individual income tax.

**Social Security:** Virginia does not tax Social Security benefits at the state level.

**Retirement income:** Other retirement income is currently described as favorable in Virginia; treatment can vary by source and taxpayer circumstances.

**Property tax relief:** Virginia's property tax relief availability is characterized as targeted; eligibility, application timing, and exact local rules should be verified.

**Gift tax:** Virginia does not impose a separate state-level gift tax.

**Estate tax:** Virginia does not impose a separate state-level estate tax.

**Inheritance tax:** Virginia does not impose a separate state-level inheritance tax.

**Capital gains:** Virginia generally taxes capital gains under its state income tax rules; household-specific exclusions and filing-year rules should be verified.

**Local income tax:** The 2026 nationwide comparison does not show a local individual income tax for Virginia. Confirm the current rules for the specific locality before relying on that in the household budget.

These are statewide tax starting points. Before making a move or tax decision, confirm the rules for the filing year, including rates, thresholds, exemptions, residency rules, local taxes, and how they apply to your household.

### Colorado vs. Virginia: Everyday Cost Comparison

This comparison keeps the same five familiar cost areas without pretending that one statewide index can tell us your exact household spending. **Housing & Utilities gets a real dollar benchmark from the Census.** The other four rows remain statewide price-level signals until your actual spending or local quotes support dollar amounts.

**What the housing number means:** It is the 2024 Census ACS median monthly housing cost across occupied homes, whether rented or owned. That makes it neutral when we do not yet know whether you will rent or buy. It is still a statewide median—not a quote for your family, a particular number of bedrooms, or a particular city or property.

## Your stated total monthly budget ceiling: \$3,000

The Virginia statewide housing benchmark alone is about 53% of that ceiling. The ceiling is a limit to test, not a record of what you currently spend, and StateMatcher does not divide it into made-up category amounts.

| Category                              | Colorado reference     | Virginia reference     | Difference    | Direction |
|---------------------------------------|------------------------|------------------------|---------------|-----------|
| Housing & Utilities                   | \$1,862                | \$1,594                | -\$268 / -14% | lower     |
| Groceries                             | 0.99× U.S. price level | 1.01× U.S. price level | +2%           | similar   |
| Transportation                        | 1.16× U.S. price level | 0.94× U.S. price level | -18%          | lower     |
| Healthcare                            | 0.99× U.S. price level | 1.00× U.S. price level | +1%           | similar   |
| Dining, Entertainment & Discretionary | 0.99× U.S. price level | 1.00× U.S. price level | +1%           | similar   |

## Housing reality check:

**Colorado:** Census median monthly housing cost \$1,862. Supporting checks: median gross rent \$1,822; median owner cost \$1,901; \$2,466 with a mortgage; \$722 without a mortgage. Occupied homes are about 65.9% owner-occupied and 34.1% renter-occupied.

**Virginia:** Census median monthly housing cost \$1,594. Supporting checks: median gross rent \$1,646; median owner cost \$1,559; \$2,149 with a mortgage; \$621 without a mortgage. Occupied homes are about 67.1% owner-occupied and 32.9% renter-occupied.

## Largest statewide differences:

Transportation has a statewide cost signal about 18% lower in Virginia than in Colorado.

Housing & Utilities is about 14% lower in Virginia than in Colorado (\$1,594 versus \$1,862 per month).

Groceries has a broadly similar statewide cost signal in Virginia and Colorado.

## How to use this comparison:

Use the Census housing number as a neutral statewide starting point while rent-versus-buy is still unknown.

Once you narrow the move, replace it with the actual local housing path: gross rent and utilities if renting; mortgage or cash carrying cost, property tax, homeowners insurance, utilities, association fees, maintenance, and other property-specific costs if buying.

Read groceries, transportation, healthcare, and discretionary spending as relative statewide cost signals, not monthly dollar budgets.

Do not add these rows into a second monthly total. The Financial Outlook owns the full recurring household-cost range and annual balance.

Keep one-time moving and setup costs separate from recurring costs.

## Build the budget from real Virginia quotes

The Financial Outlook is encouraging, but your move budget should not rely on statewide averages alone. Because three household members may need Virginia-based work, dependable local earnings are the main financial pathway. Retirement and other income that will continue after the move provide a useful backup, but keep those sources separate from earnings that depend on securing jobs in Virginia.

Start with housing. Virginia’s direct Census benchmark is \$1,594 per month across occupied homes statewide. That equals about 53% of your \$3,000 monthly budget ceiling, meaning housing alone could consume slightly more than half of that limit. This is a screening number—not a quote for a particular rental, mortgage, town, or property—so do not commit until you have the complete address-specific cost.

### Replace statewide figures with household numbers

| Priority              | Do this                                                                                                                                                                                                                                                                                              | Done when                                                                              | If the result is too high                                                                              |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| Housing and utilities | For a rental, obtain the contract rent and typical renter-paid electricity, heating fuel, water, internet, parking, and required fees. For a purchase, obtain the full mortgage or cash carrying cost, property tax, homeowners insurance, association fees, utilities, and a maintenance allowance. | You have a written monthly estimate for a specific property and know what is included. | Try a different locality, smaller property, or flexible rental before changing the rest of the budget. |
| Transportation        | Price fuel, insurance, maintenance, tolls, parking, and realistic mileage for work, school, groceries, and healthcare. This matters especially with your small-town or rural preference, where everyday trips may be longer even though Virginia’s statewide transportation signal looks favorable.  | Each likely driver has a realistic weekly route and monthly transportation estimate.   | Reconsider the address, commute, vehicle plan, or job location.                                        |

| Priority                             | Do this                                                                                                                                                                                                | Done when                                                                               | If the result is too high                                                                      |
|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Groceries and discretionary spending | Pull three recent months of bank and card statements and separate groceries from dining, entertainment, and other optional purchases. Then test those habits against prices in the finalist community. | You have an actual household baseline rather than a statewide index.                    | Set a temporary post-move limit for optional spending until income and recurring bills settle. |
| Healthcare                           | Compare employee premiums, deductibles, prescription costs, and expected out-of-pocket spending under actual available plans.                                                                          | The household has a written annual and monthly estimate based on real coverage options. | Price an alternative employer plan or coverage route before relying on the Financial Outlook.  |

## Establish the Move-Bridge Reserve

Keep this reserve separate from annual affordability. Its job is to carry you through the move and the period before Virginia paychecks, reimbursements, deposits, or retirement-income changes have fully settled.

Collect written quotes or firm estimates for:

Moving labor and transportation

Overlapping housing payments, if applicable

Temporary lodging

Storage

Security, pet, and other housing deposits

Utility connection or transfer charges

Household travel to Virginia

Vehicle shipping, if needed

Packing materials or packing services

Parking, elevator reservations, stairs, long-carry, or other property-access charges

Immediate household setup purchases

A contingency amount for quote changes and unexpected delays

Do not set the reserve by guessing at one round number. Add the confirmed one-time costs, the cash needed during any income delay, and a separate contingency line. The reserve is ready when every applicable item has either a written amount or a deliberate allowance and the money is available without using funds needed for normal monthly bills.

## Tax, payroll, and retirement setup

**Income and payroll:** Before relying on projected earnings, list every income source as either destination-dependent or continuing regardless of location. Record both the gross amount and the expected after-tax deposit. Once Virginia employment begins, make sure each employer has the correct home address and Virginia withholding information. If you change states during the tax year, confirm the current part-year filing requirements with Virginia Tax at <https://www.tax.virginia.gov/>. Completion means payroll records are correct and you know which state returns will be required.

Virginia has a broad individual income tax. Social Security benefits are not taxed at the Virginia state level. Other retirement income receives favorable planning treatment through an age-based deduction, but age, income, and the specific source of the money can limit the benefit. Before committing, have each pension, annuity, IRA, employer plan, investment, rental, or business-income source reviewed under the rules for the filing year.

Virginia does not impose a separate state **gift tax**. Virginia does not impose a separate state **estate tax**. Virginia does not impose a separate state **inheritance tax**. Federal rules and another state's rules can still matter, particularly when property, trusts, beneficiaries, or prior residency cross state lines.

**Property-tax relief:** Virginia offers targeted relief rather than one automatic statewide discount. Eligibility can depend on the locality, age, disability status, income, homeownership, principal-residence status, veteran status, or surviving-spouse status. If buying, ask the finalist locality for the actual parcel bill and its current exemption or deferral rules before signing. The task is cleared when you know the full bill without relief and have written confirmation of any relief for which you qualify.

**Social Security checkpoint:** Review each worker's official earnings record and benefit estimates through the Social Security Administration at <https://www.ssa.gov/myaccount/>. Social Security work credits are eligibility credits earned through covered work. Retirement eligibility generally requires 40 credits—usually about ten years of covered work because no more than four credits can be earned in a year. Benefits can generally begin at age 62, but claiming before full retirement age reduces the monthly amount. If anyone expects wages or net self-employment income before full retirement age, confirm how continued earnings could affect current benefits before building those payments into the move budget.

## Location Advantage: What to Verify

Location Advantage is the opportunity to improve your standard of living while reducing the cost burden required to support it.

Cost of living tells you what a place costs. Location Advantage asks what kind of life those costs buy you—and how much financial room your household has left.

Location Advantage is financial evidence, not the overall relocation verdict. A financial advantage cannot override healthcare, legal, safety, family, work, climate, environmental, or other household must-haves.

### Projected annual money left over: \$44,354–\$208,983 left over per year

The current numbers show money left over, but the cushion is only as reliable as the income, tax, housing, insurance, healthcare, and transportation assumptions underneath it.

This Location Advantage outlook uses the household-income treatment choices from your questionnaire and compares the resulting after-tax household income with the full recurring household-cost range. Use these figures as the single household-affordability calculation to verify before the move.

### Money at a glance

The bars use the same scale, so their relative lengths show how the estimated after-tax income compares with recurring household costs.

**After-tax household income**  \$178,999–\$321,595

**Recurring household costs**  \$112,612–\$134,645

**Bottom line:** \$44,354–\$208,983 left after recurring costs.

| Planning measure                                        | Current planning range |
|---------------------------------------------------------|------------------------|
| Household income entered (mixed or uncertain tax basis) | \$243,470–\$391,140    |
| Estimated amount available after tax                    | \$178,999–\$321,595    |
| Full recurring household costs                          | \$112,612–\$134,645    |

| Planning measure                 | Current planning range                       |
|----------------------------------|----------------------------------------------|
| Income-to-Cost Ratio             | 1.33–2.86                                    |
| Projected annual money left over | <b>\$44,354–\$208,983 left over per year</b> |

**How to read the ranges:** the questionnaire identifies the income basis as mixed or uncertain. StateMatcher brackets the amount available after tax instead of pretending every entered dollar is gross or every entered dollar is already net. A source-by-source tax-basis review would narrow this range.

### **Tax items not fully priced yet**

State-specific credits, phaseouts, additions, subtractions, source-specific exclusions, and other special tax rules may change the final result and should be confirmed before relying on the estimate.

### **What to verify before you rely on this range**

Separate the continuing-income sources into gross-before-tax and after-tax amounts before relying on a narrower tax or surplus estimate.

State-specific credits, phaseouts, additions, subtractions, source-specific exclusions, and other special tax rules may change the final result and should be confirmed before relying on the estimate.

Separate gross and after-tax income sources before relying on the estimated tax and annual-balance result.

Confirm actual housing, utility, grocery, transportation, healthcare, insurance, childcare, debt, tax, and other recurring household costs before relying on the modeled result.

### **How to use this in your move plan**

Use this as a financial stress test, not as the final verdict on the move. Think of it as checking whether the floor can carry the furniture: healthcare continuity, safety, legal access, family needs, work feasibility, and other essentials still have to hold up too.

## Social Security, Medicare & Federal Benefits Timeline

---

### These dates are true no matter which state you choose to live in

Social Security and Medicare age milestones are federal. Choosing Virginia instead of another state does not change these dates. What can change is state taxation of retirement income, pre-Medicare coverage economics, Medicare-plan and provider availability, and practical access to healthcare.

These age-based federal benefit milestones are calculated from the dates of birth in your questionnaire. For younger households they are long-range planning markers; for households closer to age 62 or 65 they may affect near-term relocation, healthcare, and cash-flow planning. They do not establish actual entitlement, benefit amounts, enrollment status, or the best claiming strategy.

### Federal benefits timeline at a glance

These are age milestones, not proof of eligibility or a recommendation about when to claim benefits.

**You, age 55:** 62 Social Security ✕ 65 Medicare ✕ 67 full retirement age ✕ 70 delayed-claiming ceiling

**Household timing:** Your Medicare age-65 milestones are 5 years, 3 months, and 21 days apart, so the household may need to plan two separate healthcare transitions rather than assume Medicare begins for both adults at the same time.

### You

#### Age 62 — Social Security: earliest retirement claiming age

You are 6 years and 25 days away from age 62. Social Security retirement benefits can generally begin at this age if you meet the work-credit requirement—40 Social Security work credits for retirement, usually earned over at least about 10 years of work

covered by Social Security because no more than four credits can be earned per year. You may want to confirm your Social Security earnings record; the credits establish eligibility, not the benefit amount.

### **Age 65 — Medicare**

You are 9 years and 25 days away from age 65. Medicare eligibility generally begins at this age. The Initial Enrollment Period generally lasts seven months, beginning three months before the month you turn 65 and ending three months after it.

### **Age 67 — Social Security: full retirement age**

You are 11 years and 25 days away from age 67. This is your Social Security full retirement age under the general birth-year rules. Starting retirement benefits before full retirement age generally reduces the monthly amount; delaying after full retirement age can increase it until age 70.

### **Age 70 — Social Security: delayed-claiming ceiling**

You are 14 years and 25 days away from age 70. Social Security retirement benefits generally stop increasing because of delayed claiming after this age.

## **Your partner**

### **Age 62 — Social Security: earliest retirement claiming age**

### **Age 65 — Medicare**

### **Age 67 — Social Security: full retirement age**

### **Age 70 — Social Security: delayed-claiming ceiling**

**Household timing:** Your Medicare age-65 milestones are 5 years, 3 months, and 21 days apart, so the household may need to plan two separate healthcare transitions rather than assume Medicare begins for both adults at the same time.

## **What to do with these dates**

Check each adult's Social Security earnings record and benefit estimates, then review claiming and Medicare timing with Social Security, Medicare, a benefits counselor, or financial professional. Health, work, longevity, taxes, household coordination, existing coverage, and cash-flow needs can change the best timing decision.

Use the other chapters of this Action Plan to test how Virginia changes the state-specific consequences around these federal milestones. Do not treat an age milestone by itself as proof of entitlement or as a recommendation to claim Social Security at a particular age.

