



NAOMI HOEHN

REALTOR

A FREE RELOCATION GUIDE

The Complete Stafford & Fredericksburg Relocating Guide

Everything you need to decide where to live, how to commute, and what to expect in Northern Virginia's fastest-growing corridor.



BETTER HOMES
MORE SPACE



SMARTER
COMMUTES



STRONG
SCHOOLS



OUTDOOR
LIFESTYLE



RICH HISTORY
& COMMUNITY

STAFFORD COUNTY, VA • CITY OF FREDERICKSBURG, VA • SPOTSYLVANIA COUNTY, VA

YOUR NEXT CHAPTER STARTS HERE. ♥

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Why This Region, Why Now

Stafford County and the City of Fredericksburg occupy a genuinely rare position in the Mid-Atlantic real estate landscape: **close enough to Washington, D.C. for a real career, affordable enough to own a real home.** The region sits almost precisely at the midpoint between D.C. (53 miles north) and Richmond (58 miles south), making it a true crossroads — and one of Virginia's fastest-growing planning districts.

+6.5%

Population Growth — Stafford/Fred region

\$137,800

Median HH Income — Stafford County

40–60%

Below NoVA Home Prices vs.
Fairfax/Arlington

24,861

New Residents Since 2020 across 5
jurisdictions

The economic engine here is defense and government. **Marine Corps Base Quantico** — the "Crossroads of the Marine Corps" — employs approximately 26,000 military, civilian, and contractor personnel and houses the FBI Academy, DEA Training Academy, and NCIS headquarters. **Naval Support Facility Dahlgren**, 30 miles east, employs over 11,000 people focused on naval weapons systems. GEICO's Stafford campus adds 4,000+ private-sector jobs, while defense contractors — ManTech, SimVentions, Booz Allen Hamilton, CACI, and dozens more — sustain a robust security-clearance job market with 1,100+ active clearance-required postings at any given time.

Fredericksburg's identity runs deeper than economics. George Washington grew up at Ferry Farm across the Rappahannock. Four major Civil War battles produced over 100,000 casualties within these borders. Today that layered history anchors a walkable 40-block downtown with 55+ chef-owned restaurants, independent boutiques on Caroline Street, and a cultural vibrancy that draws 1.5 million visitors annually — all at a cost of living index of roughly 106, compared to Fairfax County's 160–170+.

The Remote Work Calculus

Affordable Homes, High Salaries

Families can purchase homes at \$450K–\$600K while maintaining \$150K+ DC-area salaries.

Top Household Income

Stafford's median household income has reached ~\$138,000 — among the highest in Virginia.

Express Lane Expansion

The I-95 Express Lanes now stretch nearly 50 miles into the region, cutting commutes.

VRE Weekend Service Approved

VRE Saturday service has been approved — the first weekend service in 32+ years.

Stafford vs. Fredericksburg: Which Is Right for You?

The choice between Stafford County and the City of Fredericksburg is rarely about "better" or "worse" — it is about **fit**. Both offer excellent schools, good dining, and reasonable commutes. The question is which daily experience matches your lifestyle, budget, and priorities.

Feature	Stafford County	City of Fredericksburg
Overall Vibe	Suburban & suburban-rural; space, yards, newer homes	Historic urban; walkable downtown, brick sidewalks, character
Median Home Price	\$579,000 (May 2025 record)	\$480,000 – \$525,000
Property Tax Rate	\$0.9236 per \$100 assessed	\$0.80 per \$100 assessed
Car Tax Rate	\$5.72 / \$100 (50% assess.)	\$3.40 / \$100 (90% assess.)
Walk Score	15 – car dependent	42 – walkable downtown core
School District	SCPS — Niche B+, 34 schools	FCPS — smaller, 5 schools
Top High School	Mountain View / Colonial Forge (Niche A)	James Monroe HS (more diverse; IB/AP offered)
Quantico Commute	15–20 min from N. Stafford	35–55 min depending on traffic
D.C. Commute	45–75 min via slug/VRE	55–90 min via VRE/slug
VRE Access	Brooke & Leeland Rd stations	Downtown Fredericksburg station
Housing Style	Newer construction, planned communities, acreage options	Historic homes, new infill, townhomes, varied architecture
Best For	Military families, Quantico commuters, families prioritizing schools & space	Remote workers, walkability lovers, history buffs, UMW community

Quick Decision Framework

Choose Stafford if...

