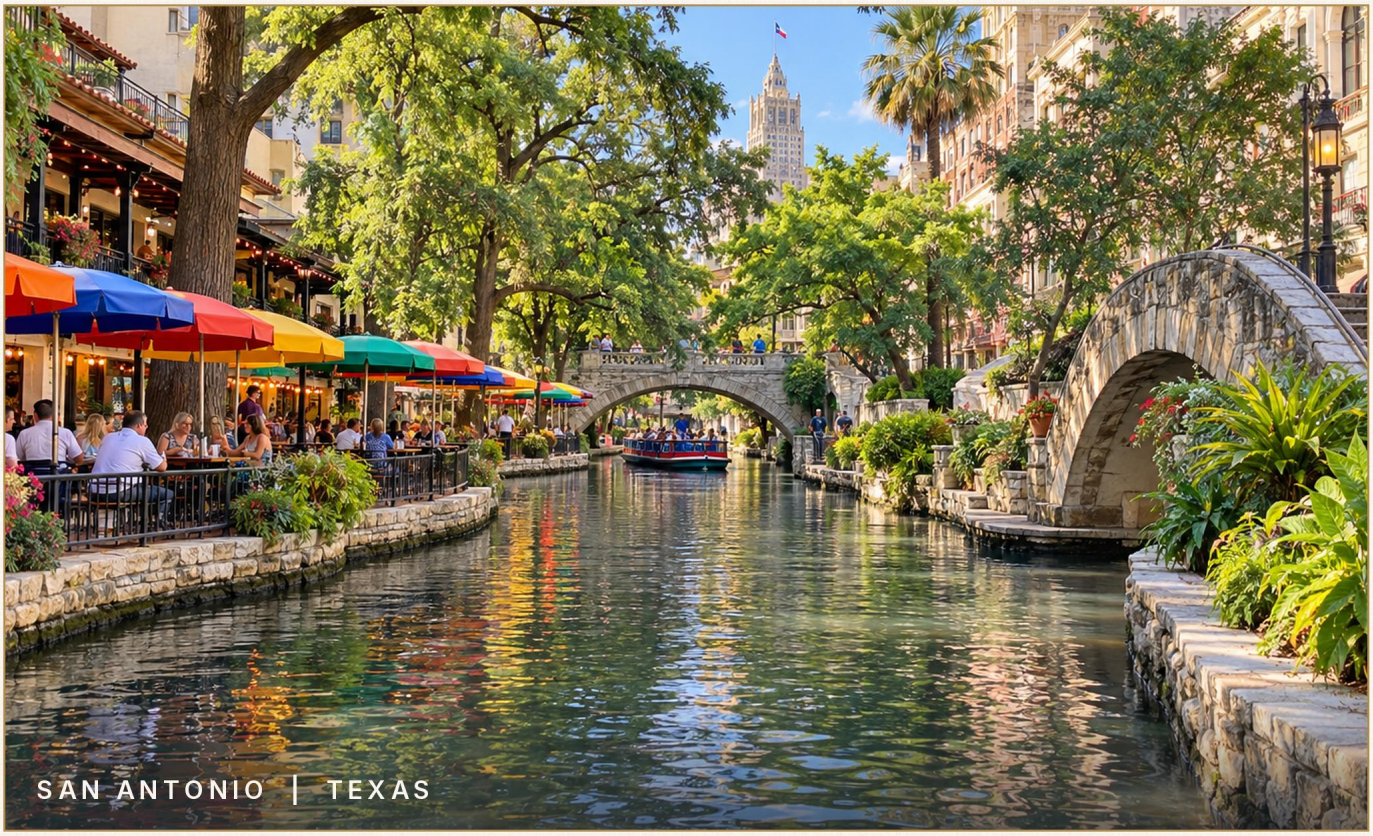
MEGAN Sells SAN ANTONIO

2026 EDITION

A RELOCATION GUIDE FOR MILITARY FAMILIES

Moving to San Antonio, TX



eXp REALTY

WELCOME

PCSing to San Antonio? Start Here.

The honest guide to picking the right neighborhood for your base, what your money actually buys here, and how to buy a house you haven't stood in yet… without it feeling like a leap of faith.