## Housing, Insurance & Contract Gates

### Buying vs. Renting: What the Market History Says

Home-value appreciation is one of the important factors to consider when deciding whether to buy or rent. All else being equal, buying tends to look more attractive when home values are rising because an owner has the opportunity to build equity through appreciation as well as through paying down a mortgage. When values are flat or falling, that potential advantage is weaker and the risk of selling for less than expected matters more. Past appreciation does not guarantee future gains, but recent and longer-term history helps show what kind of housing-market environment a buyer would be entering.

Over the past 10 years, home values in Virginia changed by about 89.0%, compared with about 95.3% nationally using the matching FHFA series. In plain English, home values here rose more slowly than the national comparison over that period.

The recent pace has cooled noticeably. Home values changed by about 3.1% in the latest year, compared with an annualized pace of roughly 6.5% over the past five years and 6.6% over the past decade. This does not predict what happens next, but it shows that the latest year has been much softer than the longer history. The comparison with the United States changes depending on the time period, so there is no single simple faster-or-slower story. The table is more useful here than reducing the history to one label.

#### Virginia: historical change compared with the matching U.S. FHFA series

| Period  | Local home-value change | Matching U.S. change | Local minus U.S. |
|---------|-------------------------|----------------------|------------------|
| 1-year  | 3.1%                    | 2.1%                 | +1.0 points      |
| 5-year  | 37.3%                   | 33.4%                | +3.9 points      |
| 10-year | 89.0%                   | 95.3%                | -6.3 points      |

Time horizon matters too. As a practical rule of thumb, buying tends to make more sense when you expect to remain in the home for at least about 7 to 10 years. A longer stay gives appreciation and mortgage paydown more time to work in your favor and

spreads the substantial costs of buying and later selling—such as closing costs, commissions, moving costs, and other transaction expenses—over more years. A shorter expected stay generally makes renting more competitive because it preserves flexibility and avoids taking on those costs for a relatively brief period.

Source: Federal Housing Finance Agency, FHFA House Price Index. A supported metro match was not available, so the primary read uses the Virginia state-level record.

Past performance does not guarantee future results. Home values may rise more slowly, stay flat, or fall in the future. StateMatcher is not telling you to buy or rent. Buying or renting is a personal decision, and this information is provided only to help you understand the housing-market history shown here.

## **Property and hazard checks for Virginia**

These are the practical checks that follow from the hazards that matter in the destination evidence. They are meant to narrow property choices before a lease, offer, or insurance commitment—not to turn every national hazard into a checklist.

### **Hurricane / coastal storm**

Where hurricane or surge exposure is material, prefer lower-surge locations and avoid treating distance from the beach alone as proof of safety.

Favor construction designed for current local wind requirements, with a continuous load path, well-secured roof system and tested impact-resistant openings or shutters where appropriate.

Check evacuation zones and routes, backup power expectations and post-storm access to healthcare and essential services.

Obtain exact-address wind/homeowners and flood quotes and inspect named-storm or hurricane deductibles separately.

# Statewide environmental screen to carry into the address search

## Environmental health details

The table below gives the statewide measurements used for this environmental-health screen. The discussion that follows explains what they mean in everyday life and where local conditions can differ.

| Measure                                | Statewide read                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Good-air days (AQI 0-50)               | 86.5% — 11.7 percentage points more Good-air days than the national monitored-day average; U.S. monitored-day average 74.9%                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| In-between air days (AQI 51-150)       | 13.4% — These are monitored days that were not Good but also did not reach Unhealthy-or-worse: EPA Moderate or Unhealthy for Sensitive Groups (AQI 51-150); U.S. monitored-day average 24.2%                                                                                                                                                                                                                                                                                                                                                                                 |
| Unhealthy-or-worse air days (AQI 151+) | 0.1% — 0.9 percentage points fewer Unhealthy-or-worse days than the national monitored-day average; U.S. monitored-day average 1.0%                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Overall air-quality rank               | Overall air-quality screen ranks better than about 88% of U.S. states and D.C.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| How to read that rank                  | This separate statewide ranking combines how often monitored air reached Unhealthy-or-worse levels with how high the upper end of county AQI readings ran. The percentile is a place in a ranking: it is not the percentage of bad-air days and does not mean the state has that percentage more pollution. A state can therefore have fewer unhealthy days and a lower long-term PM2.5 average yet still rank worse if its upper-end monitored AQI readings are unusually high. In other words, the rank is sensitive to episodic spikes as well as ordinary-day frequency. |
| Fine-particle pollution (2020–2022)    | 13.1% lower long-term fine-particle pollution than the U.S. modeled benchmark (a national estimate built with the same CDC method); 7.3 $\mu\text{g}/\text{m}^3$ vs U.S. modeled benchmark 8.4 $\mu\text{g}/\text{m}^3$ (a national estimate built with the same CDC method)                                                                                                                                                                                                                                                                                                 |
| Human-scale PM2.5 comparison           | Rough long-term health-risk comparison: about 0.33 cigarette-equivalents per day. Air quality has improved substantially over the past two decades. The cigarette comparison is only a rough long-term health-risk analogy based on Berkeley Earth's rule of thumb. It does not mean the air contains cigarette smoke, the chemical mixture is the same, or an individual's biological dose is identical to smoking.                                                                                                                                                         |

Pollen and seasonal allergies

**Recent metro comparison:** Pollen results were mixed across 2 ranked metros.

Richmond: worse than average; Virginia Beach: better than average

| Pollen type           | Typical planning window |
|-----------------------|-------------------------|
| Tree pollen           | February–May            |
| Grass pollen          | April–June              |
| Weed / ragweed pollen | August–October          |

Longer warm seasons create substantial overlap among spring trees, grasses, and late-summer weeds.

**Published 2025 examples:**

Richmond (grass): AAFA highlighted large 2025 grass-pollen peaks in Richmond, including another late-summer/early-fall high-pollen period.

**How to use this:** Metro pollen categories are local comparisons, not statewide percentages. Pollen varies sharply by weather, vegetation, elevation, rainfall, irrigation, and exact location.

Heat and health context

| Measure                                     | Statewide read    |
|---------------------------------------------|-------------------|
| Heat-related illness percentile             | 62.8th percentile |
| Asthma prevalence in the covered population | 10.5%             |
| COPD prevalence in the covered population   | 6.3%              |

**Why this deserves extra weight for this household:** you indicated a health or hazard concern that can be affected by environmental conditions, so the statewide screen should be followed by place- and address-level verification before choosing where to live.

Your plan to rent first is the lowest-risk way to enter Virginia. It gives you time to test a small-town or rural setting, real work routes, school assignment, seasonal conditions, and everyday costs before considering a purchase. I would favor a flexible lease with a reasonable exit or renewal option rather than making a long commitment immediately.

**Do not give notice on your current home or sign a Virginia lease yet until:**

the exact address is confirmed for the intended public-school assignment;

every worker has tested the actual commute at the time they would normally travel;

the landlord has approved your dog in writing, with every restriction and fee disclosed;

you have an acceptable renters-insurance quote for that address; and

utilities, flood or storm exposure, building condition, and total move-in costs have passed the checks below.

## Your pre-lease gates

| Gate                          | Do this                                                                                                                                                                                                                                                                                                           | Done when                                                                    | If it fails                                                                                                                                                 |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>School assignment</b>      | Give the complete street address to the school district and ask it to confirm the assigned schools and enrollment eligibility in writing. Do not rely only on a listing, map, or landlord statement.                                                                                                              | You have written district confirmation for the exact address.                | Remove the property unless the actual assignment still works for your family.                                                                               |
| <b>Work route</b>             | Test each worker's route during the real commuting period, including the trip home. Small-town and rural mileage can look manageable on a map but feel very different when congestion, mountain roads, or limited alternate routes are involved.                                                                  | Each worker knows the normal travel time and has an acceptable backup route. | Keep the residential preference, but investigate another home base or decide whether the job is worth the longer trip.                                      |
| <b>Insurance availability</b> | Request a renters-insurance quote using the exact address, dog information, desired personal-property limit, and liability limit. Ask whether the carrier will actually issue the policy—not merely what a sample premium might cost—and request all animal restrictions, deductibles, and exclusions in writing. | The carrier confirms that it will issue coverage on acceptable terms.        | Try another carrier or property before signing. A low advertised price is irrelevant if the policy cannot be issued or excludes a risk that matters to you. |

| Gate                                      | Do this                                                                                                                                                                                                                                                                                                                                                                          | Done when                                                                                                 | If it fails                                                                                                    |
|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| <b>Utilities and resilience</b>           | Ask the landlord to identify every utility provider and tenant-paid service. Obtain typical seasonal or 12-month usage where available, deposit requirements, heating fuel, internet options, and responsibility for well or septic service if applicable. Ask how the property handles power outages and whether heating, cooling, water, or internet stops when power is lost. | You can place every required service in your name and the likely monthly cost fits the Financial Outlook. | Price another property or add the real cost to your housing comparison before committing.                      |
| <b>Address-level storm and flood risk</b> | For coastal or tidal areas, check the parcel's current flood information, elevation and drainage, evacuation zone, and whether primary and alternate roads remain usable during flooding. Ask for exact-address insurance terms covering wind, flood, and named-storm deductibles where relevant.                                                                                | The address, access routes, and required coverage are acceptable together.                                | Prefer a lower-risk address or delay the commitment until separate coverage and evacuation needs are workable. |

Virginia's statewide hazard screen makes hurricane wind and coastal flooding important screening issues, but it does not mean every Virginia property has the same exposure. Hampton Roads, the Eastern Shore, and other tidal or coastal locations deserve an early insurance and access check. Distance from the beach alone is not proof that a property is outside a flood or storm-surge area.

### **Dog approval is a contract gate**

Virginia limits at least some local breed-specific dog regulation, but that does not override a private landlord's rules, an HOA or condominium rule, an insurer's underwriting restrictions, or breed-neutral dangerous-dog laws. Before paying a nonrefundable application fee or deposit, disclose the dog accurately and obtain written approval covering breed, size, age, number of animals, required records, liability conditions, pet rent, deposits, and other fees. Also check the city or county's current licensing, leash, animal-control, and dangerous-dog rules.

Do not accept a leasing agent's verbal "it should be fine." Completion means the lease or signed animal addendum identifies your dog as approved and matches the insurer's written answer.

**Good to know:** If a person has a qualifying disability-related need for an assistance animal, federal fair-housing rules may require an exception to an ordinary pet restriction. That is a property-specific reasonable-accommodation process, not an

automatic exemption from animal or safety laws. Ask the housing provider what documentation and review process it uses before relying on an accommodation. Start with the U.S. Department of Housing and Urban Development: <https://www.hud.gov/helping-americans/assistance-animals>.

## **Environmental-health and building checks**

Use Virginia's statewide air, heat, humidity, and pollen findings as a reason to inspect how a particular home performs—not as a neighborhood forecast. During a tour, check whether bedrooms and main living areas have effective cooling, ventilation, and space for appropriate air filtration. Ask who maintains the HVAC system and when filters and major equipment were last serviced.

Pollen planning matters especially from February through May for trees, April through June for grasses, and August through October for weeds and ragweed. Richmond's grass-pollen pattern deserves particular attention, while the Virginia Beach metro comparison was more favorable. If seasonal exposure affects your household, tour the property during or near a relevant season when possible and look at window condition, outdoor vegetation, air leakage, and whether the HVAC setup can support your normal filtration routine.

## **If you later consider buying**

Do not carry a renter-level review into a purchase. Before removing an insurance or inspection contingency, obtain a written homeowners quote confirming that the carrier will bind coverage for the exact parcel. Review roof and building-condition requirements, replacement-cost assumptions, wind or named-storm deductibles, flood coverage, material exclusions, and possible nonrenewal conditions. For a condominium or HOA property, review both your proposed policy and the association's master policy so you can see where one stops and the other begins.

Virginia's home-value history is useful context, but it is not a reason to rush. Past appreciation does not guarantee future gains. Renting first preserves breathing room while you learn whether the school, commute, insurance, utilities, climate, and community actually work in daily life.

For this property decision, carry the Virginia statewide hazard and insurance signal through regional context and then to the exact address or parcel before signing.

# Healthcare Transfer & Continuity Plan

---

## Healthcare at a glance

**Health Watch:** 2.8 out of 5 stars — Mixed

**Hospital quality:** Good. 3.6 out of 5 stars — 12.5% above the U.S. average of 3.2 out of 5 stars.

**Hospital access:** About average. 14.1 minutes on average — About 1.2 minutes longer than the U.S. average of 12.9 minutes.

**Doctor availability:** About average. 284 physicians per 100,000 — About the same as the U.S. average of 296 physicians per 100,000.

**Hospital capacity:** Weak. 1.94 acute-care beds per 1,000 residents — 16.4% below the U.S. average of 2.32 acute-care beds per 1,000 residents.

These are statewide planning signals. Use them to understand the healthcare environment, then clear the household-specific provider, insurance, specialist, medication, and exact-address access steps below.

Your main healthcare goal is to transfer ongoing heart-disease and cardiology care without a break in treatment, monitoring, insurance approval, or emergency access. Virginia has strong specialist systems in its larger medical centers, but rural access varies sharply. Because you prefer a small-town or rural setting, I would treat the route to appropriate cardiac and emergency care as a housing requirement—not something to sort out after signing.

Richmond is the strongest documented medical hub to investigate first, with VCU Medical Center offering heart and vascular care within a major academic system: <https://www.vcuhealth.org/locations/vcu-medical-center/>. Other credible starting points are Inova Fairfax Hospital in Northern Virginia (<https://www.inova.org/locations/inova-fairfax-hospital>), UVA Health in Charlottesville (<https://uvahealth.com/>), and Sentara Norfolk General Hospital in Hampton Roads (<https://www.sentara.com/hospitalslocations/sentara-norfolk-general-hospital>). Their size does not guarantee that the right cardiologist is accepting patients or covered by your exact plan.

