



FREE GUIDE · MOVING TO HAMPTON ROADS, VIRGINIA

The Ultimate Hampton Roads Relocation Guide

How the region is laid out, an honest look at all seven cities, the taxes that surprise newcomers, flood zones, bases and commutes, and a moving checklist for PCS and civilian moves.

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BEFORE WE START

A note from Jason

Most people moving here start the same way. They look at a map, see “Norfolk” or “Virginia Beach,” and figure it’s one big city with some suburbs. It isn’t. It’s seven separate cities, a lot of water, and a handful of bridges and tunnels that decide what your day looks like.

I’m Jason Edwards, a retired Navy Senior Chief with more than 20 years of service. I live in Suffolk, and I’ve been helping people buy and sell homes across Hampton Roads for about eight years. A lot of my clients are moving here from somewhere else, some with orders and some with a new job, and most of them have the same questions.

This guide is my answer to those questions, Barney style. Where there’s a number, I tell you where it came from and when I checked it, because tax rates, tolls and prices change every year. Where something is a trade-off, I’ll call it a trade-off. There’s no “best” city here, just the one that fits your commute, your budget and how you want to live.

One thing up front: this is general education, not tax, legal or lending advice. Your lender, your tax professional and the city offices have the final word on your situation.



I’ll talk to you soon,

Jason

Jason Edwards · REALTOR®

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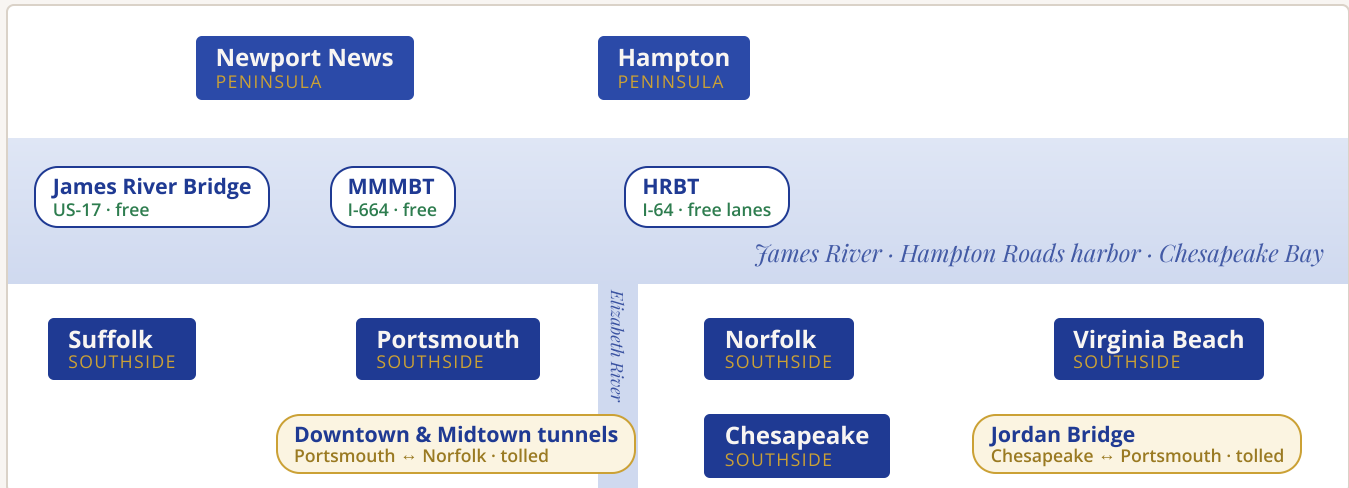
Anyone moving to Hampton Roads: active duty with orders, veterans, civilians starting a new job, remote workers, and people moving to be closer to someone already here.



SECTION 01

How the region is laid out

Hampton Roads is seven independent cities that function as one metro area. Locals split it in two: the **Southside** (Suffolk, Chesapeake, Virginia Beach, Norfolk and Portsmouth) and the **Peninsula** (Hampton and Newport News). The water between them is the harbor called Hampton Roads, which is where the region gets its name.



Simplified diagram, not to scale. The James River Bridge lands in Isle of Wight County on the south side, the MMBT runs between Newport News and Suffolk, and the HRBT connects Hampton and Norfolk.

Seven cities, seven sets of rules

Each city has its own tax rates, school division, trash and water service and permit office. Two houses ten minutes apart can have different tax bills and different due dates.

“Near Norfolk” can mean a lot of things

A house 15 miles from your job can be a 25-minute drive or an hour, depending on whether there’s a tunnel in the way and what time you cross it.

Big differences in size

Suffolk is the largest city in Virginia by land area and has about 236 people per square mile. Norfolk has about 4,468. Same region, very different feel.

Population, 2024 estimates

Virginia Beach 454,808 · Chesapeake 254,997 · Norfolk 231,105 · Newport News 183,056 · Hampton 137,596 · Suffolk 103,105 · Portsmouth 96,482.

The HRBT reality

The HRBT is the region’s best-known bottleneck. The \$3.9 billion expansion is in its final phase, with substantial completion in the contract set for Feb. 26, 2027 and final completion Aug. 27, 2027. Until it’s open and settled in, assume a Southside-to-Peninsula commute at rush hour will test your patience.

Sources: VDOT HRBT Expansion newsroom; Virginia Business, Sept. 29, 2026.

Population and density: U.S. Census Bureau figures as reported in the City of Chesapeake’s FY 2027 Local Tax Comparisons (2024 estimates; density from the 2020 census).



The crossings that shape your commute

Water is everywhere here, so your route usually runs over a bridge or through a tunnel. Some are free. Some are tolled. One is getting a big expansion.

