

PCS Checklist for Moving to Hampton Roads, VA

A Military Family Guide to Making Your Hampton Roads Move Simpler

Plan smarter. Stress less. Move with confidence.

Jason Edwards – Living in Hampton Roads



Welcome — How to Use This Checklist

PCSing to Norfolk can feel overwhelming fast. Between housing, schools, commute planning, timelines, lenders, movers, and all the little details — it's easy to miss something important. This checklist is designed to help you stay organized and make smarter decisions before, during, and after your move to Hampton Roads.

Whether you're buying your first home, renting while you get your bearings, or purchasing from 1,000 miles away — this guide gives you a clear framework so nothing falls through the cracks. Think of it as your relocation roadmap, built specifically for the realities of a PCS move.

How to Use This Guide

Work Through It in Order

Each step is sequenced to match the natural timeline of a PCS move, from the moment orders arrive to your first week settled in Hampton Roads.

Check Off What's Already Done

Use it as a running tracker. If you've already handled something, mark it complete and keep moving forward with confidence.

Compare Housing Options

The area comparison sections help you weigh cities, commutes, and lifestyle priorities side by side before committing to a neighborhood.

Keep It Handy During the Move

Save it to your phone, print it out, or share it with your spouse. The more you reference it, the more useful it becomes throughout the process.

- Important:** This checklist is general information and should be paired with your command guidance, lender guidance, and personal timeline. Every PCS is different — use this as a foundation, not a one-size-fits-all prescription.

Step 1: As Soon As You Get Orders

STEP 1 OF 6

The moment your orders arrive, the clock starts. The families who navigate PCS moves most smoothly are the ones who take action early — even before they know every detail. You don't need a perfect plan right away, but you do need to start building one. Use this section to get your foundation in place before the chaos of the move begins.

Don't wait until 60 days out to start your research. Hampton Roads is a large, diverse metro area with multiple cities, school systems, and commute dynamics. Starting your planning now gives you time to make an informed decision instead of a rushed one.

Orders & Timeline

- Confirm your report date and timeline
- Review your PCS orders carefully
- Start building your moving calendar
- Gather key documents in one folder
- Decide whether you'll house hunt in person or virtually

Housing Decisions

- Decide whether you plan to rent or buy
- Set a target monthly housing budget
- Estimate your BAH-based comfort zone
- Research major Hampton Roads cities before narrowing your search
- Reach out to a local real estate advisor early

- ❏ **Pro Tip:** Don't choose a city first just because the name sounds familiar. Commute, lifestyle, budget, and daily routine matter more than hype. Virginia Beach might sound appealing, but if your duty station is in Norfolk or Chesapeake, the daily drive could cost you an hour or more each day.

Step 2: Choose the Right Area for Your Family

STEP 2 OF 6

Hampton Roads is made up of multiple independent cities — and "near Norfolk" can mean very different things in real life. A home listed as 20 miles from your duty station might involve a bridge-tunnel crossing that adds 30 minutes each way during rush hour. Before you fall in love with a specific city or neighborhood, do the homework on what daily life actually looks like from that location.

Each area has its own personality, price range, school system, and commute profile. There's no single "best" city — the right answer depends entirely on your family's priorities. Use the checklist below to work through each category before you start touring homes.



Commute

- Map drive times to your duty station
- Test likely rush-hour routes if possible
- Consider bridge/tunnel dependency
- Decide how much commute time your family can realistically tolerate



Lifestyle

- Decide whether you want urban, suburban, or more space
- Think about yard size, neighborhood feel, and convenience
- Prioritize commute, house size, or amenities — you can't always have all three



Family Needs

- Research schools based on your own priorities
- Consider parks, shopping, childcare, and everyday services
- Think about spouse commute or work-from-home needs



Home Type

- Decide whether you prefer resale or new construction
- Think about maintenance tolerance
- Consider HOA preferences or restrictions

Popular PCS Areas to Consider

Norfolk

Convenience and closer-in living. Ideal for short commutes to NAS Norfolk or Naval Station Norfolk.

Chesapeake

Suburban balance with a family-friendly feel. Great school reputation and room to breathe.