## Settle these items before changing your current care arrangement

| Action                                                                                                                                                                                                                                                                                           | Where to verify                                                                                                                                                           | Done when                                                                                                                                         | If it fails                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Confirm your exact insurance network and coverage dates.</b><br>Ask whether the Virginia cardiology clinic, hospital, laboratory, imaging center, pharmacy, and any medical supplier you expect to use are in network.                                                                        | Your employer's benefits office and the insurer's member-services number on your card. Ask for the exact plan name and network, not merely the insurance company name.    | You have written confirmation of coverage dates, network participation, deductible treatment, and expected specialist cost sharing.               | Compare another available employer plan or ask each provider for a written self-pay estimate before relying on out-of-network care.                                              |
| <b>Secure the cardiology handoff.</b><br>Ask your current cardiologist to recommend the type of cardiology practice and hospital capability needed for continued care. Contact the Virginia clinic directly about new-patient availability, referral rules, and the first realistic appointment. | Start with the appropriate heart-and-vascular program at one of the medical hubs listed above, then ask whether routine follow-up can occur at a closer satellite clinic. | A clinic has accepted the referral and scheduled an appointment that fits the existing treatment and monitoring schedule.                         | Keep the current cardiologist involved longer, use an approved interim follow-up option, or reconsider a home location that creates too much travel burden.                      |
| <b>Protect existing approvals.</b> Ask whether any current prior authorization—a plan's advance approval for a service, test, procedure, or medication—must be issued again after the plan, provider, or service location changes.                                                               | The insurer, current clinical office, and receiving cardiology clinic.                                                                                                    | The receiving office confirms which approvals and referrals are complete and records the authorization numbers.                                   | Do not cancel current appointments or services until the replacement approval is active.                                                                                         |
| <b>Transfer a complete clinical record.</b> Request a concise treatment summary plus cardiology notes, recent laboratory results, imaging reports and images, procedure reports, medication history, allergies, and relevant monitoring results.                                                 | Your current cardiology and primary-care offices; send records through their secure release process.                                                                      | The receiving clinic confirms that the records are readable and complete before the first visit.                                                  | Carry secure copies of the most important summary, results, and contact information rather than assuming electronic systems will connect automatically.                          |
| <b>Prevent prescription or supply interruptions.</b> If anyone uses recurring prescriptions, monitoring equipment, or medical supplies, ask the current clinician and insurer how much transition supply is appropriate and whether the destination pharmacy or supplier can fill it.            | Current prescriber, insurer, receiving pharmacy, and equipment supplier.                                                                                                  | The medication list is reconciled, the formulary—your plan's covered-drug list—is checked, and the first Virginia refill or shipment is arranged. | Keep the current pharmacy or mail-order supplier active temporarily when permitted, and have the prescriber address substitutions or new approvals before the supply runs short. |

## Test emergency access from the exact home

Virginia's emergency-service hospital availability is relatively weak: about **0.95 emergency-service hospitals per 100,000 residents**, compared with **1.30 nationally**, or about 27% below the national rate. This does not predict the care at a particular hospital. It does mean that some areas have fewer emergency options, making the exact address and route especially important for your household.

Before committing to a rural or remote property, drive the normal route to the nearest appropriate emergency department and identify a second route and backup hospital. Ask the current cardiologist what level of emergency capability matters for the disclosed heart-disease care. A nearby hospital is not automatically equipped for every cardiac emergency, and a major referral hospital may still be too far away for practical routine care.

## Establish routine care after the receiving system is in place

Once cardiology and insurance are settled, choose an in-network primary-care practice that can coordinate referrals, routine monitoring, and communication with the cardiologist. For the school-age child, also establish an in-network pediatric or family-medicine practice for ordinary care. Transfer records only after each office confirms how it receives them, and place the preferred pharmacy near the home or normal work route rather than choosing solely by brand name.

Because heat and humidity matter to your household, ask the treating clinician whether Virginia conditions should change any personal monitoring, activity, medication-storage, or emergency instructions. The clinician's answer—not a statewide climate number—should guide that part of the plan.

## Aging in place, home health, and facility backup

Virginia has about **40 home-health and personal-care workers per 1,000 adults age 65 and older**, compared with a national median of about **43**. That places availability in the broad middle but slightly below the national benchmark, so a rural address may have fewer agencies or a smaller service area. Home-health quality indicators are broadly around the national middle. The 2025 median non-medical caregiver rate is about **\$35 per hour**, the same as the national median; this is a market benchmark, not a prediction of your bill or insurance coverage.

Use the federal Eldercare Locator to find the Area Agency on Aging serving the finalist ZIP code: <https://eldercare.acl.gov/>. For Medicare-certified home-health agencies and nursing homes, start with the Centers for Medicare & Medicaid Services provider data at <https://data.cms.gov/provider-data/>. Review nursing-home licensing and inspection information through the Virginia Department of Health at <https://www.vdh.virginia.gov/licensure-and-certification/division-of-long-term-care-services/>. Virginia's assisted-living search is available at <https://www.dss.virginia.gov/licensed-care/search-licensing-programs/assisted-living-facility-search/>.

For any serious candidate area, call at least two home-health agencies and ask about service radius, current staffing, payer acceptance, minimum visit requirements, and what happens when the regular caregiver is unavailable. This task is complete when you have identified one workable agency and one backup—not merely when an agency appears in a directory.

# School, Family, Accessibility & Triggered Requirements

## Family and community facts to carry into local execution

### Higher-education infrastructure

| Measure                                         | Statewide count / median | National position                                                                   |
|-------------------------------------------------|--------------------------|-------------------------------------------------------------------------------------|
| Active IPEDS reporting institutions             | 144                      | 80.4th percentile <div><div></div></div>                                            |
| Degree-granting institutions                    | 108                      | Subset of active reporting institutions                                             |
| Public institutions, all sector classifications | 44                       | Includes public reporting entities outside the two- and four-year buckets below     |
| Public two-year sector                          | 24                       | Sector classification, not a practical-access score                                 |
| Public four-year sector                         | 16                       | Sector classification, not a prestige score                                         |
| Other public sector classifications             | 4                        | Reconciles the all-public total with the displayed two- and four-year sector counts |
| Program breadth                                 | 679 completed programs   | 66.7th percentile <div><div></div></div>                                            |

Count definitions matter: active reporting institutions and degree-granting institutions are different universes, so those totals should not be expected to match. The public total likewise includes every public reporting entity in the statewide IPEDS snapshot, including any public institutions classified outside the two- and four-year sectors shown separately below.

| IPEDS 2024 public published annual tuition median | Amount   |
|---------------------------------------------------|----------|
| 2-year, in-state                                  | \$4,902  |
| 4-year, in-state                                  | \$9,117  |
| 4-year, out-of-state                              | \$25,496 |

These statewide figures are medians of IPEDS-published annual tuition fields for the full public-institution sector shown; they are not an average of the individual schools discussed below. Institution examples may come from a different academic year or may publish per-credit or per-semester prices. Keep each school's original basis and year visible, and do not compare those raw figures dollar-for-dollar with this annual statewide median unless an annual full-time equivalent is explicitly supported. IPEDS sector labels are not used here as a count of practical community-college access. Some community-college systems and institutions award bachelor's degrees and can therefore appear in a four-year sector classification even though they remain important two-year/transfer/workforce-training options. Institution-specific program availability, transfer pathways, residency, and in-state tuition rules must be verified before relying on them.

## **Public safety at a glance**

### **Safety Watch: 3.4 out of 5 stars — Favorable**

*How to read it:* Higher is more favorable. Safety Watch is a screening score built from violent crime, property crime, and homicide compared with the FBI national baseline, with violent crime carrying the most weight. It is not a probability that you will be a crime victim and it is not a neighborhood rating.

**Violent crime:** 205.9 per 100,000 vs. 327.6 nationally — 37.1% lower than the U.S. rate.

**Property crime:** 1353.5 per 100,000 vs. 1534.8 nationally — 11.8% lower than the U.S. rate.

**Homicide:** 4.2 per 100,000 vs. 4.1 nationally — 2.4% higher than the U.S. rate.

*FBI 2025 full-year Crime in the United States comparison. Statewide rates are a starting point, not a neighborhood-level conclusion.*

# School Districts to Investigate First

| District / school lead                                                | School signal                                                                            | Setting                                          | Fit with your setting | Why it belongs on the shortlist                                                                                                                                                                                                                      | What to verify before choosing an address                                                                                                                                                                           |
|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| West Point Public Schools — statewide lead                            | Elementary, middle, and high school: Very strong · fairly steady                         | Rural — distant                                  | Matches preference    | This is one of the strongest school leads that also fits your preference for a small-town or rural setting. It is worth testing if the household's jobs and daily routes can work from this area.                                                    | Exact attendance boundary and assigned schools; newest school-level results; enrollment eligibility; transportation; available programs; school climate; and actual work and school travel at normal commute times. |
| Wise County Public Schools — statewide lead                           | Elementary and middle: Very strong · fairly steady; high school: Very strong · improving | Town — distant, with a meaningful rural share    | Matches preference    | Strong results across every stage make this worth investigating for both children. Because it is outside the leading employment regions, keep it only if dependable local income and workable routes can be confirmed.                               | Exact assigned elementary, middle, and high schools; current performance; graduation and course options; transportation; transfer rules; school climate; and realistic access to each worker's job market.          |
| Wythe County Public Schools — statewide lead                          | Elementary, middle, and high school: Very strong · improving                             | Rural — distant, with some town-based enrollment | Matches preference    | The combination of rural character and improving results across all relevant stages is promising. It belongs on the school-first list, provided the employment plan works from this part of Virginia.                                                | Address-level assignment; newest results; high-school course and career-program availability; bus service; enrollment rules; school climate; and work-route practicality.                                           |
| Falls Church City Public Schools — statewide school-first alternative | Elementary, middle, and high school: Very strong · fairly steady                         | Suburban — large                                 | Different setting     | This does not match your small-town or rural preference, but it is worth preserving as a strong alternative if Washington-area employment access and consistently strong schools outweigh the denser suburban lifestyle and higher housing pressure. | Confirm that the address is actually inside the city school system; check assigned schools, current results, programs, transportation, school climate, housing fit, and real rush-hour travel.                      |

These are statewide investigation leads rather than a regional ranking. Your home and work geography must still fit together. Do not choose a district first and then try to force three workers, housing, and everyday family travel around it. West Point, Wise County, and Wythe County best reflect your preferred setting; Falls Church shows what you could gain academically if you were willing to give up that setting for Washington-area access.

## **Clear the school commitment gate**

**1. Get written address confirmation before signing.** Send each serious property address to the district's enrollment office and ask for the currently assigned elementary, middle, and high schools. Also ask whether any boundary changes are approved or under consideration. This task is complete when the district has answered in writing. If the address does not serve the expected schools, remove it from consideration or reassess the school plan before committing.

**2. Build one enrollment folder for each child.** Gather identity and age documentation, current residency documents required by the receiving district, immunization records, recent report cards, transcripts or course histories, withdrawal paperwork, testing records, and contact information for the current school. For the older child, include the current credit record and course schedule so the receiving high school can explain how credits will transfer and whether graduation progress changes.

**3. Transfer educational supports without a break.** If either child uses an IEP, Section 504 plan, behavior plan, gifted services, counseling support, assistive technology, or another formal accommodation, request the complete current file and a recent progress summary. Ask the receiving district to explain who will review it, what services can begin immediately, and when the first transition meeting will occur. Consider this cleared only when you have a named contact and a written transition path.

**4. Check daily school life, not just academic results.** Speak with the principal or counseling office at each assigned school. Ask about attendance and discipline practices, bullying response, student support, advanced or career courses, extracurricular access, and how new students enter midyear or between school years. A school visit during arrival or dismissal is especially useful because it reveals traffic, supervision, accessibility, and the general feel of the campus.

**5. Test transportation as a family system.** Run the school drop-off or bus-stop routine together with each worker's likely trip at the actual time of day. Your stated one-way preference is 60 minutes, but each worker's route should be judged separately. If school transportation and work travel cannot coexist reliably, the address does not clear the family test even if the district looks strong on paper.

### **Public-safety check for finalists**

Virginia's statewide Safety Watch is **3.4 out of 5 stars — Favorable**. In 2025, violent crime was 205.9 per 100,000 residents versus 327.6 nationally, and property crime was 1,353.5 versus 1,534.8 nationally. Both statewide rates were lower than the same-year national rates. Homicide was 4.2 per 100,000 versus 4.1 nationally, which was slightly higher. These are three separate measures, and the statewide picture does not establish conditions around a particular school, home, parking area, or work route.

For any finalist, review the candidate city or county's current incident map or reporting dashboard and keep violent crime, property crime, and homicide separate. Inspect the blocks around the home, assigned schools, bus stops, parking areas, and regular routes during both daylight and evening hours. Look for lighting, open sightlines, maintained surroundings, active occupied spaces, and secure vehicle parking. Richmond and Roanoke deserve a closer local review before safety is treated as a strength; Staunton's available city and metro evidence is more favorable, but an address-level check still matters.

### **Retraining and higher education**

Virginia offers a broad range of postsecondary programs, but its statewide published public-college tuition is above the median state. Published tuition is the listed price before aid; it is not your final bill and does not establish eligibility for in-state rates. Because three household members may need destination-based work, connect any retraining choice to an actual occupation, required credential, licensing route, and realistic employer market.

### **StateMatcher best-fit public options — ranked within each sector**

| Sector and fit order | Public option                                  | Practical reason to check it                                                                                                                                                                   | Current price basis and next check                                                                                                                                                                                                                                       |
|----------------------|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Two-year #1          | Northern Virginia Community College, Annandale | Broad credit, transfer, and workforce choices in healthcare, IT, cybersecurity, business, trades, transportation, and other fields; especially practical for Northern Virginia work geography. | For 2026–27, the listed Virginia-resident credit total is \$232.05 per credit. Workforce and noncredit courses have separate prices. Confirm the exact program, schedule, aid, fees, and residency status at <a href="https://www.nvcc.edu/">https://www.nvcc.edu/</a> . |
| Two-year #2          | Tidewater Community College, Norfolk           | A practical Hampton Roads option for transfer, apprenticeships, short-term credentials, healthcare, IT, manufacturing, logistics, construction, and skilled trades.                            | For 2026–27, the common in-state total is \$207.10 per credit, with added fees for selected career courses. Confirm the exact pathway at <a href="https://www.tcc.edu/">https://www.tcc.edu/</a> .                                                                       |
| Four-year #1         | George Mason University, Fairfax               | Strong transfer and adult-learning flexibility, including many fully online degrees and certificates tied to Northern Virginia employment.                                                     | For 2026–27, full-time in-state undergraduate tuition is \$10,752 plus a \$4,056 mandatory student fee; program rates vary. Start at <a href="https://www.gmu.edu/">https://www.gmu.edu/</a> .                                                                           |
| Four-year #2         | Old Dominion University, Norfolk               | Broad Hampton Roads access plus online and transfer-friendly completion pathways that may work for employed adults.                                                                            | Fall 2026 standard in-state undergraduate tuition is \$443 per credit, with additional fees possible. Confirm transfer credit, course format, workload, and any campus requirements at <a href="https://www.odu.edu/">https://www.odu.edu/</a> .                         |

Once your likely work and residential region is settled, compare only programs that lead to the needed credential. Request a written cost estimate showing tuition, mandatory fees, aid, transfer-credit acceptance, program length, schedule, accreditation or licensing alignment, and travel from the actual home. A nearby program that fits work and caregiving may be more useful than a higher-ranked statewide option that is difficult to reach.

## Work, Payroll, Business & Income Transition

Your income plan needs two clearly separated tracks: money expected to continue wherever you live, and earnings that depend on securing work in Virginia. Because three household members need or may seek Virginia-based work, portable retirement income provides a useful foundation, but it should not be treated as a substitute for dependable local earnings.

### Set up one household income map

List each income source with the person receiving it, expected gross amount, usual deposit date, taxes withheld, benefit deductions, and whether it continues after relocation. Classify each source as either **continuing income** or **Virginia-dependent income**.