- You work at or near Quantico — a 15-min commute beats a 50-min one every day
- Top-rated schools are a non-negotiable (Mountain View & Colonial Forge are top 100 in VA)
- You want newer construction, a bigger yard, and modern HOA amenities
- You are using a VA loan and want maximum inventory across all price points
- You prefer suburban quiet and are comfortable driving everywhere

Choose Fredericksburg if...

- You work remotely or are a VRE commuter who wants to walk to the station
- You love walkable downtowns — brunch, boutiques, and bookstores within walking distance
- Your budget is under \$500K and you want more character for the price
- Historic architecture, a sense of place, and community events energize you
- Lower property and car tax rates matter for your long-term financial plan

Neighborhood Guide: Where to Actually Live

Here are the top communities my clients consistently ask about, with honest profiles of who each neighborhood is best for.

1

Embrey Mill — North Stafford

\$420K – \$900K

27+ homes, an on-site bistro (Grounds), two pools, 15+ parks, and 10+ miles of (creeks). The 55+ Cascades section starts in the high \$300Ks. Just 5 minutes to anyone wanting turnkey suburban life.

2

Aquia Harbour — North Stafford

\$316K – \$800K+

No two homes alike thanks to 30+ builders over the decades. Private marina, pools, and its own police/fire departments. Adjacent to **Brooke VRE** — quick base commute.

3

Stafford Lakes / Augustine — Central Stafford

\$400K – \$900K+

Popular with military families who love kayaking and the Colonial Forge HS zone. With large single-family homes. Both offer **spacious lots and mature** trees, and highly rated schools.

4

Leeland Station — South Stafford

\$380K – \$600K

Near VRE station. Newer builds with 2-car garages, tennis/basketball courts. Easy ride to D.C. — just step out the door and board the train. Access to the train.

More Neighborhoods to Know

1

Downtown Fredericksburg — City of Fredericksburg

\$300K – \$700K+

Low cost. 18th-century brick homes mix with new infill construction. The city is home to 55+ restaurants, boutiques, and cultural events. Parking can be challenging. Best for history lovers, walkability seekers.

2

Idlewild — City of Fredericksburg

\$450K – \$650K+

New homes — often 24 ft wide with rear-load double garages and high ceilings. The city is home to a VRE shuttle during peak hours. Median sold prices up 11.7%. Amenities at a reasonable price.

3

Hartwood — West Stafford

\$500K – \$1.5M+

True privacy. Farmettes, equestrian properties, and large estates with wooded acreage and serenity — best suited for remote workers or those who don't commute wanting land and privacy.

4

Spotsylvania / Lee's Parke — Spotsylvania County

\$225K – \$960K+

Low tax rate (\$0.7343/\$100) and the widest price range — from starter homes to Lee's Parke and Virginia Heritage (55+) offer resort amenities at mid-range price. Great for budget-conscious families.

The Commuter's Cheat Sheet

The commute question is the first one every relocater asks. The answer depends entirely on which tools you use — and this region has more options than almost anywhere on the East Coast outside of New York City.

Mode	Time to D.C.	Time to Quantico	Cost	Best For
Slug Lines	45–60 min	N/A (local)	Free	Daily D.C. commuters; fastest & cheapest option on the corridor
VRE Train	75–116 min	N/A	~\$354/mo pass	Comfort-seekers; work on your laptop; children under 18 ride free
OmniRide Bus	60–80 min	N/A	Per-ride fee	Riders who need more coverage beyond VRE station areas
I-95 Express Lanes	55–70 min off-peak	20–25 min	Avg ~\$8.33/trip	HOV-3 vehicles ride free; great for Quantico commuters from Stafford
Solo Drive (I-95)	1.5–2.5+ hrs rush	15–35 min	Tolls + fuel	Off-peak flexibility; not recommended for daily D.C. commutes
Amtrak	~80 min	N/A	\$15–35/way	Occasional trips; not practical for daily commuting

The Secret Weapon: Slug Lines Explained

"Slugging" is a uniquely Northern Virginia tradition — an organized informal carpooling system that has operated for over 50 years. Drivers pull up to designated commuter lots (Staffordboro at Rt. 610, Gordon Road at Rt. 3, Falmouth at Rt. 17) and call out their D.C. destination. Passengers in the corresponding line hop in, the car qualifies as HOV-3, and everyone rides the **I-95 Express Lanes for free**.

The etiquette is strict and well-understood: no money changes hands, no eating or smoking, minimal conversation unless the driver starts it. A 2025 survey documented 42 vehicles picking up 104 riders in a single morning at the Route 17 lot alone. For a Stafford resident, slugging can save \$2,000–\$4,000 annually in tolls and fuel while cutting commute time by 30–45 minutes each way.