CROSSING	CONNECTS	2026 TOLL (2-AXLE CAR)
HRBT (I-64)	Hampton ↔ Norfolk	Free. When the expansion opens, it adds Express Lanes with a variable toll for solo drivers; the regular lanes stay free.
MMMBT (I-664)	Newport News ↔ Suffolk / Chesapeake	Free
James River Bridge (US-17)	Newport News ↔ Isle of Wight County	Free
Downtown & Midtown tunnels	Portsmouth ↔ Norfolk	E-ZPass \$3.40 peak / \$2.42 off-peak. Pay-by-plate \$8.23 peak / \$7.25 off-peak.
South Norfolk Jordan Bridge	Chesapeake ↔ Portsmouth	E-ZPass \$3.70. Pay-by-mail \$9.20.
Chesapeake Expressway (Rt. 168)	Chesapeake toward the Outer Banks	\$4.00 regular; \$10.00 on peak summer weekends; \$1.00 with the city's discount program.
Dominion Blvd. Veterans Bridge (US-17)	Within Chesapeake	Tolled. Rates changed July 1, 2026; check the city's toll schedule.
I-64 Express Lanes	Norfolk; Chesapeake across the High Rise Bridge	Variable toll for solo drivers. Free with 2+ people and an E-ZPass Flex set to HOV. The regular lanes are free.

Sources: Elizabeth River Crossings and WAVY (tunnel rates effective Jan. 1, 2026; peak is 5:30–9 a.m. and 2:30–7 p.m. weekdays); SNJB.net (effective Jan. 1, 2026); City of Chesapeake (Expressway rates as of May 1, 2026); VDOT Hampton Roads Express Lanes pages. Checked Oct. 10, 2026.

What if... your daily commute uses the Midtown Tunnel?

Peak E-ZPass toll, each way \$3.40
 Round trip × about 250 workdays $\$3.40 \times 2 \times 250 = \$1,700$ a year
 Over a three-year stay about \$5,100, before increases

The tunnel tolls go up every January under ERC's contract with the state, which runs through 2070. A toll is a monthly bill, so count it like one.

Toll relief, if you qualify

For the Downtown and Midtown tunnels only. Earn \$65,000 or less and live in a listed Hampton Roads locality (all seven cities are on it): 50% off, up to 14 trips a week. Earn under \$50,000 and live in Norfolk or Portsmouth: 100% off. Requires a Virginia E-ZPass and in-person enrollment every year.

ERC and VDOT Toll Relief Program, checked Oct. 10, 2026.



SECTION 02

The seven cities at a glance

Here's the side-by-side before we go city by city. Prices are medians for **all home types** sold in each city, so a city with more condos and townhomes will show a lower number. Use them to compare, not to set your budget.

CITY	SIDE	MEDIAN SALE PRICE	PER SQ FT	MEDIAN DAYS ON MARKET	REAL ESTATE TAX PER \$100	TAX ON A \$378,400 HOME	CAR TAX PER \$100
Suffolk	Southside	\$408K +1.9%	\$208	49	\$1.06	\$4,011	\$4.25
Chesapeake	Southside	\$445K +5.3%	\$218	28	\$1.01	\$3,822	\$4.08
Virginia Beach	Southside	\$430K +7.5%	\$251	25	\$0.97	\$3,670	\$4.00
Norfolk	Southside	\$335K +0.3%	\$213	28	\$1.23	\$4,654	\$4.33
Portsmouth	Southside	\$290K +7.4%	\$185	27	\$1.24	\$4,692	\$5.00
Hampton	Peninsula	\$300K +3.4%	\$196	28	\$1.14	\$4,314	\$4.50
Newport News	Peninsula	\$320K +4.9%	\$196	28	\$1.18	\$4,465	\$4.50

Prices, price per square foot and days on market: Redfin city housing-market pages, three months ending August 2026 (checked Oct. 10, 2026). Year-over-year change shown in gold. Tax rates: each city's FY 2027 rate (July 1, 2026 to June 30, 2027) per \$100 of assessed value, from the City of Chesapeake's FY 2027 Local Tax Comparisons. The \$378,400 comparison home is the median assessed value of a Chesapeake single-family home used in that report.

\$388,950

Regional median price
REIN, August 2026

27 days

Median days on market
REIN, August 2026

6,120

Active listings
REIN, August 2026

2.86

Months of supply
REIN, August 2026

REIN MLS "August Takeaway" report, published Sept. 10, 2026 (regional figures cover the REIN service area).

How to read the profiles

Each city page covers the feel of the place, the kinds of homes you'll find, where people commonly look, commute notes, flood notes, taxes and fees, and one honest trade-off. Neighborhood names are there so you know what to search, not as a ranking.

About schools

I don't rank schools or neighborhoods by school. Every school and division in Virginia has an official report card. Look up the specific schools for any address at the VDOE School Quality Profiles: schoolquality.virginia.gov, and confirm the assigned school with the division.



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Suffolk

\$408K

Median sale price

\$1.06

Real estate tax / \$100

\$4.25

Car tax / \$100

Southside

Side of the water

Virginia's largest city by land area. Very rural to the south and west (farms, timber, small crossroads communities), suburban and newer in North Suffolk along Route 17 and Bridge Road, and a historic downtown on the Nansemond River.

Homes you'll see

Lots of newer construction and master-planned communities in North Suffolk; older homes and historic-district homes downtown; acreage, farmhouses, wells and septic systems in the rural areas.

Areas people commonly search

Harbour View, Bennetts Creek, Burbage Grant, Downtown Suffolk (historic districts), Chuckatuck, Holland, Whaleyville.

Getting around

North Suffolk sits at the foot of the Monitor-Merrimac Memorial Bridge-Tunnel (I-664, no toll) for the Peninsula and Newport News Shipbuilding. To Norfolk, the common routes use the tolled Midtown or Downtown tunnel; a toll-free route via I-664/I-64 and the High Rise Bridge is longer. Downtown and rural Suffolk add real distance to everything.

Water and flood notes

Waterfront areas along the Nansemond and James rivers and creeks can be in FEMA flood zones. Much of inland Suffolk sits higher, but check every address.

Things to do

- Great Dismal Swamp National Wildlife Refuge (shared with Chesapeake)
- Lake Meade and Lone Star Lakes parks
- Suffolk Seaboard Coastline Trail
- Bennetts Creek Park
- Suffolk Peanut Festival (October)
- Downtown Cultural Arts Center

Taxes and fees

Real estate tax \$1.06 per \$100 (about \$4,011 a year on a \$378,400 assessment). Higher rates apply in the Route 17 and Downtown special districts (suffolkva.us/970/Real-Estate-Taxes). Car tax \$4.25 per \$100, due Dec 5 (with the vehicle license fee). Vehicle license fee \$26/yr. Trash \$30.00/mo. Stormwater \$7.50/mo.