Virginia Beach

Lifestyle-driven with strong amenities. Best for families who prioritize quality of life outside work.

Suffolk

More space and newer homes at competitive prices. Longer commutes in exchange for value.

Portsmouth

Value-focused option close to Norfolk. Established neighborhoods with more affordable price points.

Step 3: Get Financially Ready

STEP 3 OF 6

Financial preparation is one of the most important — and most overlooked — parts of a PCS move. Many military families assume that because they have a VA loan benefit and a stable paycheck, the process will be straightforward. It usually is, but only if you've done the prep work ahead of time. Getting your finances organized early keeps you from scrambling when you're already dealing with the stress of the move itself.

The VA loan is one of the most powerful tools available to military families — no down payment, competitive rates, and no private mortgage insurance. But there's still a process involved, and small financial missteps in the weeks before closing can cause real delays. The checklist below helps you stay clean and ready.

Loan & Lender Steps

- Get pre-approved with a trusted lender
- Compare loan options, including VA loan benefits
- Ask your lender what could delay approval
- Understand earnest money and inspection-related costs
- Confirm your Certificate of Eligibility (COE) is accessible

Budget & Cash Planning

- Understand your comfortable monthly payment
- Budget for closing costs and prepaid items
- Keep cash reserves for moving expenses
- Avoid major purchases before closing
- Avoid opening new credit accounts
- Set expectations for wants vs. what fits the budget

Important: Your approval amount and your comfort amount are not always the same thing. A lender may approve you for \$450,000 — but that doesn't mean a \$450,000 payment fits your real life. Build your budget around what you can comfortably afford each month, not the maximum number on a pre-approval letter.

0%

Down Payment Required

VA loan benefit for eligible veterans and active duty service members

2–3%

Typical Closing Costs

Plan for prepaid items, taxes, and fees even without a down payment

30–45

Days to Close

Typical timeline from accepted offer to keys in hand — plan accordingly

Step 4: House Hunt Smart

STEP 4 OF 6

House hunting during a PCS is different from a typical home search. You're often working on a compressed timeline, possibly shopping from a distance, and making one of the biggest financial decisions of your life while simultaneously managing a move across the country. The families who do this well are the ones who stay organized, stay practical, and stay focused on what actually matters.

The biggest trap in PCS house hunting is emotion. A beautiful kitchen, a stunning backyard, or an impressive street view can make you overlook real problems — a flood zone, a long commute, aging systems, or a neighborhood that doesn't fit your family's lifestyle. The checklist below helps you stay grounded and strategic throughout the process.

Build a must-have vs. nice-to-have list

Decide your non-negotiables before you start touring — this keeps emotion from overriding logic when you find a beautiful home that misses the mark.

Focus on commute practicality, not just house features

A great home at the wrong distance from your duty station will affect your quality of life every single day. Always drive the route during rush hour if you can.

Review flood zone information on every property

Hampton Roads has significant flood risk in certain areas. Flood insurance is a real cost — confirm flood zone status before making an offer.

Ask about the age of major systems

Roof, HVAC, and water heater replacement can each cost thousands. A home priced well might come with hidden costs if systems are near end of life.

Consider resale potential even if this feels temporary

Military families move. The home you buy today may need to be sold in 3–4 years. Location, school reputation, and neighborhood trajectory all affect future value.

Be ready to act when the right property appears

Good homes in strong Hampton Roads neighborhoods move quickly. Having your pre-approval and priorities locked in means you can move decisively when needed.