Do not place a projected Virginia salary in the continuing-income column. Count wages only after the worker has a written offer or employment agreement, the compensation is clear, and any required professional approval has been settled. The detailed job search and licensing steps belong in the Employment, Licensing & Career Launch Plan.

### Clear these transition checks

| Action                                                                                                                                                                                                                         | Where to verify                               | Done when                                                                                                              | If it fails                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| <b>Get written approval for any job that will continue after the move.</b><br>Ask whether the employer permits work from the Virginia address and whether the change affects pay, benefits, work location, or tax withholding. | The employer's HR and payroll teams           | You have written confirmation showing the approved work location, effective date, compensation, and benefit treatment. | Treat that income as uncertain and do not use it to support an irreversible housing commitment.                 |
| <b>Update the payroll address and withholding instructions.</b> Give payroll the exact Virginia address and the date it becomes effective. Ask which state withholding will appear on the first affected paycheck.             | Each continuing employer's payroll department | The first pay statement after the change shows the correct home address and expected withholding.                      | Contact payroll immediately and preserve the correction request and revised pay statement for your tax records. |

| Action                                                                                                                                                                                                                              | Where to verify                                                            | Done when                                                                                                               | If it fails                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <b>Document every new Virginia income source before counting it.</b>                                                                                                                                                                | Offer letter, employment agreement, or other written compensation document | Start date, guaranteed pay, work location, payroll frequency, benefit start date, and any contingencies are in writing. | Keep that worker's expected earnings outside the committed household budget.           |
| <b>Preserve filing-year records if the move crosses state lines.</b> Save pay statements from before and after the address change, moving dates, employer confirmations, retirement-income statements, and tax-withholding records. | Your payroll records and tax preparer                                      | Your preparer can identify which income belongs to each period and prepare any required part-year returns.              | Delay assumptions about refunds or balances due until the filing treatment is settled. |

## Protect retirement-income continuity

For Social Security or other retirement income expected to continue, confirm the deposit account, mailing address, tax withholding, and contact information before closing or changing any account used for payments. Review your Social Security earnings record and benefit estimate through **my Social Security**:

**<https://www.ssa.gov/myaccount/>.**

If wages or net self-employment income will continue while Social Security benefits are being received before full retirement age, confirm the current earnings rules with the Social Security Administration before relying on the full monthly benefit. The official starting point is

**<https://www.ssa.gov/benefits/retirement/planner/whileworking.html>.** This matters because continued earnings can affect benefit payments in ways that are separate from ordinary income-tax withholding.

The practical finish line is simple: every dollar supporting the move should be backed by a current award statement, pay statement, written offer, employment agreement, or other reliable payment record. That gives you a clean income floor and prevents an expected paycheck from becoming the weak link in the plan.

## DMV, Vehicle & Move Logistics

### New-resident DMV & vehicle requirements

**Official agency:** Virginia Department of Motor Vehicles

**Checked:** 2026-08-16

**Official source:** <https://www.dmv.virginia.gov/>;  
<https://www.dmv.virginia.gov/moving/new-virginia>

| Task                         | Current statewide timing / status                                                                                          | What proves completion                                                                                                    |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| Driver license               | Within 60 days — Obtain a Virginia driver license within 60 days of becoming a resident.                                   | New-state driver license issued                                                                                           |
| Vehicle title / registration | Confirm the current deadline with Virginia Department of Motor Vehicles before acting.                                     | New-state title/registration or agency confirmation that the task is complete                                             |
| Inspection / emissions       | Emissions inspection applies in designated Northern Virginia localities; Virginia also has safety-inspection requirements. | Required inspection/emissions result completed, or official confirmation that none applies to the actual vehicle/location |

These are newcomer motor-vehicle planning facts from the reviewed official-source record. Confirm the current rule for the actual driver, vehicle, county, and move date before relying on a deadline.

### Cost to get there & reversibility

Price moving costs once the destination and household move size are known; use route-specific quotes rather than a generic representative-city estimate.

Obtain route-specific quotes before using moving cost in a commit-or-reverse decision.

### Move-bridge reserve: what still needs a real quote

Price the actual household move with route-specific written quotes before setting the move-bridge reserve.

| Reserve item             | What to price                                                                                                            | Current status                                 |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| Quote / price separately | Temporary lodging                                                                                                        | Not priced in the current household-move range |
| Quote / price separately | Deposits and utility setup                                                                                               | Not priced in the current household-move range |
| Quote / price separately | Household travel                                                                                                         | Not priced in the current household-move range |
| Quote if applicable      | Overlapping old/new housing, security deposit, storage, parking/elevator reservations, pet travel, and other setup costs | Include only if they apply to this household   |

Do not add these items to recurring annual household costs. They are transition cash needs that should be priced before the move becomes difficult to reverse.

Your best approach is to treat the Virginia DMV work, vehicle readiness, and physical move as one coordinated package. The official requirements shown in the newcomer board were reviewed on August 16, 2026. Because some vehicle rules depend on your final locality, use your actual Virginia address—not the Richmond planning location—to settle the inspection and emissions steps.

## 1. Build one DMV document folder

Gather these items before you leave your current home:

Current driver license for each licensed driver

Current vehicle title and registration

Proof of automobile insurance

Identity documents

Documents showing your Virginia residential address

Loan or lien information if a lender holds the vehicle title

Any additional documents listed by the Virginia Department of Motor Vehicles for new residents

Start with the Virginia DMV newcomer page:

<https://www.dmv.virginia.gov/moving/new-virginia>. The main DMV site is

<https://www.dmv.virginia.gov/>.

**Done when:** Each driver and vehicle has a complete paper or electronic folder, and the DMV checklist has been reviewed against your circumstances.

**If something is missing:** Find out whether the DMV accepts an alternative document before scheduling the visit. Do not assume that an ordinary piece of mail will satisfy a residency requirement.

## **2. Complete each driver-license change within the official window**

Virginia requires a new resident to obtain a Virginia driver license within **60 days of becoming a resident**. In everyday terms, you have roughly two months, but it is wise to handle this early so the deadline does not collide with work, school, or move-related appointments.

**Where to act:** Virginia Department of Motor Vehicles,  
<https://www.dmv.virginia.gov/moving/new-virginia>

**Done when:** Each driver has a DMV receipt, temporary credential, or Virginia license showing that the transaction was completed.

## **3. Settle title and registration requirements before relying on a deadline**

Review the current title-and-registration sequence with the Virginia DMV before acting. Ask what must be completed for each vehicle, what documents apply when a lender holds the title, what fees are due, and the current completion deadline for a new resident.

**Done when:** You have a Virginia registration, the title transaction is documented, and the plates and registration materials are properly installed or stored in the vehicle.

**If the title is held by a lender:** Contact the lender early enough to learn how it will send title information to Virginia. A slow lender response can become the weak link in an otherwise simple registration process.

## **4. Match inspections to the final address**

Virginia has vehicle safety-inspection requirements. Emissions inspection applies only in designated Northern Virginia localities, so your exact home address matters.

**Do this:** Enter your final locality into the Virginia DMV process and confirm whether your vehicle needs a safety inspection, an emissions inspection, or both—and whether either must be completed before registration.

**Done when:** You have the required inspection certificate or electronic record and proof that the vehicle passed. If it does not pass, get a written repair estimate before deciding whether to repair, replace, or avoid moving that vehicle.

## **5. Lock down the physical move with written terms**

Keep moving expenses separate from your recurring household budget. Truck rental, mover charges, packing supplies, storage, vehicle transport, lodging, and travel are one-time costs; rent, utilities, insurance, fuel, and commuting are ongoing costs covered in the Financial Outlook.

For any mover or vehicle shipper, obtain a written quote based on a detailed inventory. The quote should identify pickup and delivery terms, possible extra charges, insurance or liability coverage, cancellation terms, and the claims process. Photograph valuable items and record vehicle condition before handoff.

Because you prefer a small-town or rural setting, confirm that a full-size moving truck can reach the property, turn around, park legally, and use any private road or driveway. Also check cell service, fuel availability, and the route to work and school before setting the delivery plan in stone.

**Done when:** You have a written booking confirmation, final address, delivery instructions, inventory, payment terms, and a named contact for move day.

## **Small post-arrival task**

Once your Virginia address is settled, review voter-registration options through the appropriate Virginia process. Keep the confirmation with your other new-resident records.

## Four Landing Areas to Test

### Virginia: regional tradeoffs at a glance

These are comparative planning reads, not numerical scores. A VERIFY cell means the item depends on current local, address-, property-, provider-, employer-, route-, or other real-world confirmation before the household relies on it; it is not a statement that the region is a poor fit.

#### 1 West Point / Richmond work orbit

|                   |                                                         |
|-------------------|---------------------------------------------------------|
| Jobs              | <b>PROMISING</b><br>Richmond shared market; test routes |
| Healthcare        | <b>STRONG</b><br>VCU medical anchor                     |
| Community         | <b>PROMISING</b><br>rural setting match                 |
| Cost              | <b>VERIFY</b><br>current rent and utilities             |
| Schools           | <b>STRONG</b><br>West Point district lead               |
| Climate / hazards | <b>VERIFY</b><br>exact-address storm and flood exposure |

## 2 York County / Hampton Roads

|                   |                                                           |
|-------------------|-----------------------------------------------------------|
| Jobs              | <b>STRONG</b><br>viable shared labor market               |
| Healthcare        | <b>STRONG</b><br>Sentara tertiary-care anchor             |
| Community         | <b>MIXED</b><br>suburban rather than rural                |
| Cost              | <b>VERIFY</b><br>current rent and utilities               |
| Schools           | <b>STRONG</b><br>York County district lead                |
| Climate / hazards | <b>MIXED</b><br>coastal wind, flood, and insurance checks |

## 3 Falls Church / Northern Virginia

|                   |                                                       |
|-------------------|-------------------------------------------------------|
| Jobs              | <b>STRONG</b><br>strongest shared job market          |
| Healthcare        | <b>STRONG</b><br>Inova Fairfax anchor                 |
| Community         | <b>MIXED</b><br>large suburban setting                |
| Cost              | <b>MIXED</b><br>high-cost Northern Virginia option    |
| Schools           | <b>STRONG</b><br>Falls Church district lead           |
| Climate / hazards | <b>VERIFY</b><br>exact-address exposure and insurance |

#### 4 Lexington

|                   |                                                                  |
|-------------------|------------------------------------------------------------------|
| Jobs              | <b>POTENTIAL BLOCKER</b><br>three local earning paths must clear |
| Healthcare        | <b>VERIFY</b><br>cardiology and emergency travel                 |
| Community         | <b>PROMISING</b><br>town setting match                           |
| Cost              | <b>VERIFY</b><br>current rent and utilities                      |
| Schools           | <b>MIXED</b><br>strong younger grades; high school less clear    |
| Climate / hazards | <b>VERIFY</b><br>property and route exposure                     |

Comparative planning reads only. VERIFY means the result depends on current local, address-, property-, provider-, employer-, route-, or other real-world confirmation; it does not mean the region is a poor fit.

You are trying to balance three things that do not naturally point to the same part of Virginia: a small-town or rural home, strong schools for children entering roughly grades 2 and 8, and a local job market that can support three different careers. The best strategy is to test home and work geography separately rather than assuming everyone should live in the largest employment center.

I would investigate West Point with Richmond as the work and medical anchor first. York County and Falls Church remain important because they offer stronger large-market access, even though they do not match your preferred residential setting as closely. Lexington is the most natural small-town alternative, but it should remain fourth unless the local-employment requirement becomes less important.

##### 1. West Point / Richmond work orbit

This belongs at the top of your investigation list because West Point combines a rural setting with a very strong school lead, while Richmond provides a viable shared labor market and Virginia's strongest documented medical hub for your cardiology planning. Richmond also adds universities, river recreation, restaurants, arts, and a deeper range of everyday services without requiring you to make the city itself your

residential choice. The compromise is distance: the lawyer's preferred one-way commute is 30 minutes, compared with 60 minutes for the plumber and 55 minutes for the dentist, so that 30-minute preference is the first route test. This area stays first only if actual weekday travel from a candidate West Point address works for the relevant employers and an in-network cardiology clinic.

## 2. York County / Hampton Roads

York County ranks second because it pairs very strong school signals with the Hampton Roads labor market and Sentara Norfolk General as a major heart, vascular, trauma, and specialty-care anchor. It does not match your small-town or rural preference as closely: the district is classified as largely suburban. Hampton Roads is also geographically spread out, so a home that looks close on a regional map may still create difficult school, work, or medical trips. Coastal wind and flood exposure can also change insurance terms from one property to another. The ranking rises if all three workers find practical opportunities on the same side of the region and the address produces acceptable flood, wind, and renter-insurance results; it falls if daily travel repeatedly crosses the metro or coastal coverage becomes costly or restrictive.

## 3. Falls Church / Northern Virginia

Falls Church is the strongest school-and-employment alternative, but it ranks third because it asks you to give up the small-town or rural setting and accept Northern Virginia's higher housing pressure. The Washington-Arlington-Alexandria labor market is the strongest shared work center for the household, and Inova Fairfax provides a major heart and vascular medical anchor. Falls Church City Public Schools also show very strong results across elementary, middle, and high school. Those advantages are substantial, especially if the lawyer's shorter commute preference proves difficult elsewhere. Before moving this area higher, compare real rental quotes with the Financial Outlook and test each worker's route at the actual travel time. The exact Falls Church City boundary matters because a Falls Church mailing address does not by itself settle the school district.

## 4. Lexington

Lexington earns the fourth test because it closely matches your preferred town setting and offers a strong elementary and middle-school lead. Its main compromise is serious: Virginia's strongest shared employment centers are elsewhere, and three household members need or may seek destination-based work. Lexington therefore works best as a later-life or portable-income option unless all three careers produce

credible local or realistically commutable paths. High-school results also need a closer look because there is not enough history to say confidently whether they are improving or slipping. This area moves up only when actual job prospects, the assigned high school, cardiology access, and emergency travel all work from the same address.

### **What settles the order**

For every finalist, begin with one candidate rental address and place the assigned schools, three work destinations, cardiology clinic, emergency hospital, insurance quote, and normal travel routes on the same map. Obtain written school assignments before signing, and run commute tests at the hours each person would actually travel. The first area that clears all of those checks without forcing an unworkable budget or routine becomes the practical leader—not necessarily the place with the biggest job market or the strongest district name.

## Landing-Area Execution Guides

You are trying to find a Virginia home base that supports three local careers, two children through high school, access to higher-level medical care, and a possible shift toward retirement—all while preserving the small-town or rural setting you prefer. The right way to test these finalists is not with a general sightseeing trip. Use actual rental listings, possible work locations, school assignments, medical routes, and insurance quotes so you can see where everyday life would work and where the plan could break.