For anyone with orders to Joint Base San Antonio (Lackland, Randolph, Fort Sam Houston and BAMC, Camp Bullis), whether you're coming from San Diego, Richmond, North Carolina, or anywhere the military has sent you. Army, Navy, Air Force, Marines. Written by a military spouse who has done this move herself.

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CHAPTER 01

You have orders. You have a window. You have questions.



You got the orders. Now you've got a report date, a house-hunting window that's shorter than you'd like, and a city you may have never seen.

The two questions every PCS family asks me first: "Which neighborhood is a real commute to my base?" and "How do I know it's the right area?" This guide answers both, honestly.

Here's what nobody says out loud: buying a home in a city you don't know, on a timeline you didn't choose, is the highest-stakes purchase most families ever make. It's also completely doable when it's broken into steps.

I'm Megan. Military spouse. I've done many cross-country moves, and I've bought a house sight unseen in a city I'd never been to. Then I spent 15 years in banking before real estate, so I read the paperwork for fun. This guide is what I wish someone had handed me.

What's inside: how your money stretches coming from where you are, the neighborhoods that fit each base and how they actually feel, the VA loan surprise that hits on your second or third PCS, the mistakes I see every single time, and the order to do things in so nothing falls through the cracks.

You won't find "you need to" anywhere in here. You'll get the options, what each one really means, and the room to choose.

CHAPTER 02

Coming from San Diego, Richmond, or North Carolina?

$315,000	81 days	~6 months
METRO MEDIAN SALE PRICE	AVERAGE TO SELL	OF INVENTORY
SABOR, July 2026	SABOR, July 2026	SABOR, July 2026

The big picture first. The San Antonio metro median sale price is $315,000 (SABOR, July 2026). Homes here take longer to sell than they used to: 81 days on average, with about six months of inventory (SABOR, July 2026). Translation: you have room to breathe and room to negotiate, which is rare on a PCS timeline.

COMING FROM SAN DIEGO

$937,251

County median · Redfin, July 2026

Coming from San Diego: the county median sale price is $937,251 (Redfin, July 2026). Yes, you read that right. The same money that bought a condo near Miramar or a tight three-bedroom in Chula Vista buys a lot of house here. Think a pool. Think brand-new construction with every upgrade. Think acreage in Helotes. The catch is heat and humidity in the summer, and you'll trade the ocean for the Hill Country. Most families find that a fair trade once they see the square footage.

COMING FROM RICHMOND

$460,000

Metro median, ~19 days · Providence Hill Real Estate, July 2026

Coming from Richmond: the metro median is $460,000 and homes are going in about 19 days (Providence Hill Real Estate, July 2026). So you're coming from a market that moves faster than ours, at a higher price point. Here you'll pay less for more, and you won't be writing an offer the same afternoon you tour. Your Richmond equity goes a long way on this side of the country.

COMING FROM NORTH CAROLINA

~$240,000

Fayetteville median · Redfin, June 2026

Coming from North Carolina: if you're leaving the Fort Bragg area, Fayetteville's median sale price sits around $240,000 (Redfin, June 2026), which is close to the San Antonio metro median. Your budget translates almost one to one, though the neighborhoods near JBSA and BAMC run a bit higher than metro average, so plan for that. Coming from the Camp Lejeune or coastal side, you'll find San Antonio noticeably bigger, with more housing choice at every price point.

Two Texas things that change your math

Two Texas things that change your math, whatever you're coming from. Texas has no state income tax, which most families feel in the first paycheck. Texas property taxes run higher than most states, and they're part of your monthly payment, so ask your lender to show you the full payment, not just principal and interest. If you have a VA disability rating, ask about the Texas property tax exemption for disabled veterans. It's real, it's significant, and a lot of families don't know to ask.

Every number above has a source and a date next to it. Markets move. Before you set a budget, I'll pull the current numbers for you.

CHAPTER 03

Where to live, by base

How to read this page: each neighborhood gets the same five things. Price band, what the homes are like, the commute, the schools by name, and the honest trade-off a local would tell you. Shortlist two or three from wherever you're sitting right now.



Helotes

NEAR LACKLAND, AND WHERE I LIVE

Average sale price $695,919, about $215 per square foot, with roughly 190 active listings (HAR.com, September 2026). This is the last stop before true Hill Country: larger lots, scenery, Old Town Helotes and Cornyval, Government Canyon State Natural Area. Northside ISD. Perry Homes builds here. The commute to Lackland is very doable, but you're farther from Fort Sam and Randolph, so check the drive before you fall in love. Trade-off: you're paying for space and quiet, and you'll drive for most errands.