Real talk: the trade-off

You can often get newer construction or more land for the money, especially compared with Chesapeake. The cost is distance. From downtown or rural Suffolk, Naval Station Norfolk is a long drive, and many routes to Norfolk use a tolled tunnel. Also budget for water: in Chesapeake's FY 2027 comparison, Suffolk's estimated water bill was the highest of the seven cities.

Market: Redfin, three months ending Aug. 2026: median \$408,000 (+1.9% year over year), \$208/sq ft, 49 median days on market (checked Oct. 10, 2026). Taxes and fees: City of Chesapeake FY 2027 Local Tax Comparisons; due dates from the city treasurer's site (checked Oct. 2026). Schools: schoolquality.virginia.gov. Official city site: www.suffolkva.us.



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Chesapeake

\$445K

Median sale price

\$1.01

Real estate tax / \$100

\$4.08

Car tax / \$100

Southside

Side of the water

A big, spread-out suburban city with a rural south end. Commercial hubs in Greenbrier and Great Bridge, older neighborhoods in South Norfolk and Western Branch, and farmland toward the North Carolina line.

Homes you'll see

Mostly single-family suburban subdivisions from the 1970s to today, plenty of newer construction, townhomes near the commercial centers, and rural lots with acreage in Hickory and the south end.

Areas people commonly search

Great Bridge, Greenbrier, Hickory, Western Branch, Deep Creek, South Norfolk, Grassfield.

Getting around

Chesapeake is the city where you can often reach Naval Station Norfolk without a tunnel, via I-64 or I-464. The Chesapeake Expressway (Route 168) and the Dominion Boulevard Veterans Bridge (US-17) are tolled, and the South Norfolk Jordan Bridge to Portsmouth is tolled. I-64 Express Lanes across the High Rise Bridge charge solo drivers a variable toll; the regular lanes are free.

Water and flood notes

Low-lying areas near the Elizabeth River branches, the Intracoastal Waterway and the Northwest River can be in flood zones. Check every address.

Things to do

- Chesapeake City Park (home of the Chesapeake Jubilee)
- Northwest River Park
- Dismal Swamp Canal Trail
- Great Bridge Lock Park
- Oak Grove Lake Park
- Intracoastal Waterway

Taxes and fees

Real estate tax \$1.01 per \$100 (about \$3,822 a year on a \$378,400 assessment). \$1.00 general rate plus \$0.01 for mosquito control. Car tax \$4.08 per \$100, due June 5. Vehicle license fee \$26/yr. No separate trash fee. Stormwater \$11.35/mo.

Real talk: the trade-off

Chesapeake has the region's second-lowest real estate tax rate and no separate trash fee, and in the city's own FY 2027 comparison its estimated total tax-and-fee burden came out lowest of the seven. The trade-off is price: its median is near the top of the region. If your route uses Route 168, the Veterans Bridge or the Jordan Bridge, add the tolls.

Market: Redfin, three months ending Aug. 2026: median \$445,000 (+5.3% year over year), \$218/sq ft, 28 median days on market (checked Oct. 10, 2026). Taxes and fees: City of Chesapeake FY 2027 Local Tax Comparisons; due dates from the city treasurer's site (checked Oct. 2026). Schools: schoolquality.virginia.gov. Official city site: www.cityofchesapeake.net.



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Virginia Beach

\$430K

Median sale price

\$0.97

Real estate tax / \$100

\$4.00

Car tax / \$100

Southside

Side of the water

Virginia's most populous city. Resort Oceanfront and Bay-front beaches up north and east, a large suburban middle (Kempsville, Princess Anne, Red Mill), an urban core at Town Center, and farms and open land in the rural south (Pungo, Back Bay).

Homes you'll see

Every type: 1960s to 1980s ranches and two-stories, newer subdivisions, condos and townhomes, waterfront and canal-front homes, beach cottages and rural acreage.

Areas people commonly search

Kempsville, Red Mill, Princess Anne, Great Neck, Chicks Beach / Shore Drive, Oceanfront, Sandbridge, Pungo.

Getting around

No tunnel needed to NAS Oceana, Dam Neck or JEB Little Creek-Fort Story. Naval Station Norfolk is reached by I-264 and I-64 (or Shore Drive), and that stretch gets heavy at rush hour. The Peninsula means the HRBT or a long way around.

Water and flood notes

Back Bay, the Lynnhaven and Elizabeth river areas, canal-front neighborhoods and parts of the Oceanfront and Sandbridge see tidal and storm flooding. Check every address.

Things to do

- Oceanfront boardwalk
- First Landing State Park
- Back Bay National Wildlife Refuge and False Cape State Park
- Mount Trashmore Park
- Town Center
- Neptune Festival

Taxes and fees

Real estate tax \$0.97 per \$100 (about \$3,670 a year on a \$378,400 assessment). Special service districts (for example Sandbridge) add to the base rate. Car tax \$4.00 per \$100, due June 5. Vehicle license fee \$30/yr. Trash \$30.55/mo. Stormwater \$17.70/mo.

Real talk: the trade-off

The lowest real estate tax rate in the region, and the bases on the east side of the city are close. But Naval Station Norfolk at rush hour is a real drive, summer brings tourist traffic near the Oceanfront, and homes near NAS Oceana can sit in aircraft noise zones. Its stormwater fee is the highest of the seven.

Market: Redfin, three months ending Aug. 2026: median \$430,000 (+7.5% year over year), \$251/sq ft, 25 median days on market (checked Oct. 10, 2026). Taxes and fees: City of Chesapeake FY 2027 Local Tax Comparisons; due dates from the city treasurer's site (checked Oct. 2026). Schools: schoolquality.virginia.gov. Official city site: www.vb.gov.



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Norfolk

\$335K

Median sale price

\$1.23

Real estate tax / \$100

\$4.33

Car tax / \$100

Southside

Side of the water

The urban center of the region: downtown, two universities, the region's main airport and the world's largest naval station. Walkable older neighborhoods, Chesapeake Bay beaches at Ocean View, and lots of water on every side.