### West Point: Test the rural-home, Richmond-work strategy first

West Point is one of the strongest options to investigate because it lines up unusually well with your preferred setting and your children's school horizon. The district is classified as **Rural — distant**, and past results were very strong and fairly steady across elementary, middle, and high school. That is a meaningful lead, but the deciding issue is whether Richmond-based work and medical care remain practical from the actual home.

| Field test                          | What to do and what proof clears it                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Housing and school geography</b> | Tour real rentals rather than judging the area from listings alone. For each serious address, obtain written confirmation from West Point Public Schools of the assigned elementary, middle, and high school, enrollment eligibility, transportation, and any program your children would need. The task is complete only when the district confirms the exact address in writing.                                                                                                                          |
| <b>Three separate work routes</b>   | Map likely employer areas for the plumber, lawyer, and dentist separately. Drive each route during the hours that person would normally travel. The lawyer's preferred one-way limit is 30 minutes, while the plumber's is 60 minutes and the dentist's is 55 minutes. A West Point-to-Richmond trip may exceed the lawyer's preference depending on the exact workplace and traffic, so do not treat one general map estimate as proof for all three careers. Save the tested travel times and route used. |
| <b>Richmond medical access</b>      | Test the drive to the actual cardiology or specialty clinic you would use, not merely to central Richmond. VCU Medical Center is a documented regional starting point for heart and vascular and other complex care: <a href="https://www.vcuhealth.org/locations/vcu-medical-center/">https://www.vcuhealth.org/locations/vcu-medical-center/</a> . Confirm the clinic, new-patient status, insurance participation, referral rules, and expected follow-up schedule.                                      |
| <b>Rent now, buy later</b>          | Price the full monthly rental cost, including required renter's insurance and utilities. Because you may buy within three years, also note whether the homes you like would remain workable for aging in place—entry steps, bedroom and bathroom access, parking, and distance from routine services. Do not pay a nonrefundable deposit until the school assignment and work-route tests are complete.                                                                                                     |

**What would knock West Point out:** Remove it from serious consideration if the actual Richmond work locations make one or more essential careers routinely impractical, if a finalist address does not receive the expected school assignment, or if the needed cardiology plan requires travel that the household cannot comfortably sustain.

## **York County: Test whether the Peninsula’s advantages justify suburban living**

York County does not match your small-town or rural preference as closely. Its district is classified as **Suburban — large**, with most students in suburban settings. It remains worth a full field test because York County Public Schools has a very strong record across elementary, middle, and high school, and Hampton Roads supports all three employment paths.

| Field test                                  | What to do and what proof clears it                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>School-and-home package</b>              | Ask York County Public Schools to confirm the current assignment, transportation, enrollment rules, and relevant programs for every serious rental address. Do not assume that a Yorktown, Williamsburg, Grafton, or Seaford mailing address produces a particular assignment. The proof is a district response tied to the complete street address.                                                                                                                                                                            |
| <b>Hampton Roads work reach</b>             | Identify real employer clusters or active opportunities for each career before selecting a side of the Peninsula. Test the routes at actual work times, including any bridge or tunnel involved. This matters because Hampton Roads is spread out; a job that looks nearby on a regional map can produce a difficult daily trip. Keep each worker’s own commute preference separate.                                                                                                                                            |
| <b>Healthcare route</b>                     | Sentara Norfolk General Hospital is the provided tertiary-care anchor for major heart and vascular, neuroscience, oncology, stroke, and transplant services:<br><a href="https://www.sentara.com/hospitalslocations/sentara-norfolk-general-hospital">https://www.sentara.com/hospitalslocations/sentara-norfolk-general-hospital</a> . Confirm whether the needed cardiology service is located there or at another campus, whether the clinician accepts the household’s insurance, and how often the trip would be required. |
| <b>Coastal property and insurance check</b> | For every serious address, obtain a renter’s quote now and an illustrative homeowners quote if the property type is one you might later buy. Ask specifically about flood coverage, coastal wind, named-storm deductibles, roof requirements, and whether a separate flood policy would be needed. Also check whether the normal and backup roads remain usable during flooding or storm conditions.                                                                                                                            |
| <b>Later-life support</b>                   | Use the Peninsula Agency on Aging lead for York County through Virginia’s No Wrong Door network:<br><a href="https://www.nowrongdoor.virginia.gov/downloads/20250409NWDPartnersNetworkMapListby_AAA.pdf">https://www.nowrongdoor.virginia.gov/downloads/20250409NWDPartnersNetworkMapListby_AAA.pdf</a> . Identify transportation, caregiver, and in-home support resources that would serve the exact ZIP code; a directory listing alone does not prove current capacity.                                                     |

**What would knock York County out:** Set it aside if the practical work routes require repeated travel beyond what the workers are willing to accept, if the suburban daily pattern gives up too much of the setting you want, or if the exact property produces unacceptable flood, wind, or insurance terms.

## Falls Church: Test whether exceptional access is worth the cost and setting change

Falls Church gives you the deepest employment and institutional access of these finalists, but it is **Suburban — large**, not the small-town or rural environment you prefer. Falls Church City Public Schools has been very strong and fairly steady from elementary through high school. The question here is not whether the area offers opportunity. It is whether you can secure the right jurisdiction, school assignment, home, and commute without creating too much financial or lifestyle pressure.

| Field test                                | What to do and what proof clears it                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Jurisdiction and school assignment</b> | Confirm that each address is actually served by Falls Church City Public Schools. A mailing address alone is not enough. Obtain written confirmation of the assigned schools, enrollment eligibility, transportation, and current programs before paying a deposit.                                                                                                                                                                          |
| <b>Housing reality</b>                    | Build a short list using the complete monthly cost: rent, parking, utilities, renter's insurance, and any required fees. Tour at the time of day when parking, traffic, and neighborhood activity are most relevant. The area fails the housing test if meeting the monthly cost requires relying on an unaccepted job, an unconfirmed salary, or money reserved for another household priority.                                             |
| <b>Employment geography</b>               | Use actual employer addresses throughout the Washington–Arlington–Alexandria labor market. The lawyer has a strong regional career base but only a 30-minute preferred one-way commute, so workplace location should shape the neighborhood search more than a metro-wide job statistic. Run the plumber's and dentist's searches in parallel and test their routes against their separate 60- and 55-minute preferences.                    |
| <b>Medical access</b>                     | Inova Fairfax Hospital is the Northern Virginia tertiary-care anchor, including heart and vascular services: <a href="https://www.inova.org/locations/inova-fairfax-hospital">https://www.inova.org/locations/inova-fairfax-hospital</a> . Confirm the exact clinic, insurer network, new-patient status, and travel time from the proposed home.                                                                                            |
| <b>Aging and mobility</b>                 | Fairfax Area Agency on Aging serves the City of Falls Church and provides aging, disability, caregiver, transportation, and long-term-care navigation: <a href="https://www.fairfaxcounty.gov/familyservices/older-adults">https://www.fairfaxcounty.gov/familyservices/older-adults</a> . Use the exact address to identify which services could support aging in place and how transportation would work if driving became less practical. |

**What would knock Falls Church out:** Do not force this option if the complete housing cost removes your financial breathing room, if the address falls outside the expected school system, or if the day-to-day suburban and metro pattern feels like too large a departure from the setting you want.

## Lexington: Test it as a local-income plan, not only as an appealing later-life town

Lexington closely matches your preferred scale. The district is classified as **Town — distant**, and elementary and middle school results have been very strong and improving. High-school history is less conclusive, so the older child's path needs a closer look. Lexington's smaller scale may become especially attractive as retirement income becomes more important, but local earnings and cardiology access must work now.

| Field test                             | What to do and what proof clears it                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Current earning paths</b>           | Start with the dentist because that career currently limits your geographic flexibility more than the other two. Search dental practices, group practices, health systems, and relevant professional channels within an acceptable drive. At the same time, identify realistic plumbing employers and lawyer roles that match the needed specialty and compensation. Clear this test with credible interviews, written compensation details, or accepted offers—not general job-board counts. |
| <b>School continuity</b>               | Ask Lexington City Public Schools for the assigned schools, current graduation and course information, transportation, enrollment rules, and programs relevant to both children. Because the district operates only two schools, pay particular attention to high-school course breadth, extracurricular options, and how the older child's credits would transfer.                                                                                                                           |
| <b>Housing and accessibility</b>       | Tour rentals for stairs, parking, maintenance condition, heating and cooling costs, and the ease of reaching groceries, schools, and routine care. Lexington's traditional town character may be appealing, but older housing can create accessibility and maintenance issues. Obtain a renter's insurance quote for the exact address and keep inspection notes for any property type you might later buy.                                                                                   |
| <b>Cardiology and specialty travel</b> | Confirm where ongoing cardiology care would actually occur and how often travel would be required. UVA Health in Charlottesville is the documented academic specialty anchor: <a href="https://uvahealth.com/">https://uvahealth.com/</a> . Ask whether the needed care can be handled locally, whether follow-up is available closer to Lexington, and whether the relevant clinician accepts the household's insurance.                                                                     |
| <b>Later-life service depth</b>        | Use the federal Eldercare Locator at <a href="https://eldercare.acl.gov/">https://eldercare.acl.gov/</a> to identify the Area Agency on Aging and in-home support organizations serving the exact Lexington address. Completion means having named local contacts and confirming service territory; it does not require arranging care now.                                                                                                                                                   |

**What would knock Lexington out:** Treat Lexington as a later-life or portable-income option rather than an immediate landing area if all three essential earning paths cannot be made credible. It should also fall out if the older child's high-school needs cannot be met or if cardiology follow-up requires a travel pattern the household would not maintain comfortably.

# Your Move Timeline

This is the calendar view of work explained elsewhere in the plan. Use it to see what happens first, what depends on something else, and what can wait until after arrival.

## 90+ DAYS BEFORE

Confirm Virginia licensing paths for plumbing, law, and dentistry. Start with the Virginia DPOR Board for Contractors at <https://www.dpor.virginia.gov/Boards/Tradesmen/>, Virginia Board of Bar Examiners at <https://barexam.virginia.gov/>, and Virginia Board of Dentistry at <https://www.dhp.virginia.gov/Boards/Dentistry/>.

**OWNER** Each professional

**BEFORE THIS** Current credentials and work history gathered

**DONE WHEN** Each person has written requirements, applications underway where needed, and no regulated work scheduled before authorization.

Secure written income and payroll plans for all three workers, beginning with the dentist search while the other searches run in parallel.

**OWNER** Each worker

**BEFORE THIS** Licensing path understood

**DONE WHEN** Offers, contracts, or a documented backup-income plan support the move budget.

Confirm an accepting Virginia cardiology clinic and insurance network status.

**OWNER** Healthcare lead

**BEFORE THIS** Insurance plan identified

**DONE WHEN** The clinic confirms acceptance, timing, and the records it needs.

## 60 DAYS BEFORE

Test finalist homes for total cost, insurance, school assignment, work routes, emergency access, and moving-truck access.

**OWNER** Household lead

**BEFORE THIS** Income, licensing, and healthcare gates are workable

**DONE WHEN** A finalist address passes every check before a lease or purchase commitment.

Confirm the assigned public school for each finalist address and gather enrollment and student records.

**OWNER** Parent or guardian

**BEFORE THIS** Finalist addresses selected

**DONE WHEN** The district confirms assignment and the enrollment packet is complete.

Obtain written mover quotes and book the move.

**OWNER** Move lead

**BEFORE THIS** Move date and property access confirmed

**DONE WHEN** A signed agreement states price terms, services, dates, and access conditions.

### 30 DAYS BEFORE

Transfer cardiology records, prior authorizations, prescriptions, and supply orders.

**OWNER** Healthcare lead

**BEFORE THIS** Accepting clinic confirmed

**DONE WHEN** Records are received and medication coverage extends through the first appointment.

Build one DMV folder per driver and vehicle; confirm title, registration, inspection, and any Northern Virginia emissions steps at <https://www.dmv.virginia.gov/moving/new-virginia>.

**OWNER** Drivers and vehicle owners

**BEFORE THIS** Final Virginia address available

**DONE WHEN** Required documents are ready and the current registration sequence is written into the calendar.

Schedule utilities and complete employer payroll and address updates.

**OWNER** Household lead and each worker

**BEFORE THIS** Final address and arrival date confirmed

**DONE WHEN** Start dates and payroll changes are confirmed in writing.

### MOVE WEEK

Carry medications, essential medical and school records, licenses, identification, and mover paperwork rather than packing them.

**OWNER** Household lead

**BEFORE THIS** Document folders complete

**DONE WHEN** Essential documents and supplies remain accessible throughout the move.

Confirm utilities, school start arrangements, property access, and mover delivery condition.

**OWNER** Household lead

**BEFORE THIS** Arrival completed

**DONE WHEN** Services work, school timing is confirmed, and delivery issues are documented.

### FIRST 30 DAYS

Obtain Virginia driver licenses and complete vehicle title and registration steps under the current DMV instructions.

**OWNER** Drivers and vehicle owners

**BEFORE THIS** Virginia residency established

**DONE WHEN** Licenses are completed within 60 days of residency, and vehicle records are accepted by DMV.

Attend or confirm the first cardiology appointment and resolve any prescription or authorization issues.

**OWNER** Healthcare lead

**BEFORE THIS** Records transferred

**DONE WHEN** Care is active with no break in medication access.

## FIRST 90 DAYS

Compare actual housing, transportation, healthcare, insurance, and work-route costs with the Financial Outlook.

**OWNER** Household finance lead

**BEFORE THIS** Bills and commute experience available

**DONE WHEN** The budget works on actual costs, or the household has adjusted housing, work, or spending plans before making a longer commitment.

You are coordinating a move that must work for three careers, cardiology care, school enrollment, and a small-town or rural home base. The safest approach is a staged move with flexible housing. Settle licensing, dependable income, healthcare access, school assignment, and address-level costs before making the move difficult to reverse.

# Priority Action List

## What to do first

Use this as your practical handoff from planning to action. STOP items can change whether or when you move; RESOLVE SOON items should be closed before they become expensive or disruptive; CAN WAIT items can usually be handled after the core move gates are secure.

### 1 Confirm each worker's Virginia licensing route, required steps, fees, and realistic completion date.

STOP

The plumber, lawyer, and dentist cannot rely on local earnings until they know when they may legally work.

**Where to verify** Virginia DPOR Board for Contractors: <https://www.dpor.virginia.gov/Boards/Tradesmen/>; Virginia Board of Bar Examiners: <https://barexam.virginia.gov/>; Virginia Board of Dentistry: <https://www.dhp.virginia.gov/Boards/Dentistry/>

**Decision impact:** Pause irreversible housing and job-start commitments if any license cannot be secured on the required schedule.

### 2 Obtain dependable local income terms for all three workers, including compensation, start date, work location, and benefits.

STOP

Virginia has several useful labor markets, but actual offers—not broad market strength—must support the household plan.

**Where to verify** Employers, hiring organizations, trade channels, dental practices, law firms, and public workforce resources.

**Decision impact:** Delay the move, change the target metro, or revise the budget if dependable income does not clear household needs.

### 3 Confirm the exact school assignment, enrollment eligibility, transportation, and needed programs for each finalist address.

STOP

District-level strength does not guarantee assignment to a particular school.