Slug Line Savings

\$4K

Annual Savings

In tolls and fuel per year

45min

Time Saved

Each way vs. solo driving

VRE Fredericksburg Line: Station by Station

Station	Zone	To Union Station	Nearby Neighborhoods
Spotsylvania	Zone 9	~116 min	Spotsylvania County, Lee's Parke
Fredericksburg	Zone 8	~100 min	Downtown Fred, Idlewild, Celebrate VA
Leeland Road	Zone 7	~88 min	Leeland Station, South Stafford
Brooke	Zone 6	~78 min	Aquia Harbour, North Stafford

Free parking at all stations. Children under 18 ride free (since July 2024). A third VRE track is under construction along the entire Fredericksburg Line corridor, with completion expected 2030–31, dramatically increasing service frequency.

Schools at a Glance

School quality is a primary driver for relocating families. Here is an honest comparison of the two public districts, plus the region's strong private school options.

Stafford County Public Schools (SCPS)

- **Niche Grade:** B+ | **Students:** ~31,500 | **Schools:** 34
- **Avg Pass Rate:** 77% | **Student-Teacher Ratio:** 15:1
- **Top High Schools:** Mountain View HS (Niche A, IB + JROTC), Colonial Forge HS (Niche A, AP Capstone)
- **Specialty Programs:** STEM Governor's Academy at Brooke Point, Commonwealth Governor's School

Parents consistently praise the district for being ahead of the curve academically — students moving from other states are often placed in advanced classes.

Fredericksburg City Public Schools (FCPS)

- **Niche Grade:** C | **Students:** ~3,575 | **Schools:** 5
- **Avg Pass Rate:** 73% | **Student-Teacher Ratio:** 13:1
- **High School:** James Monroe HS — diverse student body, IB and AP programs offered
- **2024 Investment:** New school facilities opened; parental involvement highly impactful given small district size

Families prioritizing school ratings commonly choose Stafford or Spotsylvania addresses. FCPS suits families who value small-school community feel.

Private Schools Worth Knowing

School	Grades	Tuition	Highlights
Fredericksburg Academy	PK-12	Up to \$27,400/yr	Niche A+, 5:1 student-teacher ratio, 100% college placement, 52% receive financial aid
Holy Cross Academy	K-8	Varies	National Blue Ribbon School designation
Fredericksburg Christian	K-12	Variable	1,000+ students; military discount available; strong community culture

Higher Education in the Region

The **University of Mary Washington** (UMW) ranks #8 among top public liberal arts schools nationally (U.S. News 2026), with ~3,660 undergrads on a beautiful 234-acre downtown campus. **Germanna Community College** operates 5 area locations with 70+ programs and guaranteed transfer agreements to UMW, Virginia Tech, VCU, George Mason, and JMU — making it an excellent affordable pathway.

The Real Numbers: Cost of Living

The central value proposition for every relocater is straightforward: housing in the Fredericksburg area costs **25–40% less than Northern Virginia** while delivering comparable or better quality of life. Here is what the numbers actually look like.

Home Prices by Jurisdiction (2025 Data)

Jurisdiction	Median Home Price	Property Tax Rate	Car Tax Rate
Stafford County	\$579,000	\$0.9236 / \$100	\$5.72 / \$100 (50% assess.)
City of Fredericksburg	\$480K–\$525K	\$0.80 / \$100	\$3.40 / \$100 (90% assess.)
Spotsylvania County	\$449K–\$470K	\$0.7343 / \$100	\$5.37 / \$100 (50% assess.)
Fairfax County (NoVA)	\$750K–\$900K+	\$1.1285 / \$100	\$4.57 / \$100
Arlington County (NoVA)	\$700K–\$1M+	\$1.0300 / \$100	\$5.00 / \$100

Price per sq. ft. in the Fredericksburg area: \$206–\$214, vs. \$350–\$500+ in Northern Virginia.

Monthly Living Costs at a Glance

Expense	Typical Monthly Range	Tax Highlights	Detail
Utilities (2–3 BR home)	\$350 – \$450	State Income Tax	Top rate 5.75% on income over \$17K; no local income tax
Internet (fiber/cable)	\$30 – \$55 (Verizon Fios / Xfinity)	Social Security	Not taxed in Virginia
Groceries (family of 4)	\$800 – \$1,200	Military Retirement	Up to \$40,000 subtraction available
Childcare (per child)	\$1,200 – \$1,800	VA Disability (100%)	Full property tax exemption on primary home
VRE Monthly Pass (Zone 9)	~\$354.80	First-Time Buyer Assist.	VHDA: 2–2.5% down payment grant; up to \$50K via DHCD
Apartment rent (avg 2 BR)	\$1,712 – \$1,884	Electricity Rate	15.27¢/kWh vs. 17.24¢ national average

Military & VA Loan Section

This corridor is one of the most military-friendly real estate markets on the East Coast. If you are PCS'ing to Quantico or Dahlgren — or separating from service and entering the defense contractor ecosystem — here is what you need to know.