Homes you'll see

Older housing stock: early-1900s homes, brick colonials and bungalows, 1950s ranches, downtown condos and apartments, and newer infill at East Beach and Ocean View.

Areas people commonly search

Ghent, Larchmont, Colonial Place, Riverview, Wards Corner, Ocean View / East Beach, Downtown.

Getting around

Shortest drives to Naval Station Norfolk from much of the city, no tunnel needed. Portsmouth is across the tolled Downtown and Midtown tunnels, and the Peninsula is across the HRBT.

Water and flood notes

Norfolk sees frequent tidal ("nuisance") flooding, especially near the Lafayette and Elizabeth rivers and Mason Creek. Some streets flood on a sunny-day king tide. Check every address and drive it at high tide if you can.

Things to do

- Chrysler Museum of Art
- Norfolk Botanical Garden
- Harbor Park (Norfolk Tides baseball)
- Norfolk Scope (Norfolk Admirals hockey)
- The Tide light rail
- Norfolk International Airport

Taxes and fees

Real estate tax \$1.23 per \$100 (about \$4,654 a year on a \$378,400 assessment). The downtown business improvement district is higher. Car tax \$4.33 per \$100, due June 5. Vehicle license fee \$31/yr. Trash \$33.51/mo. Stormwater \$15.12/mo.

Real talk: the trade-off

If you work at Naval Station Norfolk or downtown, it's hard to beat the drive. The trade-offs are older homes, which means the inspection matters even more, and tidal flooding in low-lying areas. Check the flood map and the street, not just the house.

Market: Redfin, three months ending Aug. 2026: median \$335,000 (+0.3% year over year), \$213/sq ft, 28 median days on market (checked Oct. 10, 2026). Taxes and fees: City of Chesapeake FY 2027 Local Tax Comparisons; due dates from the city treasurer's site (checked Oct. 2026). Schools: schoolquality.virginia.gov. Official city site: www.norfolk.gov.



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Portsmouth

\$290K

Median sale price

\$1.24

Real estate tax / \$100

\$5.00

Car tax / \$100

Southside

Side of the water

A historic port city across the Elizabeth River from Norfolk, home to Norfolk Naval Shipyard and Naval Medical Center Portsmouth. A walkable historic downtown, older neighborhoods, and a more suburban west side in Churchland.

Homes you'll see

Some of the oldest homes in the region (18th and 19th century in Olde Towne), early-1900s neighborhoods, WWII-era homes in Cradock, and 1960s to 1990s suburban homes in Churchland.

Areas people commonly search

Olde Towne, Port Norfolk, Park View, Cradock, Churchland, Western Branch (Portsmouth side).

Getting around

Walk or a short drive to Norfolk Naval Shipyard and Naval Medical Center Portsmouth. Norfolk and Naval Station Norfolk mean the Downtown or Midtown tunnel (tolled) or a longer toll-free route. Portsmouth and Norfolk residents may qualify for the ERC Toll Relief Program.

Water and flood notes

Waterfront and low-lying neighborhoods along the Elizabeth River and its creeks see tidal flooding. Check every address.

Things to do

- Olde Towne historic district and seawall
- Elizabeth River paddlewheel ferry to Downtown Norfolk
- Children's Museum of Virginia
- Hoffer Creek Wildlife Preserve
- Portsmouth Naval Shipyard Museum

Taxes and fees

Real estate tax \$1.24 per \$100 (about \$4,692 a year on a \$378,400 assessment). Car tax \$5.00 per \$100, due June 5. Vehicle license fee \$32/yr. Trash \$29.16/mo. Stormwater \$17.00/mo.

Real talk: the trade-off

The lowest median price of the seven and a short walk or drive to the shipyard and the naval hospital. It also has the highest real estate tax rate and the highest car tax rate in the region, and getting to Norfolk means a tolled tunnel or a longer free route. Run the whole monthly number, not just the price.

Market: Redfin, three months ending Aug. 2026: median \$290,000 (+7.4% year over year), \$185/sq ft, 27 median days on market (checked Oct. 10, 2026). Taxes and fees: City of Chesapeake FY 2027 Local Tax Comparisons; due dates from the city treasurer's site (checked Oct. 2026). Schools: schoolquality.virginia.gov. Official city site: www.portsmouthva.gov.



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Hampton

\$300K

Median sale price

\$1.14

Real estate tax / \$100

\$4.50

Car tax / \$100

Peninsula

Side of the water

One of the oldest English-speaking settlements in the country, on the Peninsula side of the HRBT. Home to Langley AFB, NASA Langley Research Center, Fort Monroe and Hampton University, with bay beaches and a small-downtown waterfront.

Homes you'll see

Mostly mid-century single-family homes (1940s to 1970s ranches, Cape Cods, brick two-stories), older waterfront homes, and smaller pockets of newer construction and townhomes.

Areas people commonly search

Phoebus, Fox Hill, Buckroe, Downtown Hampton, Wythe, Coliseum / Riverdale, Northampton.

Getting around

Short drives to Langley AFB and NASA Langley, and to Newport News Shipbuilding. Naval Station Norfolk is across the HRBT, which is free but is the region's best-known bottleneck until the expansion opens.

Water and flood notes

A lot of Hampton is low and close to the water (Back River, Hampton River, the Bay). Flood zones are common in Fox Hill, Buckroe and waterfront areas. Check every address.

Things to do

- Fort Monroe National Monument
- Buckroe Beach
- Virginia Air & Space Science Center
- Bluebird Gap Farm
- Sandy Bottom Nature Park
- Hampton Coliseum

Taxes and fees

Real estate tax \$1.14 per \$100 (about \$4,314 a year on a \$378,400 assessment). Car tax \$4.50 per \$100, due Two halves: June 5 and Dec 5. Vehicle license fee \$35/yr. Trash \$39.28/mo. Stormwater \$13.83/mo.

Real talk: the trade-off

Prices are below most of the Southside, and Langley and NASA Langley are close. If your job is on the Southside, the HRBT is the daily question. Flood zones are common in low areas, so get insurance quotes early.