**Where to verify** Candidate school district's enrollment and transportation offices.

**Decision impact:** Do not sign for an address that fails the household's grade 2-through-12 school plan.

### 4 Confirm cardiology access, health-plan network status, new-patient availability, prescription continuity, and record transfer.

STOP

A nearby medical system is not enough if the needed specialist or plan network is unusable.

**Where to verify** Health insurer, current clinicians, and receiving cardiology practice.

**Decision impact:** Change the address, health plan, or move timing if continuous care cannot be arranged.

**5 Get an address-specific housing cost sheet and renters or homeowners insurance quote, including flood, wind, deductibles, exclusions, roof rules, and replacement-cost assumptions.**

STOP

Statewide costs cannot show whether one property is affordable or insurable.

**Where to verify** Landlord or seller, insurer, property inspector, and local flood or hazard records.

**Decision impact:** Reject the property or change the budget if coverage is unavailable, too narrow, or too expensive.

**6 Get written approval for the large or restricted-breed dog from the landlord or association and insurer. If a disability-related housing accommodation applies, request the property's written process.**

STOP

A property can meet every other need and still be unusable because of animal or insurance restrictions.

**Where to verify** Landlord, HOA or condominium association, insurer; HUD assistance-animal guidance: <https://www.hud.gov/helping-americans/assistance-animals>

**Decision impact:** Do not sign until the dog's occupancy and insurance treatment are settled in writing.

**7 Test actual work and school routes at realistic travel times from each finalist home.**

RESOLVE SOON

Small-town or rural living may require longer trips to major employment centers. The workers' preferred one-way limits are 60 minutes, 30 minutes, and 55 minutes.

**Where to verify** Navigation tools plus an in-person route test when practical.

**Decision impact:** Change the home area or workplace plan if daily travel would be unsustainable.

**8 Replace planning estimates with actual income, tax treatment, housing, utilities, transportation, healthcare, insurance, debt, and recurring spending.**

RESOLVE SOON

This shows whether the move leaves genuine breathing room after normal bills.

**Where to verify** Pay records, tax professional, insurers, providers, lenders, and written local quotes.

**Decision impact:** Reduce the housing budget, delay the move, or reconsider the region if the completed budget runs short.

**9 Confirm Virginia license, vehicle title and registration, safety inspection, and any Northern Virginia emissions requirements.**

CAN WAIT

New residents must obtain a Virginia driver license within 60 days of becoming residents; vehicle requirements depend on current rules and locality.

**Where to verify** Virginia Department of Motor Vehicles: <https://www.dmv.virginia.gov/moving/new-virginia>

**Decision impact:** This usually does not change the destination, but missing the current requirements can create avoidable delays.

Virginia remains a promising choice, but the move should stay flexible until the items marked **STOP** are closed with written proof.

## **Documents to gather before moving**

- [ ] Professional licenses, transcripts, exam records, certificates, continuing-education records, and work-history documents.
- [ ] Written offers or income agreements showing compensation, start date, benefits, and work location.
- [ ] School records, identification, enrollment materials, and any program or transportation confirmations.
- [ ] Insurance cards, medication list, cardiology records, referrals, and receiving-provider confirmation.
- [ ] Lease or purchase documents, property inspection, insurance quotes, hazard information, and written dog approval.
- [ ] Current driver licenses, vehicle titles, registrations, and proof of insurance.
- [ ] Recent pay records, tax returns, account statements, debt records, and a current household spending summary.

## **Documents that can usually wait**

- [ ] Virginia driver-license, registration, inspection, and emissions receipts after those steps are completed.
- [ ] Final utility activation confirmations and updated local service records.
- [ ] Routine school, medical, and insurance correspondence created after enrollment and arrival.

# Employment, Licensing & Career Launch Plan

## Shared-market action board

**Strongest supported labor-market lead:** Washington-Arlington-Alexandria, DC-VA-MD-WV

### Can one metro work for everyone?

**Shared labor-market lead:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**You: plumber** — promising starting point

**Spouse or partner: Lawyer** — promising starting point

**Adult child: dentist** — promising starting point — household bottleneck

### SHARED-MARKET SCREEN CLEARED

All essential workers currently clear the shared labor-market screening test in this metro. This is a market screen, not employment readiness: real openings, licensing, compensation, benefits, housing location, and commute still need verification.

| Worker                    | What we know locally     | Income test                        | Immediate next move                                                                                      | Current gate                             |
|---------------------------|--------------------------|------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------|
| You: plumber              | Strong local information | \$55,000 — planning pay clears it  | Search contractors, utilities, industrial employers, facilities operators, and public agencies directly. | Lower licensing or credential friction   |
| Spouse or partner: Lawyer | Strong local information | \$120,000 — planning pay clears it | Confirm the licensing or credential path and timing before making the move depend on this work.          | Meaningful licensing or credential check |
| Adult child: dentist      | Useful local information | \$60,000 — planning pay clears it  | Confirm the licensing or credential path and timing before making the move depend on this work.          | <b>Household bottleneck</b>              |

## Income proof to obtain

**You: plumber — pay check:** Planning range \$55,780–\$94,050. \$55,000 — planning pay clears it.

**Spouse or partner: Lawyer — pay check:** Planning range \$161,470–\$309,140. \$120,000 — planning pay clears it.

**Adult child: dentist — pay check:** Planning range \$156,460–\$229,130. \$60,000 — planning pay clears it.

**Household decision:** The shared-market test currently passes for the strongest metro. Keep every essential-worker search moving in parallel and replace planning estimates with real offers, licensing answers, benefits, and commute geography.

**Why this is the bottleneck:** The dentist path is the household's employment bottleneck in Washington-Arlington-Alexandria, DC-VA-MD-WV, meaning that that occupation's labor-market fit currently limits the household's geographic flexibility more than the other essential workers. The worker is not necessarily unable to find work; another metro or state may simply offer a stronger balance for the household.

## Employers, Search Resources & Current-Market Pulse

This is a curated, dated snapshot of representative openings and the strongest useful job-search leads around **Washington-Arlington-Alexandria, DC-VA-MD-WV**. It supplements the broader employment analysis; it does **not** prove that a job will still be open, that the listed pay is typical, that licensing is cleared, or that the overall market is strong. Recheck every listing before relying on it.

### You: plumber

**Checked:** Sep 5, 2026 · **Search area:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**Preferred one-way commute:** Up to 60 minutes

Licensing path to clear

**Where things stand:** Regulated — licensing path identified **Responsible authority:**

Virginia Department of Professional and Occupational Regulation, Board for

Contractors – Tradesmen Program **Phone:** 804-367-8511 **Checked:** Sep 5, 2026

Virginia regulates plumbers through the Board for Contractors Tradesmen Program, including Journeyman Plumbing and Master Plumbing designations.

**Relevant routes or credential levels:**

Universal License Recognition: for an applicant with a valid out-of-state occupational license or government certification in a similar scope, held for at least one year, with exam and training standards met, no disciplinary actions or pending...

Tradesman reciprocity path on the Tradesman Exam & License Application: the application allows Journeyman Plumbing or Master Plumbing by reciprocity and requires current out-of-state licensure/certification documentation and a Certification/Letter of Good...

Standard examination/license route: applicants select Journeyman Plumbing or Master Plumbing by examination and document the applicable experience/training route; after Board approval, PSI administers the tradesman examination.

**Material cost / timing:**

Tradesman Exam & License Application, Journeyman/Master Plumbing by examination, reciprocity, or apprenticeship: \$171.75 as listed on the 07/01/2026 DPOR form.

Tradesman card exchange: \$131.75 as listed on the 07/01/2026 DPOR form.

DPOR lists no application deadline for tradesman exam applications.

**Can work before final approval?** DPOR's Universal License Recognition page states that individuals licensed in other states must apply for a license through the appropriate DPOR board before working in the Commonwealth.

**Done when:** An active Virginia Journeyman Plumbing or Master Plumbing tradesman license/designation issued by the DPOR Board for Contractors, verifiable through DPOR license lookup; if operating a business or performing covered contracting work, the relevant Virginia contractor business license/qualified...

**Official sources to use:** <https://www.dpor.virginia.gov/Boards/Tradesmen> · <https://www.dpor.virginia.gov/sites/default/files/boards/Tradesman/A501-2710EXLIC.pdf>

Use only the current forms linked from DPOR; DPOR states boards only accept current versions and processing may be delayed by outdated forms.

Employer job postings may ask for a Virginia Journeyman or Master license, backflow certification, or ability to obtain one; job eligibility can be stricter than the minimum state route.

### **Employers worth monitoring:**

**F.H. Furr Plumbing, Heating, Air Conditioning & Electrical** — Alexandria, Lorton, Manassas, Ashburn and broader DC/Northern Virginia service area: Large regional home-services employer with plumbing, HVAC, electrical, and drain/sewer lines of business, useful for licensed residential service plumbers seeking year-round dispatch work. Current signal: Active direct posting found for a Residential Plumber in Alexandria with posted annual earning range.

**John C. Flood** — Alexandria, VA / Washington DC metro service area: Long-established DC metro home-service company posting skilled residential plumbing installer roles and likely to recur for service, install, and sewer/water-line work. Current signal: Direct career page listed a Residential Plumbing Installer opening in Alexandria.

**JR Snider Plumbing & Water Care** — Marshall, VA; Fauquier, Prince William, and Northern Virginia service area: Strong fit for the household's small-town/rural anchor because the employer is based toward Fauquier/Prince William rather than inside the urban core. Current signal: Active Residential Service Plumber posting showed Marshall location and service across Northern Virginia, Fauquier County, and Prince William County.

**Beacon Home Services** — Manassas, VA; Northern Virginia and Montgomery County, MD service area: Manassas-based plumbing/electrical home-service employer with a dedicated career page and multiple trade openings, relevant for workers living west or southwest of the Beltway. Current signal: Career page listed current openings including Plumber - Residential Services in Manassas.

**My Plumber PLUS** — Manassas, VA; Northern Virginia and Maryland service area: Large residential plumbing/HVAC/electrical contractor with a Manassas office and employer materials describing ongoing plumbing career opportunities across Northern Virginia and Maryland. Current signal: Current careers page directs plumbing applicants to apply online and describes Northern Virginia/Maryland service coverage.

These employer leads are more durable than individual requisitions, but hiring needs still change. Recheck each employer when the job search becomes active.

| Representative opening         | Employer                                                   | Location                                                                          | Posted pay                                  | Source                    |
|--------------------------------|------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------|---------------------------|
| Residential Plumber            | F.H. Furr Plumbing, Heating, Air Conditioning & Electrical | Alexandria, VA                                                                    | USD \$150,000.00/Yr. - USD \$200,000.00/Yr. | F.H. Furr careers / iCIMS |
| Residential Plumbing Installer | John C. Flood                                              | Alexandria, VA                                                                    | Not shown                                   | John C. Flood career page |
| Residential Service Plumber    | JR Snider Plumbing & Water Care                            | Marshall, VA / serving Northern Virginia, Fauquier County & Prince William County | \$70,000 - \$120,000 yearly salary          | JR Snider / Teamtailor    |

These are examples of what was discoverable when the report was prepared, not promised vacancies.

### Where to look:

**Direct Northern Virginia home-service employers:** Set alerts and check career pages for F.H. Furr, John C. Flood, Beacon Home Services, My Plumber PLUS, Michael & Son, Cherry Blossom Plumbing, Nichols & Phipps, and similar contractors; these pages often surface residential service, installer, drain/sewer, helper, and lead roles before aggregators do.

**Virginia Workforce Connection / Virginia Works:** Use the state workforce system for plumber, plumbing technician, facilities plumber, maintenance mechanic, pipefitter, backflow, and construction-trades postings, plus referrals to local career centers.

**Virginia Career Works – Northern Region:** Useful for Northern Virginia job-search help, WIOA/training referrals, hiring events, employer contacts, and local workforce-center support near Fairfax, Loudoun, Prince William, and surrounding counties.

**Alexandria Workforce Development Center job board and events:** Even if living outside Alexandria, this is a practical metro-specific channel for employer spotlights, hiring events, featured jobs, and local referrals in Alexandria/Arlington and nearby areas.

**American Job Centers / CareerOneStop:** U.S. Department of Labor-backed local employment network. Useful for free job-search help, workforce programs, career counseling, state job-bank access, and local employer connections.

### Geographic search strategy:

Because the household anchor is small town or rural, start on the western and southern side of the supported metro: Fauquier/Marshall/Warrenton, Manassas, Prince William County, Haymarket/Gainesville, Stafford, western Fairfax, and Loudoun edge communities. These areas can put the worker closer to contractors with Northern Virginia service territories while avoiding a daily base in the densest DC core.

Prioritize employers with Manassas, Marshall, Prince William, Fairfax, Lorton, or western Northern Virginia offices before Arlington/Alexandria-only postings. Service-plumbing jobs may dispatch from a shop or from home; ask whether the workday starts at the office, first call, or a rotating service area.

Active listings are a dated snapshot retrieved on 2026-09-05; postings can close without notice and should not be used as proof of guaranteed employment or overall market strength.

Do not rely on aggregator salary or status alone; verify pay plan, commission structure, on-call/weekend expectations, vehicle policy, and dispatch territory directly with the employer.

### **Spouse or partner: Lawyer**

**Checked:** Sep 5, 2026 · **Search area:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**Preferred one-way commute:** Up to 30 minutes

Licensing path to clear

**Where things stand:** Regulated — licensing path identified **Responsible authority:**

Virginia Board of Bar Examiners / Supreme Court of Virginia; Virginia State Bar for membership after licensure and some registration functions **Phone:** (804) 367-0412

**Checked:** Sep 5, 2026

An incoming lawyer generally needs Virginia admission before practicing Virginia law independently.

### **Relevant routes or credential levels:**

Admission Without Examination under Supreme Court of Virginia Rule 1A:1: may be available to a lawyer admitted before the court of last resort of a U.S.

Bar examination route: all bar-exam applicants take the Virginia Essay portion; an active licensed attorney in good standing who passed a bar exam in another jurisdiction and meets other requirements may elect to take only the Virginia essay portion of the...

Virginia Corporate Counsel, Part I Certificate: for a lawyer employed in Virginia exclusively as counsel to a qualifying for-profit or nonprofit business entity, association, or corporation; the certificate limits practice as provided by Rule 1A:5 and is...

**Material cost / timing:**

Admission Without Examination application and Character & Fitness Questionnaire: \$2,500.

Virginia Bar Exam original application: \$575; Character & Fitness Questionnaire: \$575;  
Character & Fitness update, if eligible: \$300.

Admission Without Examination: the official authorized-person form states the application will take 4 to 6 months from receipt to approval.

**Can work before final approval?** No for general Virginia practice: the VBBE FAQ states a lawyer may practice law only after receiving a license from the Virginia Board of Bar Examiners, paying required Virginia State Bar dues, and becoming an active member in good standing; court appearances also require being sworn in/qualified...