Base Proximity: Commute Times from Key Neighborhoods

From Area	To Quantico	To Dahlgren	To Pentagon / Fort Belvoir
North Stafford / Embrey Mill	15–20 min	45–55 min via Rt. 3	45–55 min / 32 min
Aquia Harbour	12–18 min	50–60 min	50–60 min / 35 min
Central Stafford	20–30 min	40–50 min	55–70 min
Downtown Fredericksburg	35–50 min	30–35 min via Rt. 3	60–80 min
King George County	45–55 min	15–20 min	75–90 min

2025/2026 BAH Rates: Quantico/Woodbridge MHA

Paygrade	With Dependents	Without Dependents	What This Buys in Stafford/Fred
E-5	\$2,955/mo	\$2,361/mo	Comfortable 3BR townhome purchase with VA loan; no PMI
E-7	\$3,288/mo	\$2,739/mo	4BR single-family home in Stafford; solid equity builder
O-3	\$3,327/mo	\$3,090/mo	Quality home in Embrey Mill or Aquia Harbour
O-4	\$3,753/mo	\$3,222/mo	Strong purchasing power in N. Stafford's best communities
O-5+	\$4,080/mo+	\$3,204/mo+	Executive-level homes; Hartwood estates; investment potential

Information is believed accurate as of 2026 but is subject to change. Buyers should verify taxes, school zones, commute times, loan terms, and program eligibility before making decisions.

VA Loan Advantages & The Defense Contractor Ecosystem

VA Loan Advantages — Your Biggest Buying Tool

- **0% down payment** — no need to save for a large down payment
- **No Private Mortgage Insurance (PMI)** — saves \$150–\$400/month on a typical loan
- **Competitive interest rates** — often 0.25–0.5% below conventional loans
- **Seller concessions** — seller can pay up to 4% of purchase price in concessions
- **Multiple uses** — can be used again after paying off a prior VA loan
- **100% disabled veterans:** full property tax exemption on primary VA residence

The Defense Contractor Ecosystem: Career Transition

Separating service members find one of the nation's strongest contractor ecosystems here. Over 1,100 clearance-required positions are active at any given time, supporting programs at NAVSEA, Marine Corps Systems Command, FBI, NCIS, and NSW CDD. **SimVentions** (headquartered in Stafford), ManTech, Davis Defense, CACI, Booz Allen Hamilton, and Patricio Enterprises are among the major employers. GEICO's campus of 4,000+ also offers strong opportunities for military spouses.

The **Fredericksburg VA Health Care Center** — opened March 2025 as the nation's largest VA clinic at 470,000+ sq ft — serves 35,000+ veterans and will have 643+ providers by end of 2026. This is a transformative resource for veterans and TRICARE-eligible families previously driving to Richmond or Northern Virginia for care.

Local Life: Restaurants, Outdoors & Hidden Gems

Real local recommendations — sourced directly from the Stafford/Fredericksburg community, not just Google Maps. These are the places residents tell friends about.

Top Picks: Stafford

- **Olla Cafe & Bar** — Local favorite on Rt. 610 — mentioned by almost everyone
- **6 Bears & A Goat Brewing** — Off Rt. 17; great food, great beer, great vibe
- **Aliman's BBQ** — A landmark on Rt. 1 — true local institution
- **Borinquen Bar & Grill** — Puerto Rican at Aquia Harbour; recommended constantly
- **My Home Thai Bistro** — Best Thai in the area, Rt. 610
- **Kobes Japanese Steakhouse** — Hibachi on Garrisonville Rd
- **Zibbibo 73** — Phenomenal Italian near Garrisonville
- **El Grand Charro** — Best Mexican in Stafford

Top Picks: Fredericksburg

- **Billikens Smokehouse** — Downtown, in The Chimneys building — reportedly haunted
- **Fahrenheit 132** — Wine Spectator Award; one of America's 100 most romantic restaurants
- **FOODE** — Beloved farm-to-table downtown institution
- **Carl's Ice Cream** — Old Town landmark — a non-negotiable first visit
- **Taj Indian Cuisine** — Described as best Indian food in all of Virginia
- **Baba Ganoush Mediterranean** — Mediterranean gem in the city
- **Mason Dixon Cafe** — Classic comfort food; mentioned repeatedly
- **Cork & Table** — Refined seasonal cuisine downtown