Market: Redfin, three months ending Aug. 2026: median \$300,000 (+3.4% year over year), \$196/sq ft, 28 median days on market (checked Oct. 10, 2026). Taxes and fees: City of Chesapeake FY 2027 Local Tax Comparisons; due dates from the city treasurer's site (checked Oct. 2026). Schools: schoolquality.virginia.gov. Official city site: hampton.gov.



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Newport News

\$320K

Median sale price

\$1.18

Real estate tax / \$100

\$4.50

Car tax / \$100

Peninsula

Side of the water

A long, narrow city along the James River, home to Newport News Shipbuilding, the region's largest industrial employer. Older neighborhoods to the south near the shipyard, City Center and Port Warwick in the middle, and more suburban Denbigh and Kiln Creek to the north.

Homes you'll see

Early-1900s homes in Hilton Village, mid-century homes in the central and southern parts of the city, newer planned communities and townhomes in the middle and north end, and condos around City Center.

Areas people commonly search

Hilton Village, Port Warwick, City Center, Kiln Creek, Denbigh, Riverside / James River corridor, Downtown / East End.

Getting around

Close to Newport News Shipbuilding, Fort Eustis and Langley. The Southside means the MMBT (I-664) or HRBT (I-64), both free; I-64 toward Williamsburg and Richmond is being widened.

Water and flood notes

Areas along the James River and creeks can be in flood zones, but much of the city sits higher than the Southside's tidal neighborhoods. Check every address.

Things to do

- The Mariners' Museum and Park (Noland Trail)
- Newport News Park
- Virginia Living Museum
- Christopher Newport University
- Newport News/Williamsburg International Airport
- City Center at Oyster Point

Taxes and fees

Real estate tax \$1.18 per \$100 (about \$4,465 a year on a \$378,400 assessment). Car tax \$4.50 per \$100, due Two halves: June 5 and Dec 5. Vehicle license fee \$26/yr. Trash \$31.72/mo. Stormwater \$12.25/mo.

Real talk: the trade-off

Great if you work at the shipyard, Fort Eustis or City Center. It's a long, narrow city, so the north end to the south end is a drive in itself. For the Southside, the MMBT is usually the easier crossing, and it's free.

Market: Redfin, three months ending Aug. 2026: median \$320,000 (+4.9% year over year), \$196/sq ft, 28 median days on market (checked Oct. 10, 2026). Taxes and fees: City of Chesapeake FY 2027 Local Tax Comparisons; due dates from the city treasurer's site (checked Oct. 2026). Schools: schoolquality.virginia.gov. Official city site: www.nnva.gov.



SECTION 03

The Virginia taxes that surprise newcomers

Most people expect a mortgage, utilities and maybe an HOA. What catches people moving from other states is the stuff that shows up later: a car tax bill, a real estate tax bill that isn't in escrow, and a list of city fees.

1. The car tax (personal property tax)

Every city here taxes your car every year, based on its value. Rates for FY 2027 run from \$4.00 per \$100 in Virginia Beach to \$5.00 in Portsmouth. Virginia's car tax relief program (PPTRA) lowers the rate on the first \$20,000 of value for qualifying personal-use vehicles, and each city sets that reduced rate.

- ✓ **It isn't escrowed.** Your mortgage payment won't cover it. The bill comes to you.
- ✓ **Register with the city, not just DMV.** Tell the city's Commissioner of the Revenue about each vehicle when you arrive.
- ✓ **Active duty from another state:** under the Servicemembers Civil Relief Act, you're generally exempt if your legal residence is outside Virginia. A spouse with the same legal residence can be too. A co-owner who isn't you or your spouse generally makes the car taxable. Bring your LES to the Commissioner of the Revenue.

2. Real estate tax

Each city sets its own rate per \$100 of assessed value. City fiscal years start July 1, so new rates show up on the first bills after that. Assessments are updated regularly, so your bill can change even if the rate doesn't.

Disabled veterans

Virginia exempts the home (and up to at least one acre) of a veteran rated 100% service-connected, permanent and total from real estate tax. Apply with your city. Ask about the vehicle exemption too.

3. State income tax

2026 taxable income Rate

\$0 to \$3,000	2%
\$3,001 to \$5,000	3%
\$5,001 to \$17,000	5%
Over \$17,000	5.75%

Military retirees: Virginia lets each eligible recipient subtract up to **\$40,000** of military retirement pay (tax year 2025 and later). If your legal residence is another state, your active-duty pay generally isn't Virginia income.

Sources: City of Chesapeake FY 2027 Local Tax Comparisons (vehicle rates); Va. Code § 58.1-3524 (PPTRA); Virginia DMV Military FAQ (SCRA exemption); Va. Code § 58.1-3219.5 (disabled veteran exemption); Virginia Tax 2026 Form 760 instructions and Military Benefits Subtraction FAQ. Checked Oct. 2026. Not tax advice.

The city fees, side by side

Beyond the two big taxes, each city charges its own fees. None of these will make or break a decision by themselves, but they add up, and they're different in every city.

CITY	VEHICLE LICENSE FEE / YR	TRASH FEE / MO	STORMWATER / MO	MEALS TAX	REAL ESTATE TAX DUE	CAR TAX DUE
Suffolk	\$26	\$30.00	\$7.50	6.5%	June 5 and Dec 5	Dec 5 (with the vehicle license fee)
Chesapeake	\$26	None	\$11.35	6.0%	Quarterly (Sept 30, Dec 31, Mar 31, June 5)	June 5
Virginia Beach	\$30	\$30.55	\$17.70	6.0%	June 5 and Dec 5	June 5
Norfolk	\$31	\$33.51	\$15.12	6.5%	Quarterly (Sept 30, Dec 5, Mar 31, June 5)	June 5
Portsmouth	\$32	\$29.16	\$17.00	7.5%	Quarterly (Sept 30, Dec 31, Mar 31, June 30)	June 5
Hampton	\$35	\$39.28	\$13.83	7.5%	June 5 and Dec 5	Two halves: June 5 and Dec 5
Newport News	\$26	\$31.72	\$12.25	7.5%	June 5 and Dec 5	Two halves: June 5 and Dec 5

Fees and meals tax: City of Chesapeake FY 2027 Local Tax Comparisons. Vehicle license fee is for a car 4,000 lbs. or less. Due dates: each city's treasurer site, checked Oct. 2026. If a date lands on a weekend or holiday, it usually moves to the next business day, but check with your city.