**Done when:** Observable proof is a Virginia license/admission from the Virginia Board of Bar Examiners plus active Virginia State Bar membership in good standing; for in-house counsel, the relevant proof may be a Virginia Corporate Counsel Certificate and completion of required VSB registration/dues steps.

**Official sources to use:** <https://barexam.virginia.gov/> ·  
<https://www.barexam.virginia.gov/awe-app-instructions>

Official VBBE pages were intermittently returning server errors during retrieval, but search-indexed official VBBE text and several current official pages were available; re-open the VBBE pages before filing or paying fees.

Admission Without Examination depends on reciprocal jurisdiction status and all threshold requirements; do not assume eligibility solely from years of practice.

**Employers worth monitoring:**

**Virginia Office of the Attorney General / Attorney General & Dept of Law** — Fairfax, Richmond, and statewide VA locations: The OAG describes itself as one of the largest law firms in the Commonwealth and routes current vacancies through the Virginia Jobs portal, so it is a durable public-sector legal employer to monitor. Current signal: The Commonwealth careers search showed multiple Attorney General & Dept of Law attorney postings, including Fairfax options for Elections, Child Support Enforcement, Criminal Appeals, Correctional Litigation, Environment, Worker Protection, and related sections.

**Bean, Kinney & Korman P.C.** — Arlington, VA: Established Arlington law firm with multiple attorney practice areas and a direct careers page listing current opportunities. Current signal: The employer page listed multiple lateral attorney opportunities, including Creditors' Rights/Foreclosure/Bankruptcy, Corporate/M&A, and Transactional Associate Attorney roles.

**Arlington County Government** — Arlington, VA: County government legal departments can generate recurring counsel needs in land use, FOIA, employment, litigation, social services, tax, and public administration. Current signal: Virginia State Bar classifieds showed an Arlington County Government County Attorney II posting in Arlington dated August 20, 2026.

**Fairfax County Government** — Fairfax, VA: Fairfax is the major Virginia-side county employer in the target metro, and its Office of the County Attorney is a large institutional legal office. Current signal: Fairfax County's FY 2027 advertised budget material showed the Office of the County Attorney with 71 positions, and recent 2026 GovernmentJobs postings showed senior/assistant county attorney recruitments even if those examples had closed.

**Prince William County Government / Commonwealth's Attorney's Office** — Manassas, VA / Prince William County, VA: Prince William can be important for a household seeking less-urban Northern Virginia living while remaining tied to the DC-VA legal market. Current signal: The Prince William County Bar Association jobs board showed Commonwealth's Attorney openings updated July 24, 2026, including Deputy CA and ACA/SACA roles open until filled.

| Representative opening                        | Employer                                                                 | Location                | Posted pay      | Source                           |
|-----------------------------------------------|--------------------------------------------------------------------------|-------------------------|-----------------|----------------------------------|
| Assistant Attorney General, Elections Section | Virginia Office of the Attorney General / Attorney General & Dept of Law | Fairfax or Richmond, VA | Up to \$150,000 | Commonwealth of Virginia Careers |

| Representative opening                            | Employer                    | Location                  | Posted pay | Source                                                     |
|---------------------------------------------------|-----------------------------|---------------------------|------------|------------------------------------------------------------|
| Transactional Associate Attorney                  | Bean, Kinney & Korman P.C.  | Arlington, VA<br>  Hybrid | Not shown  | Virginia State Bar Classifieds / employer careers page     |
| County Attorney II / Assistant County Attorney II | Arlington County Government | Arlington, VA             | Not shown  | Virginia State Bar Classifieds / Arlington County job page |

### Where to look:

**Virginia State Bar classified ads:** Best legal-specific statewide board for Virginia lawyer, prosecutor, local-government, and small-firm postings; check frequently because many postings are short-cycle or open-until-filled.

**Commonwealth of Virginia Careers - Law/Judiciary:** Use for Attorney General, Indigent Defense Commission, state-agency counsel, universities, commissions, and other state-lawyer roles; filter by Northern Virginia cities/counties and by Law/Judiciary.

**USAJOBS - 0905 Attorney, DC/Northern Virginia:** Core channel for federal agency attorney roles in Arlington, Alexandria, DC, and the Pentagon; search by series 0905 and save alerts for Arlington, Alexandria, Falls Church, Fairfax, and Washington DC.

**County and city government career portals:** Monitor Arlington, Fairfax, Alexandria, Loudoun, Prince William, Manassas, Falls Church, and nearby county/city attorney and Commonwealth's Attorney offices directly; these roles may appear on local systems before broad job boards.

**American Job Centers / CareerOneStop:** U.S. Department of Labor-backed local employment network. Useful for free job-search help, workforce programs, career counseling, state job-bank access, and local employer connections.

### Geographic search strategy:

Residential setting comes first: for a small-town or rural anchor within reach of the DC-VA market, start with outer Northern Virginia nodes such as Leesburg/Loudoun, Manassas/Prince William, Warrenton/Fauquier, western Fairfax, Chantilly, and possibly Stafford rather than assuming daily travel to downtown DC or Arlington is workable.

Most lawyer openings found in this live snapshot cluster in Arlington, Alexandria, Fairfax, the Pentagon/federal corridor, and statewide Virginia government portals; many of those may exceed a 30-minute one-way commute from a rural or small-town home, so verify the actual route at the exact expected work time before applying or accepting interviews.

Virginia lawyer work is regulated. Many private-practice, court, prosecutor, local-government, and Virginia-law roles require Virginia bar admission or a recognized Virginia pathway before independent practice.

Federal attorney roles may have different admission rules depending on the agency and duties, but Virginia court appearances and Virginia-law practice still require the appropriate Virginia authority; confirm with the posting and licensing authority.

### **Adult child: dentist**

**Checked:** Sep 5, 2026 · **Search area:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**Preferred one-way commute:** Up to 55 minutes

Licensing path to clear

**Where things stand:** Regulated — licensing path identified **Responsible authority:**

Virginia Department of Health Professions - Virginia Board of Dentistry **Phone:** (804)

367-4538 **Checked:** Sep 5, 2026

Virginia regulates dentists through the Virginia Board of Dentistry.

### **Relevant routes or credential levels:**

Licensure by credentials for dentists already licensed in another U.S. jurisdiction with the required exams, good standing certifications, and five-of-six-years recent clinical practice.

Licensure by examination for first-time applicants or applicants needing Board approval to take an accepted regional clinical exam; as of the Board's instructions, ADEX is the accepted exam for examination applicants.

Temporary out-of-state practitioner reporting route under Virginia Code § 54.1-2408.4 for eligible out-of-state practitioners for up to 90 days after an offer or contract from a hospital, nursing home, dialysis facility, Virginia Department of Health, or...

### **Material cost / timing:**

Dental license by examination: \$400.

Dental license by credentials: \$500.

The Board states complete, fully documented applications that meet minimum requirements will be processed within 30 days of the last document received.

**Can work before final approval?** Only in the limited official temporary out-of-state-practitioner situation described by the Board's instructions: an out-of-state licensed practitioner may temporarily practice in Virginia for 90 days after receiving an offer of employment or contract for services from a hospital, nursing home, ...

**Done when:** Observable proof is an active Virginia dentist license shown by the Virginia Board of Dentistry/DHP licensure system, or for a limited temporary route, the applicable official out-of-state-practitioner reporting/eligibility submission before the 90-day temporary practice period.

**Official sources to use:**

<https://www.dhp.virginia.gov/Boards/Dentistry/ApplicantResources/Applyforalicense/Dentist/>  
· [https://www.license.dhp.virginia.gov/apply/Forms/Dentistry/Dentist\\_InstrForms.pdf](https://www.license.dhp.virginia.gov/apply/Forms/Dentistry/Dentist_InstrForms.pdf)

The Board's instructions state it does not have reciprocity with any other jurisdiction and cannot predetermine acceptance of documentation before receiving a complete application.

Clinical-exam acceptance details can change; review current Board guidance document 60-25 before choosing an exam or credentials route.

**Employers worth monitoring:**

**Dental Care Alliance and affiliated Northern Virginia practices** — Fairfax, Falls Church, Alexandria/McLean/Manassas area: Large DSO/platform with multiple Virginia affiliates and recurring dentist, specialty, and practice-management recruiting potential. Current signal: Current DCA listings found for general dentist roles in Falls Church and Fairfax, plus broader DCA dentist openings in Virginia.

**Heartland Dental supported practices, including Neibauer Dental Care and Fusion Dental** — Woodbridge, Ashburn, Springfield, Falls Church and statewide Virginia: Large DSO-supported network; useful for general dentist roles in suburban/exurban locations that may fit a small-town or rural residential strategy better than DC-core roles. Current signal: Heartland's Virginia career page showed 80 Virginia jobs and 10 general dentist jobs, with a representative Woodbridge general dentist opening.

**PDS Health supported practices** — Fairfax, Chantilly, Leesburg, Arlington, Falls Church and other metro suburbs: Multi-location supported-practice network with owner-dentist, associate dentist, specialist, hygiene, and office roles across Northern Virginia suburbs. Current signal: Current PDS listings found in Fairfax and Leesburg for dentist/specialist roles and in other Northern Virginia offices for dental staff roles.

**Veterans Health Administration - Washington DC VA Medical Center** — Washington, DC: Federal dental-officer jobs can accept a current full, unrestricted dental license from any U.S. state or DC, making this a distinct channel from Virginia-only private-practice hiring. Current signal: USAJOBS showed active Washington DC VA Medical Center dentist specialist postings, including oral and maxillofacial surgery and prosthodontics.

**Virginia Department of Corrections** — Statewide Virginia correctional facilities: State correctional facilities periodically advertise dentist roles, including salaried and wage positions; these may be outside the primary metro but can fit rural/small-town preferences in other parts of Virginia. Current signal: Virginia Jobs showed current VADOC dentist postings at multiple facilities, including Green Rock, Deerfield, and Red Onion.

| Representative opening                        | Employer                                                      | Location         | Posted pay         | Source                       |
|-----------------------------------------------|---------------------------------------------------------------|------------------|--------------------|------------------------------|
| General Dentist - Full Time DANV-Falls Church | Dental Associates of Northern Virginia / Dental Care Alliance | Falls Church, VA | \$225,000-300,000+ | Dental Care Alliance careers |
| General Dentist                               | Smiles at Fairfax Corner / Dental Care Alliance               | Fairfax, VA      | Not shown          | Dental Care Alliance careers |
| General Dentist - Woodbridge, Virginia        | Neibauer Dental Care / Heartland Dental supported practice    | Woodbridge, VA   | Not shown          | Heartland Dental careers     |

## Where to look:

**Dental Care Alliance careers:** Search DCA and affiliated-practice listings for general dentist, associate dentist, and specialty roles in Fairfax, Falls Church, Alexandria, McLean, Manassas, and nearby suburbs.

**Heartland Dental Virginia jobs:** Useful for exurban and small-town-compatible supported-practice openings such as Woodbridge, Ashburn, Springfield, Stafford/Fredericksburg, and other Virginia locations.

**PDS Health careers:** Search by Northern Virginia city for PDS-supported practice openings, including associate dentist and specialist positions around Fairfax, Chantilly, Leesburg, Arlington, and Falls Church.

**Virginia Dental Association Career Center and events:** Professional association channel for dentist jobs, practice transitions, and the VDA/VCU career-fair ecosystem; useful for private-practice opportunities that may not appear on large job boards.

**American Job Centers / CareerOneStop:** U.S. Department of Labor-backed local employment network. Useful for free job-search help, workforce programs, career counseling, state job-bank access, and local employer connections.

**Geographic search strategy:**

Because the household anchor is small town or rural, start the dentist search on the Virginia edge of the Washington metro rather than in downtown DC: Leesburg/Purcellville, Haymarket/Gainesville, Manassas, Woodbridge/Dale City, Stafford, and the Fairfax/Falls Church suburban dental corridors.

Use the worker's 55-minute one-way commute as a warning threshold: strong openings in Falls Church, Fairfax, Arlington, Alexandria, and Washington, DC may be reachable from some suburban or exurban anchors but can exceed the preference from rural Loudoun, Fauquier, Stafford, or Shenandoah-side housing; verify the actual route at the intended work time.

Active listings are a dated snapshot retrieved on 2026-09-05; verify each posting is still open before applying.

Do not infer overall labor-market strength, future hiring, wage levels, or guaranteed employment from these examples.

# Licensing leads to clear before relying on local earnings

## Professional licensing at a glance

| Worker / occupation       | National licensing-source status | Authority lead                                                                 | What this means                                                                      |
|---------------------------|----------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Customer: plumber         | Licensing record found           | Department of Professional and Occupational Regulation / Board for Contractors | Use this as a licensing lead, then verify the current state procedure before acting. |
| Spouse or partner: Lawyer | Licensing record found           | Supreme Court of Virginia / Virginia Board of Bar Examiners                    | Use this as a licensing lead, then verify the current state procedure before acting. |
| Adult child: dentist      | Licensing record found           | Department of Health Professions / Virginia Board of Dentistry                 | Use this as a licensing lead, then verify the current state procedure before acting. |

This table is a starting point for licensing research, not the final licensing procedure. Verify current requirements, reciprocity, exams, fees, background checks, and processing steps with the responsible official licensing authority.

Virginia gives all three workers a workable shared labor market, but the Washington–Arlington–Alexandria metro should be investigated first. It earns a household employment rating of **3.3 out of 5**, meaning it offers a solid starting point rather than an automatic all-clear. The metro is especially strong for legal work, broad enough for plumbing, and workable—but less deep—for dentistry.

Because you prefer a small-town or rural home, focus first on the Virginia side of the metro rather than assuming anyone must commute into Washington. Manassas, Prince William County, western Fairfax, Loudoun’s outer communities, and the Fauquier–Warrenton–Marshall area provide the most promising overlap between your preferred setting and the three job searches.

## Plumber

**Market opportunity.** The metro has about **9,420 plumbing jobs**, or **3 plumbing jobs for every 1,000 local jobs**. Its location quotient is **1.00**, which means plumbing is represented at about the national-average concentration. Put simply, this is a broad working market with multiple kinds of employers, not a narrow specialty cluster.

The market wage range is **\$55,780 to \$94,050**, with a median of **\$71,860**. This clears the stated **\$55,000 minimum**, although the low end does so by only \$780. That makes the actual offer—not the occupational average—the number that matters for the household budget.

**Do this:** Start the Virginia licensing process before treating plumbing income as available. Gather current and prior licenses, good-standing letters, experience verification, vocational or apprenticeship records, and any employer credential requirements. Virginia work should not begin until the required state authority is active.

**Where to start:** Virginia Department of Professional and Occupational Regulation, Board for Contractors – Tradesmen Program:  
<https://www.dpor.virginia.gov/Boards/Tradesmen> or 804-367-8511.