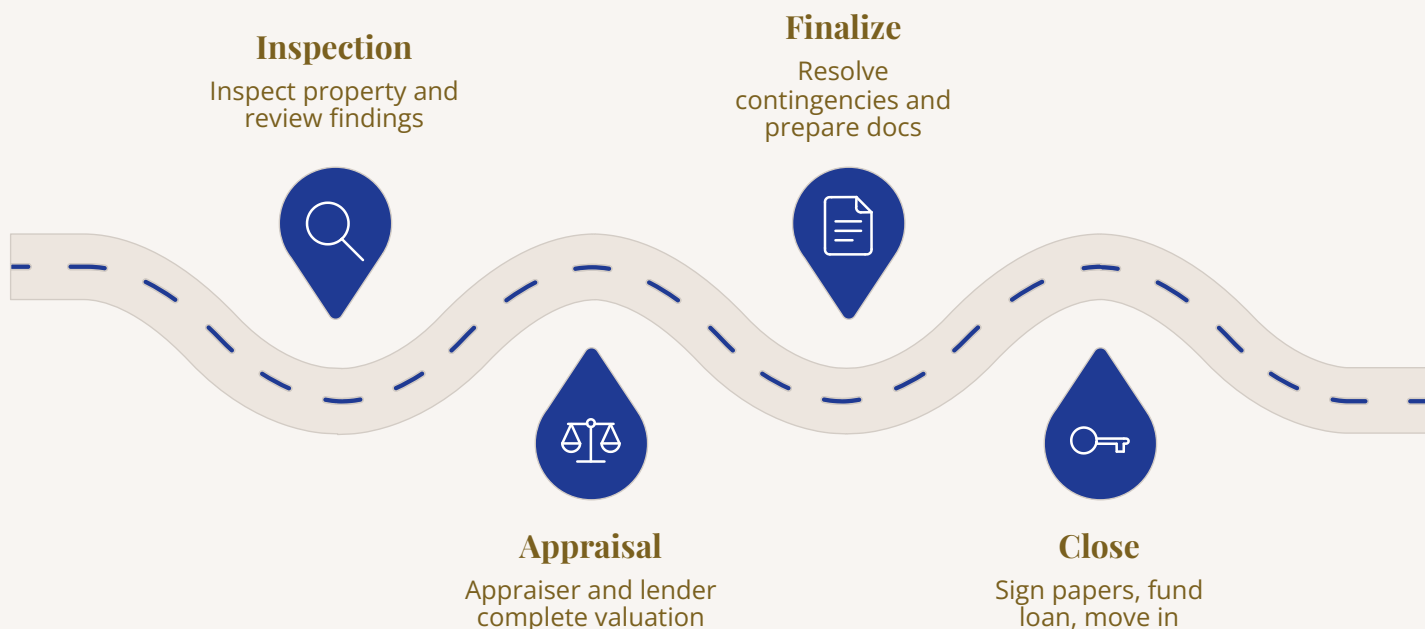
Avoid This Mistake: Don't let one beautiful kitchen trick you into a bad location or a stressful daily routine. The kitchen stays the same. The commute happens every day.

Step 5: From Contract to Closing

STEP 5 OF 6

Getting under contract is exciting — but this phase requires just as much focus and discipline as everything that came before it. From your accepted offer to the day you receive the keys, there are inspections, appraisals, lender communications, insurance decisions, and logistical details to manage. This is not the time to relax or go quiet.

The good news: this phase is entirely manageable when you stay organized and communicate clearly with your agent and lender. Most deals close smoothly when the buyer stays engaged and avoids common pitfalls. The checklist below walks you through every key step from contract to closing day.



Each phase of the closing process has specific tasks and deadlines. Staying ahead of each milestone prevents delays and keeps your move-in timeline on track.

Inspection Phase

- Schedule inspections quickly after contract execution
- Review inspection findings carefully with your agent
- Decide which items to negotiate vs. accept

Appraisal & Lender

- Confirm appraisal timeline with your lender
- Stay in close touch with your lender throughout
- Avoid changing jobs or making large purchases
- Avoid opening new credit accounts during this phase

Final Prep

- Finalize homeowner's insurance quotes
- Confirm utility setup and transfer dates
- Review your closing disclosure when received
- Schedule final walkthrough of the property

Closing Day

- Bring valid government-issued ID
- Plan your arrival and move-in timeline
- Confirm wire transfer or certified funds are ready
- Know where you're picking up keys and from whom

This phase can feel like a lot, but good communication and clear deadlines make everything easier. Stay in contact with your agent and lender, respond quickly to requests, and keep your paperwork accessible at all times.

Step 6: Final PCS Move & First Week in Hampton Roads

STEP 6 OF 6

You made it to the final stretch. This is the phase where planning and logistics come together — and where having a clear checklist makes the biggest difference. The week before and the week after a PCS move are notoriously chaotic, but the families who handle it best are the ones who front-loaded their organization and kept their priorities simple.