Alamo Ranch

NEAR LACKLAND, THE SHORTEST COMMUTE

Median sale price $374,950 over the last six months, entry homes from about $290,000, newer and premium homes up to $575,000, custom estates beyond that (SABOR data via Veteran Real Estate SA, August 2026). Lackland is about 10 miles, 12 to 15 minutes via Highway 151. Northside ISD: Bennie Cole and Chumbley Elementary, Taft High School with a magnet program. Alamo Ranch Marketplace has the H-E-B Plus, Target, and Home Depot; Methodist Hospital Westover Hills is close. This is the new construction engine of the northwest side: DR Horton, Lennar, Perry, KB, Meritage, in communities like Kallison Ranch and Stillwater Ranch. Trade-off: it's busy, it's growing, and 1604 traffic is real at rush hour.



Stone Oak

NEAR FORT SAM AND BAMC, LONGER COMMUTE, ESTABLISHED

Most neighborhoods run $375,000 to $650,000, with Sonterra and The Ridge reaching $700,000 to $1.2 million and up (LivingInSATX, 2026). North East ISD, feeding Reagan and Johnson High School; the northern edge falls under Comal ISD. Medical Center 20 to 25 minutes, downtown 25 to 35, the airport about 15. Dense retail along the 1604 and 281 corridor, plus Crownridge Canyon and Friedrich Wilderness Park. Trade-off: almost no new construction inside Stone Oak proper, so it's resale, and Fort Sam is a real commute. People pick it for the schools and the settled feel, and accept the drive.



Shavano Park

THE MIDDLE OF EVERYTHING

Median sale price $625,000 to $780,000, with listings from $550,000 to $1.3 million (LRG Realty, July 2026). Large lots, a small incorporated city off the 1604 corridor, and a central position between Lackland, Fort Sam, and Randolph, which is why it's a popular pick when one spouse is at one base and the other isn't. North East ISD: Blattman and Colonnade Elementary, Eisenhower Middle, Reagan or O'Connor High. Trade-off: it's a higher price band, and inventory is small, so patience or a quick decision, sometimes both.

Closer to Fort Sam and BAMC

If a short drive to the hospital matters more than a big yard, look at the neighborhoods on the northeast and central side: Alamo Heights and Terrell Hills for older, established homes and a walkable feel close to base, and Live Oak, Converse, and Universal City for newer subdivisions at friendlier price points with a short shot up to Fort Sam and Randolph. I don't carry sourced price bands for these in this guide, so we'll pull live numbers together if one makes your shortlist.

A quick note on safety

A quick note on safety, because it's the second question every family asks. I don't label neighborhoods safe or not, and fair housing law is why. What I'll do instead: show you where to pull the public crime data for San Antonio and Bexar County, how to read it by address rather than by zip code, and what to look at on a street-view drive. You get the facts, you make the call.

CHAPTER 04

What surprises people once they're here

It's not the heat. Everyone expects the heat. What actually surprises people is how completely different each neighborhood feels once you're standing in it.

Helotes	Alamo Ranch	Stone Oak	Shavano Park
feels like a small Hill Country town that happens to be in Bexar County.	feels new, busy, and built for convenience.	feels settled, with mature trees and gated streets.	feels tucked away, ten minutes from everything.

The photos don't show you any of that. The drive does.

Which means the real question isn't "which neighborhood is best." It's "which one fits how you actually live." Do you want to walk to coffee or park a boat in the side yard? Do you want the newest kitchen or the biggest oak trees? Do you want ten minutes to the gate, or thirty minutes and a view? There's no wrong answer, but there's a wrong answer for you.

Coming from San Diego, the surprise is what your money does. Families walk in expecting to buy a version of what they had, and realize they can buy a pool, a game room, a three-car garage, or go new construction and pick every finish. That's a fun problem to have. It's also a reason to slow down and choose on purpose instead of grabbing the first "wow."

~5 months

CONTRACT TO CLOSE, NEW BUILDS

Potranco Rd and 1604 corridor, vs 6 to 10 months metro-wide · LRG Realty, July 2026

New construction is a legitimate PCS play here. In the Potranco Road and 1604 corridor, builders are running roughly five months from contract to close, versus six to ten months metro-wide (LRG Realty, July 2026). That's directional, not a promise, but it means a new build can line up with a report date more often than people assume.