**Job-search focus:** Begin with contractors and facilities employers based in Manassas, Marshall, Prince William County, Fairfax, and western Northern Virginia. JR Snider is particularly relevant to a rural or small-town base; larger home-service companies and public facilities employers provide useful parallel channels. Virginia Works is another durable starting point: <https://www.virginiaworks.gov/>.

**Done when:** The plumber has an active Virginia credential shown in the DPOR license lookup and a written offer stating base pay or commission terms, expected hours, vehicle policy, dispatch territory, and where the paid workday begins.

**If it fails:** If offers cluster below \$55,000 or require routine travel beyond the preferred **60-minute one-way commute**, widen first toward Fairfax, Lorton, and Alexandria rather than immediately changing the household's residential setting. If work crosses into DC or Maryland, establish the applicable credential requirements before accepting it.

## Lawyer

**Market opportunity.** This is the household's strongest occupational market. The metro has about **46,840 jobs in the broader legal occupation group**, equal to nearly **15 for every 1,000 local jobs**. Its location quotient is **3.08**; because 1.00 is the national

average, legal work is more than three times as concentrated here as it is nationally. That creates real employer variety, but much of it is clustered around Fairfax, Arlington, Alexandria, Tysons, the Pentagon, and Washington.

The market wage range is **\$161,470 to \$309,140**, with a median of **\$195,190**. The full range clears the stated **\$120,000 minimum**, but specialty, seniority, bar status, public-versus-private employment, and federal pay structures can produce very different offers.

**Do this:** Settle the Virginia admission route first, then target jobs that match the resulting authority to practice. General Virginia practice cannot begin merely because the lawyer is admitted elsewhere. Federal roles can have different admission requirements, but each posting must clearly accept the lawyer's existing status and duties.

**Where to start:** Virginia Board of Bar Examiners: <https://barexam.virginia.gov/> or (804) 367-0412. For the job search, prioritize the Virginia State Bar classifieds at [https://vsb.org/Site/Site/news/Classified-Ad-Pages/01\\_Job-Postings.aspx](https://vsb.org/Site/Site/news/Classified-Ad-Pages/01_Job-Postings.aspx), Commonwealth legal positions at <https://www.jobs.virginia.gov/>, and federal 0905 attorney roles through <https://www.usajobs.gov/Search/Results?k=0905%20attorney&l=Washington%2C%20DC>.

**Job-search focus:** Fairfax, Manassas, Prince William County, Leesburg, and hybrid Northern Virginia roles deserve first attention because the lawyer's preferred commute is only **30 minutes each way**. Arlington, Alexandria, and Pentagon opportunities remain valuable, but many will not fit that limit from a rural home.

**Done when:** There is written confirmation of the admission route and expected completion point, followed by active Virginia authority or a position that expressly accepts the lawyer's existing license. The offer should document compensation, worksite, required office days, and whether court appearances or Virginia-law practice are part of the job.

**If it fails:** If suitable work remains concentrated inside Arlington, Alexandria, or Washington, test whether hybrid scheduling makes the route practical. Do not assume a promising salary makes a long daily commute workable.

## Dentist

**Market opportunity.** Dentistry is the household's employment bottleneck—the career that currently limits your geographic flexibility more than the other two. That does not mean the dentist is unlikely to find work. It means the local market is smaller and employer choice varies more across the metro.

The metro has about **3,040 dentist jobs**, or just under **1 dentist job for every 1,000 local jobs**. Its location quotient is **1.21**, meaning dentistry is somewhat more concentrated here than nationally, but not nearly as deep as the legal market. The wage range is **\$156,460 to \$229,130**, with a median of **\$184,540**. This is well above the stated **\$60,000 minimum**, so licensing, practice fit, schedule, and location are more likely to control the decision than headline pay.

**Do this:** Begin the Virginia Board of Dentistry process early and gather dental-school transcripts, verification from every licensing jurisdiction, exam records, recent-practice history, and the required professional background report. Do not rely on ordinary private-practice income until the Virginia license is active.

**Where to start:** Virginia Board of Dentistry:

<https://www.dhp.virginia.gov/Boards/Dentistry/ApplicantResources/Applyforalicense/Dentist/> or (804) 367-4538.

**Job-search focus:** Start with practices and dental groups in Leesburg, Gainesville, Haymarket, Manassas, Woodbridge, Stafford, Fairfax, and Falls Church. The Virginia Dental Association at <https://www.vadental.org/> and Northern Virginia Dental Society classifieds at <https://www.nvds.org/classifieds/positions-available-general-dentists> are useful for opportunities that may never reach a broad job board.

**Done when:** The dentist has an active Virginia license in the state lookup and a written offer or agreement specifying guaranteed compensation, production terms, patient schedule, benefits, worksite, and expected clinic hours.

**If it fails:** If the available practices do not provide a workable offer within the preferred **55-minute one-way commute**, widen within Virginia to Richmond, Virginia Beach–Chesapeake–Norfolk, or Charlottesville. These metros can support all three careers, although they do not clearly improve dentistry enough to count as an automatic solution.

## **Household shared-market decision**

Run the dentist search first because it places the tightest limit on where the household can live. The plumber and lawyer should proceed in parallel, since their stronger markets still require individual licensing and commute clearance.

The shared Virginia plan is ready to rely on when all three workers have the required authority to work, written compensation that clears their stated minimums, and tested routes from one realistic small-town or rural housing area. Test routes at actual shift or office times; Beltway, I-66, and I-95 traffic can make a nearby job impractical.

Widen the search if the dentist cannot obtain a suitable licensed position, if the lawyer's viable work remains incompatible with the 30-minute preference, or if the plumber's offers fall below \$55,000 or require unworkable dispatch geography. New York and New Jersey, through the New York–Newark–Jersey City market, and Illinois through Chicago are stronger employment-only alternatives, but they would need to pass the wider relocation priorities before replacing Virginia.

## Retirement Transition & Readiness Plan

Because you are still working but plan to retire within the next five years, this Retirement Summary looks beyond your immediate employment needs and brings together the issues likely to matter most as you move from working life into retirement.

Virginia deserves serious consideration for this transition. Social Security benefits are not taxed by Virginia, housing costs are more favorable statewide than in Colorado, and the state has strong specialist care in several major medical markets. The important tradeoff is geography: the small-town or rural setting you prefer can provide lower costs and more space, but it may also put you farther from specialists, in-home help, and future transportation alternatives. Preserve both plans for now—access to work during the next five years and a home base that will remain practical after work ends.

### Settle these retirement questions first

| Priority                                                         | Action and proof of completion                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Separate working income from retirement income</b>            | List wages and other income that depend on living in Virginia separately from Social Security and any pension, investment, rental, business, or portable income expected to continue after retirement. <b>Done when:</b> a financial planner or tax professional has prepared working-years and retirement-years cash-flow views using gross income, taxes, healthcare, housing, and insurance. If the retirement view requires continued local wages, keep access to realistic job centers near the top of the location decision.                              |
| <b>Review Virginia tax treatment</b>                             | Virginia does not tax Social Security benefits, and an age-based deduction may shelter some other income subject to age and income limits. Virginia otherwise has a broad individual income tax, with a top rate of 5.75% under the provided 2026 schedule. Ask a Virginia tax professional to test each actual income source and compare the working and retired years. <b>Done when:</b> you have a written estimate showing federal and Virginia taxes by income source rather than one blended total.                                                       |
| <b>Create a Social Security and Medicare file for each adult</b> | Download each person's Social Security earnings record and benefit estimates. Social Security work credits are eligibility credits earned through covered work; retirement eligibility generally requires 40 credits, usually at least about ten years of covered work because only four credits can be earned per year. Credits establish eligibility, not the monthly benefit. Start at <a href="https://www.ssa.gov/myaccount/">https://www.ssa.gov/myaccount/</a> . <b>Done when:</b> both earnings records are checked and any errors are being corrected. |

## Coordinate two different benefit timelines

Your partner reaches age 62 in about nine months, while your own age-62 milestone is about six years away. Age 62 is generally the earliest Social Security retirement claiming age, but claiming before full retirement age generally reduces the monthly benefit. Do not set a claiming age until you have compared household cash flow, continued earnings, taxes, health, and survivor needs.

Your partner reaches Medicare age in about three years and nine months; you reach it about five years and three months later. That gap means you may need two separate healthcare transitions rather than one shared switch. Medicare's Initial Enrollment Period generally runs for seven months: the three months before the birthday month, the birthday month, and the three months after it.

**Do this:** Before either adult leaves employment coverage, obtain the exact end date of that coverage and written guidance on Medicare enrollment and any coverage needed for the younger spouse.

**Where to start:** Social Security at <https://www.ssa.gov/> and Medicare at <https://www.medicare.gov/>.

**Done when:** each adult has a dated coverage plan with no uninsured month and a clear record of who will enroll in which coverage and when.

## Use the working years as a bridge

The Employment & Career Transition plan and this retirement plan should work together. During the working phase, choose a Virginia location that supports the three household members who may need local work, but avoid assuming that the same address will remain ideal after retirement. A 60-minute preferred commute can keep more job markets open, yet that drive may become less appealing once regular specialist visits or reduced driving enter the picture.

Revisit the preferred residential geography when retirement begins. If employment no longer controls the location, compare the current home against a retirement test: routine medical travel, access to groceries and prescriptions, home maintenance,

stairs, internet and utility reliability, and a realistic alternative to driving. A small-town or rural home passes only if everyday independence does not rest on one driver or one distant provider.

## **Rent first, then buy with retirement in mind**

Renting first is the stronger approach because you expect to buy within three years and Virginia varies sharply by region. The statewide median monthly housing benchmark is \$1,594, about \$268 or 14% below Colorado's \$1,862 benchmark. That is useful breathing room, but it is not a quote for the home you will actually occupy.

Before buying, obtain a complete carrying-cost sheet for the exact property: mortgage or cash cost, property tax, homeowners insurance, utilities, association fees, and expected maintenance. Virginia's median county property-tax rate is about 0.60%, with a median annual bill near \$1,625, both around the national middle. In practical terms, the statewide tax picture is moderate, but the bill can still be high where property values are high. Ask the city or county tax office whether the locality offers senior property-tax exemption or deferral, what age and income rules apply, and when an application must be filed. **Done when:** you have the parcel assessment, estimated annual bill, relief decision, and written insurance quotes.

For coastal or tidal areas, obtain separate flood and wind information and examine named-storm deductibles. Confirm evacuation routes, backup power expectations, and whether flooding could cut off the route to healthcare. Do not rely on distance from the beach as proof that a property is safe.

## **Protect healthcare continuity**

Virginia's deepest specialist care is centered in Northern Virginia, Richmond, Charlottesville, and Hampton Roads. Rural access is much less even. Before committing to a smaller community, identify the nearest primary-care practice, hospital, emergency department, pharmacy, and major specialist center. Confirm new-patient status, insurance participation, appointment timing, and actual travel from the proposed home.

Useful specialty-care starting points include:

**Richmond:** VCU Medical Center — <https://www.vcuhealth.org/locations/vcu-medical-center/>

**Charlottesville:** UVA Health — <https://uvahealth.com/>

**Northern Virginia:** Inova Fairfax Hospital — <https://www.inova.org/locations/inova-fairfax-hospital>

**Hampton Roads:** Sentara Norfolk General Hospital — <https://www.sentara.com/hospitalslocations/sentara-norfolk-general-hospital>

A major hospital nearby does not guarantee that a particular clinician is accepting patients. **Done when:** you have identified usable routine and specialty providers, confirmed the relevant insurance network, and driven the routes at the times you would normally travel.

## Plan the home and the care ladder together

Evaluate each finalist home for a step-free entrance, first-floor bedroom and full bathroom, manageable exterior maintenance, safe lighting, bathroom modification options, and room for a caregiver if ever needed. Also check whether groceries, prescriptions, and medical appointments remain reachable if driving declines.

Investigate long-term-care insurance while you are still able to compare policies without time pressure. Ask an insurance professional specifically whether a policy provides meaningful benefits for care at home—not merely nursing-facility coverage—and request the exclusions, waiting period, covered services, and benefit rules in writing. Do not buy based on a summary page alone.

Build a simple local care ladder for each finalist area:

Aging in place with home modifications and ordinary household help

In-home personal care or Medicare-certified home health when applicable

Adult day services or assisted living

Memory care if ever needed

Skilled nursing care

Use the Eldercare Locator at <https://eldercare.acl.gov/> to find the Area Agency on Aging serving the exact city or county. Screen Medicare-certified home-health agencies through <https://data.cms.gov/provider-data/> and nursing homes through <https://data.cms.gov/provider-data/topics/nursing-homes/data-sources>. Virginia assisted-living facilities can be searched at <https://www.dss.virginia.gov/licensed-care/search-licensing-programs/assisted-living-facility-search/>, while nursing-home inspection and compliance information begins with the Virginia Department of Health at <https://www.vdh.virginia.gov/licensure-and-certification/division-of-long-term-care-services/>.

**Done when:** you have at least two realistic contacts at each likely care level and have asked about current capacity, staffing, travel area, price, payment options, and waiting lists. Directory listings and ratings are screening tools, not proof that space or service will be available.

## Finish the legal and climate checks

Virginia currently has no state estate tax or inheritance tax, but that does not settle probate, beneficiary, trust, or multistate property questions. After choosing the destination locality, have an estate-planning attorney review wills, powers of attorney, advance medical directives, beneficiary designations, property ownership, and the documents needed to establish Virginia domicile. **Done when:** the documents consistently reflect your intended decision-makers, beneficiaries, residence, and property arrangements.

Finally, test Virginia's humidity and pollen seasons before buying. The planning windows are roughly February through May for tree pollen, April through June for grass pollen, and August through October for weeds and ragweed. Richmond has shown worse allergy conditions than Virginia Beach in the provided metro comparison, including notable grass-pollen peaks. A visit during a difficult season can reveal more about retirement comfort than a pleasant off-season tour. If heat, humidity, or allergens materially limit outdoor activity or daily comfort, reconsider the specific region or housing features before setting the plan in stone.

## **Healthcare resource contacts**

**Eldercare Locator:** [eldercare.acl.gov](http://eldercare.acl.gov) · 1-800-677-1116 — Find the Area Agency on Aging and local aging-services navigator for a ZIP code.

**Medicare Care Compare:** [Medicare.gov/care-compare](http://Medicare.gov/care-compare) · 1-800-MEDICARE (1-800-633-4227) — Compare Medicare-certified home-health agencies and nursing homes, including available quality information.

**Virginia DSS Assisted Living Facility Search:** [dss.virginia.gov/licensed-care/search-licensing-programs/assisted-living-facility-search/](http://dss.virginia.gov/licensed-care/search-licensing-programs/assisted-living-facility-search/) — Search Virginia assisted-living facilities, including locality/ZIP and special-care filters and available inspection information.

**Virginia Department of Health — Office of Licensure and Certification:**

[vdh.virginia.gov/licensure-and-certification/](http://vdh.virginia.gov/licensure-and-certification/) — Review Virginia nursing-home licensing, inspection, survey, compliance, and facility information.