Your first week in Hampton Roads doesn't need to be perfect. It needs to be functional. Get your commute locked in, get utilities and essentials set up, and give your family permission to adjust at whatever pace they need. The rest will come together over the first 30 days.

Before the Move

- Confirm movers and delivery windows
- Pack an essentials bag separately from the main shipment
- Keep orders, IDs, lender docs, and key paperwork accessible — not in the moving truck
- Confirm utility transfer and internet setup dates
- Update mailing address with USPS and key accounts

First Week Priorities

- Register vehicles if needed (Virginia requirements)
- Learn your most-used commute routes first
- Find nearby grocery, gas, pharmacy, and urgent care options
- Give your family time to adjust — don't rush everything
- Reevaluate what's working after the first 30 days

- 📌 **First Week Priority:** Learn your commute and daily routine before trying to do everything else. Getting your schedule stable first makes every other adjustment feel more manageable. The rest — the décor, the exploring, the social connections — will come naturally once your daily rhythm is in place.

5 PCS Mistakes to Avoid When Moving to Hampton Roads

BONUS SECTION

Even well-prepared military families make these common mistakes. Knowing them in advance gives you a real edge — because every one of these is avoidable with the right information and a little forward thinking. These five mistakes show up again and again, and they're almost always more painful than they needed to be.

1

Choosing a City Before Understanding the Commute

The wrong city for your duty station can cost you an hour or more every single day. Map drive times before you fall in love with a zip code.

2

Shopping Based on Max Approval Instead of Comfort

Lenders will approve you for more than you should spend. Build your search around a monthly payment that works for your real life — not the highest number on a letter.

3

Ignoring Flood Zone and Insurance Factors

Hampton Roads has real flood risk in specific areas. Flood insurance costs can significantly impact your monthly payment. Always verify flood zone status before making an offer.

4

Falling in Love With Photos Instead of Location Strategy

Professional real estate photography is designed to sell you on a house. The location, commute, and neighborhood are what you actually live in every day. Research those first.

5

Picking a Home Based on One Feature Instead of Your Total Lifestyle

A dream master bathroom or a stunning backyard can distract you from a bad floor plan, a long commute, or a neighborhood that doesn't fit your family. Evaluate the whole picture.

The bottom line: The families who avoid these mistakes don't do anything extraordinary. They just slow down long enough to ask the right questions before they commit. That's exactly what this checklist is designed to help you do.

Need Help With Your Move to Hampton Roads?

If you're PCSing to Norfolk or anywhere in Hampton Roads and want local guidance, I'm happy to help you make the process simpler. Whether you're trying to figure out where to live, how to compare cities, or how to buy from long distance — I can help you build a plan that fits your budget and your real life. No pressure, no sales pitch. Just honest, practical guidance from someone who works with military families in this market every week.

Hampton Roads is a great place to plant roots — and the right preparation makes all the difference. I've helped families navigate the PCS process from every stage: from the moment orders arrived to the day they got their keys. The goal is always the same: make sure you feel informed, confident, and ready before you commit to anything.



Local Area Expertise

I know the commutes, the neighborhoods, the flood zones, and the school reputations. I can help you compare areas honestly before you make a decision.



Military Relocation Focused

I help military families relocate to Hampton Roads every week. I understand BAH, VA loans, compressed timelines, and long-distance purchases.




Easy to Reach


Call, text, or email — whichever works best for you. I respond quickly because I know your timeline doesn't wait around.
757-696-8328 |
realtorjedwards@gmail.com

Jason Edwards

Living in Hampton Roads

Realtor® with eXp Realty

 757-696-8328

 realtorjedwards@gmail.com

"I help military families relocate to Hampton Roads every week."

Ready to Get Started?

Reach out any time — whether you're 6 months out or 6 weeks from your report date. The earlier we talk, the better your plan will be.

Educational guidance for military relocation to Hampton Roads, Virginia. This document is for informational purposes and should be paired with your command guidance, personal lender, and professional advisors.