Commutes run longer than the map says. Google will tell you 22 minutes. The 1604 at 7:15 on a weekday will tell you something else. Test the drive at the time you'll actually do it, or have me do it on video.

And yes, the heat is real. Summers are long. You'll want a pool or a neighbor with one, a covered patio, and shade trees. Budget for the electric bill in July.

CHAPTER 05

The VA loan surprise nobody warns you about

Here's the one that catches even experienced PCS families. The first time you use your VA loan, you can get into a house with virtually nothing down. The second and third time, it costs more. A lot more.

It's called the VA funding fee, and it's a percentage of the loan added to your closing costs (or rolled into the loan). With less than 5% down, it's 2.15% on first use and 3.3% on every use after that (VA.gov, rates effective April 7, 2023, still current in 2026). On a $400,000 loan, that's the difference between about $8,600 and about $13,200. Same house, same buyer, $4,600 more because it's your second PCS.

Put 5% down and the fee drops to 1.5% whether it's your first use or your fifth. Put 10% down and it's 1.25%. So on a repeat purchase, a modest down payment can pay for itself in fee savings alone. That's a math conversation worth having before you fall in love with a house.

DOWN PAYMENT	FIRST USE	AFTER FIRST USE
Less than 5%	2.15%	3.3%
5%	1.5%	1.5%
10%	1.25%	1.25%

VA funding fee · VA.gov, rates effective April 7, 2023, still current in 2026

ON A $400,000 LOAN · FIRST USE

~$8,600

SECOND PCS

~$13,200

SAME HOUSE, SAME BUYER

$4,600 more

Some people don't pay it at all. If you receive VA compensation for a service-connected disability, have a Purple Heart, or are a surviving spouse receiving DIC, you're likely exempt (VA.gov). If you think that might be you, say so early. It changes your numbers.

Two more VA facts for Bexar County. With full entitlement there's no loan limit; the lender decides what you qualify for, zero down. With reduced entitlement (say, you still own a VA-financed home at your last station), the 2026 limit here is $832,750 (Veterans United, 2026). And 2026 BAH went up an average of 4.2% nationally (JBSA, December 2025), but your actual number is rank and dependent specific, so pull it from the DoD BAH calculator rather than a blog.

I spent 15 years in banking, so I'll walk you through what all of this means for your payment in plain words. I'm not a lender, so for the binding number, the rate, and the approval, we bring in a VA-experienced lender who does this every day. You'll know exactly what you're looking at before you sign anything.

CHAPTER 06

The mistakes I see on almost every PCS

01 **Picking the neighborhood from a photo.**
Listing photos are taken at the best angle on the best day. They don't show the trash transfer station behind the fence or the 1604 hum. A live video walk of the street, not just the house, fixes this.

02 **Trusting the map's commute.**
Covered on page 4, but it's the top regret I hear. Drive it at 7 a.m. or have someone drive it for you.

03 **Not asking about the funding fee until closing.**
Page 5. Budget for it in month one, not week fourteen.

04 **Budgeting for the mortgage, not the payment.**
Texas property taxes and insurance are part of your monthly number. Ask for the full payment up front so BAH math is real math.

05 **Starting the sale back home too late.**
If you own at your current station, the timeline for selling there and buying here has to overlap on purpose. Two closings, one moving truck, no gap.

06 **Going with the first "wow."**
Especially coming from a pricier market. When everything looks like a deal, it's easy to buy the house that impressed you instead of the house that fits you. Shortlist, then decide.

07 **Skipping the inspection because you're not here.**
A sight-unseen purchase needs more eyes on it, not fewer. The inspection and a video walkthrough of the results are non-negotiable in my process.

08 **Waiting until you land to start.**
A 10-day house-hunting trip is a great time to decide, not to start. The families who land calm are the ones who did the shortlist and the pre-approval from where they are now.