Other numbers worth knowing

- ✓ **Sales tax is 6.0%** in all seven cities: 4.3% state, 1.0% local and 0.7% regional for transportation.
- ✓ **Water bills vary a lot.** For 5,000 gallons a month, Chesapeake's report estimates about \$38 in Virginia Beach and about \$100 in Suffolk, before sewer.
- ✓ **Utility taxes are small** (a few dollars a month) and show up on your electric and gas bills.
- ✓ **HOA and condo fees** are common in newer communities. Ask what the fee covers before you compare it to a house without one.

What if...

you compare the same \$378,400 home in two cities?

Virginia Beach at \$0.97	about \$3,670 a year
Portsmouth at \$1.24	about \$4,692 a year
Difference	about \$1,022 a year, or \$85 a month

Same assessed value, different city, different payment. That's before the car tax, fees and insurance. It's why I run the full monthly cost, not just the price.



SECTION 04

Flood zones and insurance

Lots of low ground, tidal rivers and creeks. Some streets flood during king tides and nor'easters even when it isn't raining. That doesn't mean avoid the water. It means know what you're buying.

What Virginia law says

Virginia is largely a “buyer beware” state. The standard Residential Property Disclosure Statement says the seller makes **no representation** about whether the property is in a special flood hazard area, and it tells you to check for yourself: get a flood determination, review the maps, and find out whether flood insurance is required. That homework is on you, before settlement.

How to check an address

- 1 FEMA Flood Map Service Center**
msc.fema.gov. Look up the flood zone for the address. Zones starting with A or V are high-risk areas.
- 2 Virginia Flood Risk Information System**
Virginia DCR's VFRIS map shows flood zones and other flood-risk layers in one place.
- 3 Ask about the house itself**
Has it ever had water in it? Is there an elevation certificate? Has there been a flood claim? Your agent can ask; the seller isn't required to volunteer it.

How flood insurance works

- ✓ **Required in high-risk zones.** If the home is in a special flood hazard area and your loan comes from a federally regulated lender, the lender will require flood insurance.
- ✓ **Not covered by homeowners insurance.** A standard homeowners policy generally doesn't cover flood. Homes outside the high-risk zones can still flood, and coverage there is often less expensive and worth pricing.
- ✓ **Get a quote before you offer,** or at least before your inspection period ends. Flood premiums are priced to the specific property and can change your payment and what you qualify for.
- ✓ **Ask about the current policy.** An existing National Flood Insurance Program policy can sometimes be transferred to the buyer. Ask your insurance agent.
- ✓ **Wind is separate.** Many homeowners policies here carry a separate hurricane or wind deductible, often a percentage of the dwelling coverage. Read it.

Drive it at high tide

Maps tell you the zone. They don't tell you that the road out of the neighborhood is under water twice a month in the fall. If you're serious about a house near the water, look at it at high tide or after a hard rain, or let me go look for you.

Sources: Va. Code § 55.1-703 and the Real Estate Board's Flood Risk Information Form (as in effect Oct. 2026); FEMA Flood Map Service Center; Virginia DCR VFRIS. Talk to a licensed insurance agent about coverage and pricing.



SECTION 05

Military bases, job centers and BAH

Hampton Roads has one of the largest concentrations of military installations in the country, plus major civilian employers in shipbuilding, health care, the port, NASA and the universities. Start with where you report, then work outward.

Norfolk

Naval Station Norfolk, the world's largest naval station. NSA Hampton Roads. Also downtown offices, Sentara Norfolk General, ODU and Norfolk State University.

Virginia Beach

NAS Oceana and the Dam Neck Annex. Joint Expeditionary Base Little Creek-Fort Story.

Portsmouth

Norfolk Naval Shipyard (despite the name, it's in Portsmouth). Naval Medical Center Portsmouth. Coast Guard Base Portsmouth.

Chesapeake

NSA Hampton Roads Northwest Annex. NALF Fentress, an auxiliary landing field used for carrier landing practice.

Hampton

Joint Base Langley-Eustis (Langley). NASA Langley Research Center. Fort Monroe is now a national monument.

Newport News and nearby

Newport News Shipbuilding. Joint Base Langley-Eustis (Fort Eustis). Naval Weapons Station Yorktown and Coast Guard Training Center Yorktown in York County.

2026 BAH: it follows your duty station, not your house

BAH is set by the ZIP code of your duty station. Southside duty stations fall in the **Norfolk/Portsmouth** area (VA298); Peninsula duty stations fall in **Hampton/Newport News** (VA297). Live in Suffolk and work at Langley, and you're paid Hampton/Newport News BAH.

PAY GRADE	NORFOLK/PORTSMOUTH WITH DEPENDENTS	NORFOLK/PORTSMOUTH WITHOUT	HAMPTON/NEWPORT NEWS WITH DEPENDENTS	HAMPTON/NEWPORT NEWS WITHOUT
E-4	\$2,229	\$1,707	\$2,082	\$1,599
E-5	\$2,430	\$1,908	\$2,274	\$1,779
E-6	\$2,559	\$2,043	\$2,421	\$1,905
E-7	\$2,604	\$2,235	\$2,439	\$2,088
E-8	\$2,661	\$2,463	\$2,457	\$2,310
O-3	\$2,694	\$2,505	\$2,475	\$2,361
O-4	\$3,054	\$2,601	\$2,835	\$2,427
O-5	\$3,318	\$2,625	\$3,099	\$2,442

Source: Defense Travel Management Office, 2026 BAH rates (official ASCII rate file), effective Jan. 1, 2026. Selected grades only. Look up your exact rate at travel.dod.mil. Rates change every January.



Commute baseline: no-traffic drive times

Here's a starting point, in minutes, from common home areas to major bases and downtown Norfolk. These are **no-traffic** estimates, so treat them as the best case. At rush hour, or with a crash in a tunnel, they can stretch a lot.

