



FREE CALCULATOR · PCS TO HAMPTON ROADS, VIRGINIA

The 757 PCS Commute & Cost Calculator

Drive times from nine Hampton Roads neighborhoods to the bases and shipyards, 2026 tunnel and bridge tolls, 2026 BAH, city tax rates, and a one-page worksheet to run the real monthly number on any house.

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— START HERE

Mileage lies. Run the real numbers.

Around here, a house 12 miles from the gate can be a 20-minute drive or a 55-minute one. It depends on the corridor, the time you leave, and whether there's a tunnel between you and work.

I'm Jason Edwards, a retired Navy Senior Chief with more than 20 years of service. I live in Suffolk and I help military families, veterans and people relocating figure out where they fit in Hampton Roads. This calculator is the short version of the conversation I have with almost every PCS buyer.

Every number in here comes with a source and the date I checked it, because tolls go up every January and BAH changes every year. Use it to narrow down where to look, then test the commute from the actual house before you make an offer.



I'll talk to you soon,

Jason

Jason Edwards · REALTOR®

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Three rules for a PCS commute

1. Start with your duty station, not a neighborhood.
2. Test the drive at the hour you'd actually leave, on a weekday, more than once.
3. Count the tolls. A daily tunnel is a monthly bill.



Baseline drive times, in minutes

These are no-traffic baselines, rounded to 5 minutes, from a central point in each neighborhood to the main gate or entrance. Use them to compare areas against each other, not as your rush-hour number.

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

Source: OSRM (OpenStreetMap) driving durations, computed Oct. 10, 2026. No traffic, no incidents, no gate lines.

Rush-hour rule of thumb

Add a buffer when water is in the way

If your route uses the HRBT, the Downtown or Midtown tunnels, or the MMBT, plan on a lot more than the baseline at peak hours. The HRBT expansion is scheduled for substantial completion in Feb. 2027 (VDOT), so 2027 movers may see changes. Until then, test it yourself.

How to test a commute

Put the house address and your gate in Google Maps or Waze. Set "Depart at" for a Tuesday at the time you'd leave. Check the trip home too. If you can, drive it once before you buy.



What the crossings cost in 2026

CROSSING	CONNECTS	2026 TOLL (2-AXLE CAR)
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 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 E-ZPass Flex set to HOV. Regular lanes free.
HRBT, MMBT, James River Bridge	Southside ↔ Peninsula	Free. HRBT Express Lanes will be tolled when the expansion opens; regular lanes stay free.

Sources: Elizabeth River Crossings (tunnel rates effective Jan. 1, 2026; peak 5:30–9 a.m. and 2:30–7 p.m. weekdays; rates rise every Jan. 1); SNJB.net; City of Chesapeake; VDOT. Checked Oct. 10, 2026.

A daily crossing is a yearly bill

	Daily round trip, 250 workdays	Per year	3-year tour
Tunnel, E-ZPass, peak both ways	\$1,700		\$5,100
Tunnel, E-ZPass, off-peak both ways	\$1,210		\$3,630
Tunnel, pay-by-plate, peak both ways	\$4,115		\$12,345
Jordan Bridge, E-ZPass	\$1,850		\$5,550

Toll relief

ERC's program cuts tunnel tolls 50% for residents of listed Hampton Roads localities with income of \$65,000 or less, and 100% for Norfolk and Portsmouth residents under \$50,000 (up to 14 trips a week, Virginia E-ZPass, annual enrollment). Details: driveerc.com/tolls/save-on-tolls (checked Oct. 10, 2026).

2026 BAH, monthly

BAH is set by your duty station's ZIP code, not where you live. South Side duty stations fall under Norfolk/Portsmouth (VA298); Peninsula duty stations under Hampton/Newport News (VA297).

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: DTMO 2026 BAH rates (effective Jan. 1, 2026). Look up your exact rate at travel.dod.mil.

Same house price, different city tax

City	Real estate tax per \$100	Monthly tax on a \$400,000 home	Car tax per \$100
Suffolk	\$1.06	\$353	\$4.25
Chesapeake	\$1.01	\$337	\$4.08
Virginia Beach	\$0.97	\$323	\$4.00
Norfolk	\$1.23	\$410	\$4.33
Portsmouth	\$1.24	\$413	\$5.00
Hampton	\$1.14	\$380	\$4.50
Newport News	\$1.18	\$393	\$4.50

Source: City of Chesapeake, FY 2027 Local Tax Comparisons (July 1, 2026 to June 30, 2027), checked Oct. 10, 2026. Special districts can be higher. Assessed value may differ from price.

BAH isn't a budget

Your payment includes principal and interest, taxes, insurance, maybe HOA and flood insurance, plus utilities, tolls and gas. Run the full number on the next page, and get the payment from a VA-approved lender. For a quick estimate by pay grade, try my free Hampton Roads BAH Calculator: hampton-roads-bah-calculator.netlify.app



The real monthly number for one house

Print this page for each house you're serious about. Fill it in with the lender's estimate and your own commute test.

The house

Address _____

City _____

Price _____

Duty station / work _____

The commute

Drive in, at the hour you leave
(min) _____

Drive home, at the hour you leave
(min) _____

Crossings on the route _____

Round-trip miles _____

Your BAH

Pay grade / dependents _____

2026 BAH (monthly) _____

Monthly cost

Principal & interest (lender) _____

Real estate tax (city rate × value ÷
100 ÷ 12) _____

Homeowners insurance _____

Flood insurance (if needed) _____

HOA / condo fee _____

Tolls (per trip × 2 × 21 days) _____

Gas (miles × 21 ÷ mpg × price) _____

Utilities estimate _____

Total monthly _____

Total minus BAH _____

Before you make an offer

- ✓ Test the commute at rush hour, both directions
- ✓ Look up the FEMA flood zone (msc.fema.gov) and get an insurance quote
- ✓ Near NAS Oceana or Chambers Field? Check the city's AICUZ noise map
- ✓ Ask for HOA dues and what they cover
- ✓ Get your VA payment from a lender, not a website

YOUR NEXT STEP

Let's run your numbers, *no pressure.*

Every PCS move is different: your report date, your duty station, your BAH and how long a drive you can live with. Start with a quick discovery call. Tell me where you're reporting and your rough move window, and we'll narrow down the areas that make sense for your commute and your budget.

There's no obligation, and you won't get a hard sell. Call, text or email anytime.



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I'll talk to you soon.



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Figures as of Oct. 2026 from the sources named on each page (OSRM/OpenStreetMap, Elizabeth River Crossings, SNJB, City of Chesapeake, VDOT, DTMO). Tolls, BAH and tax rates change; verify with the source. Drive times are no-traffic estimates. This calculator is general education, not tax, legal, insurance or lending advice; consult a VA-approved lender.