CHAPTER 07

What to do, and when

PHASE 1 6 to 12 months out	Read this guide (done). Shortlist two or three neighborhoods from page 3 by base and by how you want to live. Talk to a VA-experienced lender licensed in Texas about pre-qualification, and get the funding fee question answered now. If you own at your current station, decide whether you're selling, renting it out, or keeping it, because that decision changes your VA entitlement.
PHASE 2 3 to 6 months out	Get fully pre-approved with the real Texas payment, taxes and insurance included. Set your actual budget, not your maximum. If you can visit once, do the neighborhood drive at commute time. If you can't, I do it for you on video and tell you what the photos aren't saying.
PHASE 3 1 to 3 months out	Tour on video, live, with me walking the street and the house like I'm the one moving in. Write the offer. Inspection, with the report walked through on camera. Appraisal. Line up the sale or the rental at your current station so the two closings overlap.
PHASE 4 Moving month	Close (this can be done remotely with a mobile notary or power of attorney, your lender and title company will confirm how). Utilities transferred ahead of the truck. Keys handed over as close to landing day as the calendar allows.
PHASE 5 First week	Register for school if you haven't. Find your H-E-B. Get the AC serviced before you need it. Send me a photo of the first night in the house. I'll have been waiting for it.

The Friday rule

One rule that keeps everything on track: every Friday, you get an email from me with what we did this week, what happens next, and what I need from you. You never wonder where things stand. That's the whole point.

CHAPTER 08

What buying sight unseen actually looks like

I'm not going to tell you a client's story here. I'm going to tell you mine, because it's the reason I do this the way I do.

We got orders to a city I'd never set foot in. A short window, a family to move, and a house to buy from three time zones away. I remember refreshing listing photos at midnight trying to guess what a street felt like. I remember wishing someone would just walk it and tell me the truth.

That's what the process looks like now, done right. You get a shortlist of neighborhoods with real price bands and real commutes. You get a video walkthrough of every serious house, including the street, the backyard at noon, and the sound from the front door. You get told "not this one" when it isn't the one. You get the inspection walked through on camera. You get a Friday email every single week. And you get keys as close to landing day as we can make it.

It's a lot of steps. That's the point. Each one is small. Done in order, they turn "we're buying a house we've never seen" into "we already know exactly what we're walking into."

You don't have to do this the hard way. *You just have to do it in order.*

PRINT THIS PAGE

Your PCS checklist

6 TO 12 MONTHS OUT

- [ ] Shortlist two or three neighborhoods by base and by how you want to live.
- [ ] Talk to a VA-experienced lender licensed in Texas about pre-qualification.
- [ ] Get the funding fee question answered now.
- [ ] Decide whether you're selling, renting out, or keeping your current home.

3 TO 6 MONTHS OUT

- [ ] Get fully pre-approved with the real Texas payment, taxes and insurance included.
- [ ] Set your actual budget, not your maximum.
- [ ] Do the neighborhood drive at commute time, or have it done on video.

1 TO 3 MONTHS OUT

- [ ] Tour on video, live, the street and the house.
- [ ] Write the offer.
- [ ] Walk through the inspection report on camera.
- [ ] Line up the sale or rental at your current station so the two closings overlap.

MOVING MONTH AND FIRST WEEK

- [ ] Close, remotely if needed, with a mobile notary or power of attorney.
- [ ] Transfer utilities ahead of the truck.
- [ ] Register for school, find your H-E-B, and get the AC serviced.

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HOW MEGAN HELPS NEXT

You have orders, a window, and a lot of open tabs.

You're here because you have orders, a window, and a lot of open tabs. Here's how this goes with me, and it works from three time zones away.

The Real Number

Before we look at a single house, we figure out what you can actually buy, with my read on the credit and the VA funding fee picture, in plain words. Fifteen years in banking means I can explain what an underwriter is looking at before you ever talk to a lender. For the binding number, we bring in a VA-experienced Texas lender.

The Shortlist

We agree on the map and the criteria first. Two or three neighborhoods, by base and by how you live. No aimless Saturdays, and no wasted house-hunting trip.

The Sight-Unseen Standard

I walk every serious home on video like I'm the one moving in. The street, the yard, the sound, what the photos are hiding. I'll say "not this one" when it isn't. Base commutes described by someone who has driven them.

The Friday File

Every Friday through the whole transaction, you get one email: what we did, what's next, what I need from you. No chasing me for an update.

And if you're not ready yet, I'll tell you that too, along with the actual path to ready. No lock-in either way. If it's not working, you're not trapped.



I'm a military spouse who has bought a house sight unseen. My husband works at BAMC. This is my neighborhood and this is my move. I'd be glad to help with yours.

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