FROM	NAVAL STATION NORFOLK	NAS OCEANA	NORFOLK NAVAL SHIPYARD	JEB LITTLE CREEK	JBLE LANGLEY	NEWPORT NEWS SHIPBUILDING	DOWNTOWN NORFOLK
Harbour View (N. Suffolk)	35	50	20	35	30	20	20
Downtown Suffolk	50	55	30	45	55	40	30
Great Bridge (Chesapeake)	35	35	20	25	60	45	20
Greenbrier (Chesapeake)	30	25	20	20	50	45	15
Town Center (Va. Beach)	25	20	20	10	45	50	15
Ghent (Norfolk)	20	35	10	20	40	35	5
Olde Towne (Portsmouth)	25	35	5	20	45	35	5
Downtown Hampton	20	50	35	30	15	20	25
City Center (Newport News)	30	60	45	40	20	20	40

Method: driving times computed Oct. 10, 2026 with OSRM routing on OpenStreetMap road data, between a reference point in each area and a point on each installation, with no traffic. Rounded to the nearest 5 minutes. Gate locations, tolls and time of day will change your number. Before you commit, check your real route at your real commute time.

What if...

you run the “bad day test”?

Pick a house you like. Map the drive to work for a Tuesday at 7 a.m. and the drive home at 5 p.m., both directions. Then ask: if the tunnel on that route is backed up, what's my other way, and how long is it? If the answer is “there isn't one,” that's fine, as long as you choose it on purpose.

Aircraft noise zones (AICUZ)

Parts of Virginia Beach near NAS Oceana and parts of Chesapeake near NALF Fentress sit in aircraft noise zones. Virginia's disclosure statement also tells buyers to do their own homework on noise near military installations. Look at the city's AICUZ maps for any house nearby. Some people don't mind the jets. Some do.

Base gates matter

Big installations have several gates, and some are open only at certain hours. Ask your sponsor which gate you'll actually use.

Shift work and duty days

A 5 a.m. drive and a 7 a.m. drive are different commutes. If you stand duty or work shifts, check those times too.



SECTION 06

Your moving timeline: PCS version

Your orders give you a report date. They don't give you a buy-a-house-by date. Work backwards, and don't pick a city just because the name sounds familiar.

As soon as you have orders

- ☐ Confirm your report date and duty station address
- ☐ Set up your move with your transportation office (move.mil)
- ☐ Ask about your entitlements: dislocation allowance, temporary lodging, PPM
- ☐ Look up your BAH for the new duty station ZIP
- ☐ Decide whether you're leaning rent or buy (Section 08)
- ☐ Start a folder: orders, LES, IDs, records, POA if needed

60 to 90 days out

- ☐ Get pre-approved, and pull your VA Certificate of Eligibility if buying with a VA loan
- ☐ Narrow areas by commute first, then by houses (Section 05)
- ☐ Contact the installation Housing Service Office about base housing and wait times
- ☐ Plan a house-hunting trip or live video tours
- ☐ Check the flood map on any serious contender (Section 04)
- ☐ If you rent now, read your lease's military clause

30 to 60 days out

- ☐ Write an offer, or sign a lease, with a date that fits your report date
- ☐ Schedule inspections, including the termite/moisture inspection
- ☐ Shop homeowners and flood insurance
- ☐ Line up utilities (Section 07)
- ☐ Plan how you'll close if you can't be here: POA, mail-away or remote options

First 30 days here

- ☐ Check in with the base and your sponsor
- ☐ Get an E-ZPass if your route has tolls
- ☐ Give the city's Commissioner of the Revenue your LES so your car tax exemption is on file
- ☐ Decide whether to keep your home-state license and plates (you can, as active duty)
- ☐ Drive your commute at real times and learn your backup route

Real talk

Leave slack. Repairs, appraisals and moving trucks don't care about your report date. A closing date with a little breathing room is a lot less stressful than one that needs everything to go right.

General planning guidance. Your orders, your transportation office and your command have the final word on entitlements and dates. DMV rules: Virginia DMV Military FAQ, checked Oct. 2026.



Your moving timeline: civilian version

No orders, but usually a start date, a lease ending somewhere else, or a house to sell. Same idea: start with the date you have to be here and work backwards.

90 days or more out

- ☐ Pin down your start date and work location (or whether you're remote)
- ☐ Decide whether you'll rent first or buy (Section 08)
- ☐ If you own now, talk to an agent where you are about timing the sale
- ☐ Get pre-approved and know your comfortable monthly number
- ☐ Read this guide's city pages and pick two or three to look at

60 days out

- ☐ Visit if you can, or do live video tours
- ☐ Drive or map your commute at real times
- ☐ Check flood maps and get insurance quotes on serious contenders
- ☐ Get moving quotes, or reserve a truck
- ☐ Give notice on your current lease according to its terms

30 days out

- ☐ Lock in your closing or lease start date
- ☐ Schedule utilities to start the day you get keys (Section 07)
- ☐ Forward your mail (USPS change of address)
- ☐ Gather school and medical records if you need them
- ☐ Confirm wiring instructions by phone, using a number you already trust

First 60 days here

- ☐ Title and register your car within 30 days of moving
- ☐ Get your Virginia driver's license within 60 days
- ☐ Report your vehicles to the city's Commissioner of the Revenue
- ☐ Get a Virginia safety inspection sticker
- ☐ Register to vote (you can do it at DMV)

Selling and buying at the same time?

That's the hardest version. Ask your lender early whether you need to sell first, and whether a sale contingency, a rent-back or a short-term rental makes more sense for you.

DMV deadlines: Virginia DMV, "New to Virginia," checked Oct. 10, 2026.



SECTION 07

Utilities, DMV and getting set up

DMV and your car

- ✓ **Driver's license:** within 60 days of moving here (30 days for a CDL). Consider making it a REAL ID while you're there.
- ✓ **Title your car** in Virginia within 30 days, then **register it and get plates** within 30 days. You need Virginia liability insurance before you register.
- ✓ **Safety inspection:** every car needs a Virginia inspection sticker. Most repair shops do them. No emissions test is required in Hampton Roads.
- ✓ **Active duty:** you, your spouse and dependents can keep a valid home-state license. Active duty doesn't have to register a vehicle in Virginia.
- ✓ **Then the city:** report each car to the Commissioner of the Revenue so it's billed (or exempted) correctly.