Outdoors & Activities



Rappahannock River

Class I-III rapids; kayak, tube, paddleboard from downtown



Government Island

Historic quarry — stone for the White House & Capitol



Lake Anna State Park

30 min south; beach, hiking, gold panning



Crow's Nest Preserve

3,056 acres; 8+ miles of trails in Stafford



Heritage Trail

3.1-mile paved loop along the river; beloved by runners



A. Smith Bowman Distillery

Virginia's oldest; free tours

- ☐ **Fredericksburg Farmers Market** — Year-round Saturdays; SNAP/EBT accepted. **Chatham Manor** — Picnic with Rappahannock River views.

What Locals Actually Love About Living Here

The Proximity Sweet Spot

"I love it because it's close enough to DC but far enough from it, too." 30–40 min to Warrenton or Alexandria; 1 hr to D.C., Shenandoah, or Richmond; 2 hrs to Virginia Beach or Williamsburg.

Small-Town Salt of the Earth

"I sell real estate and meet a lot of people. You guys are just super kind — salt of the earth people. You look out for each other, give a helping hand, not in a hurry at all."

The Rappahannock River

Residents cite the river constantly: kayaking, fishing, the Heritage Trail, and simply sitting by the water on a free afternoon.

History You Actually Live In

"All the history." — The Civil War battlefields, Chatham Manor, candlelight tours, the Gari Melchers house, Ferry Farm, and the 40-block historic district aren't tourist attractions — they're your backyard.

The 2026 Real Estate Market: What Buyers Can Expect

After years of relentless seller's market conditions, the Fredericksburg-area real estate market is shifting toward balance — and that is genuinely good news if you are buying.

Metric	Stafford County	City of Fred	What It Means for Buyers
Median Home Price (2025)	\$579,000	\$480K–\$525K	Record highs, but appreciation is moderating — good entry window
Active Listings	+33% YoY	+40% YoY	More choices than buyers have had since before the pandemic
Avg Days on Market	27–54 days	25–38 days	Homes are sitting longer — time to negotiate is back
Sale-to-List Ratio	~97.3%	~97.3%	Sellers accepting below-ask; closing credits are back on the table
New Construction	Very active	Moderate	Ryan Homes, Toll Brothers, Drees, and Atlantic Builders all building
Rental Market	\$1,712–\$1,884/mo avg	Similar	Flat rental growth under 1% annually — buying continues to outperform

What Your Budget Gets You Right Now

Budget	Stafford County	Fredericksburg / Spotsylvania
\$300K– \$400K	Older resale in Brooke Point area; may need updates	Lafayette Village townhomes; Braehead/College Heights character homes
\$400K– \$500K	Townhomes in Embrey Mill or Colonial Fort; strong HOA amenities	Resale single-family in Spotsylvania; newer Fred townhomes
\$500K– \$650K	Move-in-ready SFH in Stafford Lakes, Hampton Oaks, or Leeland Station	Idlewild luxury townhomes; Del Webb 55+ at Celebrate Virginia
\$650K– \$900K	Premium SFH in Embrey Mill, Augustine, or Augustine North	Fawn Lake executive homes; Regency at Chancellorsville gated 55+
\$900K+	Estate homes in Hartwood; waterfront at Aquia Harbour	Lake Anna waterfront; Fawn Lake estates

First-Time Buyer Programs Available Right Now

VHDA Down Payment Assistance Grant

2–2.5% of purchase price (never repaid)

VHDA Closing Cost Assistance

Up to 2% for VA/USDA borrowers

Virginia Housing Plus Second Mortgage

3–5% of purchase price

DHCD State Program

Up to \$50,000 for buyers at or below 60% of area median income

VA Loan

0% down, no PMI — the single best tool for eligible veterans and service members

Your Next Step

Ready to Find Your Perfect Home?

Book a free, no-pressure relocation strategy call with me.
In 30 minutes you'll know exactly which neighborhood fits your
life, commute, budget, and timeline.

In your free call, I will:

- ✓ Identify the 3 neighborhoods that best match your must-haves
- ✓ Walk you through current listings in your price range
- ✓ Explain VA loan, BAH, and first-time buyer programs you qualify for
- ✓ Give you an honest commute reality check based on your workplace
- ✓ Answer every question you have — with zero sales pressure

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