Virginia DMV "New to Virginia" and Military FAQ, checked Oct. 10, 2026.

Who provides what

- ✓ **Electric:** Dominion Energy Virginia serves most of the region. Parts of rural Suffolk are served by Community Electric Cooperative.
- ✓ **Natural gas:** Virginia Natural Gas serves most gas customers in the region. Columbia Gas of Virginia serves parts of Chesapeake, Portsmouth and Suffolk. Many homes are all-electric.
- ✓ **Water:** each Southside city runs its own. Newport News Waterworks serves Newport News and Hampton.
- ✓ **Sewer:** local lines are city-run; HRSD treats wastewater across the region, and HRSD charges can appear on your bill.
- ✓ **Trash and recycling:** city service. Chesapeake doesn't charge a separate fee.

Provider areas: company sites and Chesapeake's FY 2027 comparison.
Confirm by address.

CITY	WATER	GAS	CITY WEBSITE
Suffolk	Suffolk Department of Public Utilities (rural homes may be on a private well)	Columbia Gas of Virginia or Virginia Natural Gas, depending on address	www.suffolkva.us
Chesapeake	Chesapeake Public Utilities (some rural homes on wells)	Virginia Natural Gas or Columbia Gas of Virginia, depending on address	www.cityofchesapeake.net
Virginia Beach	Virginia Beach Public Utilities	Virginia Natural Gas	www.vb.gov
Norfolk	Norfolk Department of Utilities	Virginia Natural Gas	www.norfolk.gov
Portsmouth	Portsmouth Department of Public Utilities	Virginia Natural Gas or Columbia Gas of Virginia, depending on address	www.portsmouthva.gov
Hampton	Newport News Waterworks	Virginia Natural Gas	hampton.gov
Newport News	Newport News Waterworks	Virginia Natural Gas	www.nnva.gov

Rural lots: well and septic

Some homes in rural Suffolk, southern Chesapeake and the Pungo area of Virginia Beach are on a private well and septic system. Budget for a well water test and a septic inspection during your due diligence.



SECTION 08

Renting vs. buying when you arrive

There's no right answer for everybody. I'd rather you rent for a year and buy the right house than rush into the wrong one. Here's how I'd think it through.

Buying first can make sense if...

- ✓ You expect to be here long enough to cover the cost of buying and, later, selling. Closing costs and selling costs are real, and a short stay has less time to absorb them.
- ✓ You know your work location and you've tested the commute.
- ✓ You're comfortable with the full monthly cost: mortgage, taxes, insurance (flood if needed), car tax, HOA and upkeep.
- ✓ You'd consider keeping it as a rental if you move. Run the rent numbers before you buy, not after.

Renting first can make sense if...

- ✓ You don't know the area yet and want to learn the traffic and the neighborhoods.
- ✓ Your time here is short or uncertain.
- ✓ You're still selling a home somewhere else.
- ✓ You want time to save more cash for closing and reserves.

What if...

you rent for a year, then buy?

You get a year to learn the region and an easier decision later. The trade-offs: you move twice, you pay rent while prices and rates do whatever they do, and you'll want a lease that lets you leave on time. None of that is a reason not to do it. It's just the cost of the information.

If you rent, know this

- ✓ **Military clause:** the federal Servicemembers Civil Relief Act lets you end a lease early with qualifying orders, and Virginia law has its own military provision. Make sure you know the notice rules.
- ✓ **Security deposit:** in Virginia, a landlord generally can't ask for more than two months' rent.
- ✓ **Renters insurance** doesn't cover flood either. Ask about it if the rental is in a flood zone.

Using a VA loan?

My Complete Veterans Home Buyer Guide covers entitlement, the funding fee, the VA appraisal and occupancy rules in detail. Ask me for a copy.

Lease law: Servicemembers Civil Relief Act (50 U.S.C. § 3955); Virginia Residential Landlord and Tenant Act (Va. Code §§ 55.1-1226 and 55.1-1235). General education, not legal advice.



— WRAPPING UP

The Senior Chief's take

Real talk...

If you only remember five things from this guide, make it these.

1. **Pick the commute before you pick the house.** The kitchen stays the same. The drive happens every day.
2. **Run the whole monthly number.** Mortgage, real estate tax, car tax, insurance, flood if it applies, HOA, tolls. That's your real cost of living in a city.
3. **Check the flood map on every house you're serious about,** and look at the street, not just the house.
4. **Don't choose a city because you've heard of it.** All seven have trade-offs. Choose the one that fits how you live.
5. **You don't have to rush this.** Renting for a year while you learn the area is a perfectly good plan.



About Jason

I'm Jason Edwards, a retired Navy Senior Chief with more than 20 years of service and a REALTOR® with eXp Realty. I've been helping people buy and sell homes in Hampton Roads for about eight years, and I've listed and sold homes in all seven cities. I live in Suffolk and know Suffolk and Chesapeake best.

My approach is simple: I'd rather tell you the truth and lose a sale than help you buy the wrong house. On showings, in person or on live video, I point out the problems, not just the good stuff, so you can decide for yourself.

When I'm not working, I'm usually at the smoker, out for a run, watching baseball, or spending time with my wife and our two girls. I also make videos about living in Hampton Roads on YouTube at youtube.com/@jason_edwards_realtor.

YOUR NEXT STEP

Let's figure out where you'll fit, *no pressure.*

Every move here is a little different: where you work, when you need to be here, what you want to spend and how you want to live. Start with a quick discovery call. We'll talk about your timeline, your commute and your budget, narrow down the cities that make sense, and decide whether it's smarter to rent first or buy.

There's no obligation, and you won't get a hard sell. If renting for a while is the better call, I'll tell you that too. Call, text or email anytime.



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I'll talk to you soon.



BOOK A DISCOVERY CALL →

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Jason Edwards · REALTOR® · Licensed in Virginia · License #0225238945 · eXp Realty · Equal Housing Opportunity. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation.

Figures as of Oct. 2026 from the sources named on each page (Redfin, REIN, City of Chesapeake FY 2027 Local Tax Comparisons, ERC, VDOT, DTMO, Virginia DMV, Virginia Tax). Rates and prices change; verify with the source. This guide is general education, not tax, legal, insurance or lending advice.