

The 2026 Hampton Roads BAH Housing Guide

What Your BAH Actually Buys — Rank by Rank, City by City

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THE CHEAT SHEET FOR YOUR PCS TO THE 757




Your 2026 BAH at a Glance

NORFOLK / PORTSMOUTH MHA

These are your numbers — straight from the DoD rate tables, no fluff. Match your rank, find your range, and start shopping smart. Every figure below assumes a VA Loan at approximately 6.5% with zero down. These figures show what your BAH covers as a monthly payment — use them as your baseline.

Rank	BAH w/ Dependent s	BAH w/o Dependent s	Approx. Home Price Range	Best-Fit Cities
E-1 to E-4	\$2,229	\$1,707	\$240K–\$290K	Norfolk, Hampton, Portsmouth
E-5	\$2,430	\$1,908	\$280K–\$330K	Norfolk, Hampton, Newport News
E-6	\$2,559	\$2,043	\$310K–\$370K	Norfolk, Chesapeake, Suffolk
E-7	\$2,604	\$2,235	\$320K–\$380K	Chesapeake, Suffolk, VB select
O-3	\$2,694	\$2,505	\$340K–\$400K	Virginia Beach, Chesapeake, Suffolk
O-4	\$3,054	\$2,601	\$400K–\$480K	VB, Chesapeake, Suffolk Harbour View
O-5	\$3,318	\$2,625	\$450K–\$550K	VB Great Neck/Hilltop, Chesapeake Greenbrier

 **Zero-Down Reality:** VA Loan with full entitlement means no down payment and no PMI. Your BAH lines up with your monthly payment. The math works — if you use it right.

Commute Reality Check

TIMES, TUNNELS & TOLLS

Nobody talks about this in the Facebook groups, but your daily commute can add \$150–\$300/month in tolls and 200+ hours per year sitting in traffic. Know this table cold before you pick your zip code. Every minute in the tunnel is a minute you're not at home.

Origin City	To Naval Station Norfolk	To NAS Oceana	To Newport News Shipbuilding	Tunnel Required?
Norfolk	5–15 min	20–30 min	30–45 min via MMBT	No (to NSN)
Virginia Beach	20–35 min	10–20 min	45–60 min via HRBT	No — expressway
Chesapeake	25–40 min	25–35 min	35–50 min via MMBT	No (to NSN)
Suffolk	40–55 min	40–55 min	25–35 min via MMMBT	Most direct routes use a tunnel (tolled); toll-free option via I-64/High Rise Bridge is longer.
Carrollton	45–60 min	50–65 min	20–30 min	Yes — MMMBT/HRBT (or Midtown/Downtown, slightly longer)

📌 **2026 Tunnel Tolls:** E-ZPass peak = **\$3.40/trip**. I-64 Express Lanes dynamic peak = **up to \$21**. Tolls increase annually through 2070. Run the math before you sign anything.

City Snapshots: Norfolk & Virginia Beach

CHAPTER 1 — EAST SIDE

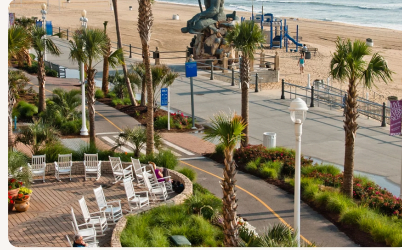
These two cities anchor the eastern half of Hampton Roads and absorb the bulk of military homebuyers every PCS season. They are different animals — different price points, different vibes, different commute profiles. Know which one fits your rank, your situation, and your duty station before you start clicking Zillow.



Norfolk

- **Median Price Range:** \$260K–\$340K
- **Top Neighborhoods:** Larchmont, Wards Corner, Ghent, Ocean View
- **Commute:** 5–15 min to NSN — best access in the region
- **No tunnels required** to reach Naval Station Norfolk

Insider Tip: Best bang-for-buck proximity to NSN — ideal for anyone prioritizing a short commute. Strong rental demand if you ever decide to convert to an investment property.



Virginia Beach

- **Median Price Range:** \$350K–\$500K+
- **Top Neighborhoods:** Red Mill, Kempsville, Great Neck, Hilltop
- **Commute:** 10–20 min to NAS Oceana; 20–35 min to NSN
- **No tunnel required** — expressway direct

Insider Tip: Expect multiple offers in Red Mill and Kempsville during summer PCS season — get pre-approved before you tour.

City Snapshots: Chesapeake & Suffolk

CHAPTER 2 — SOUTHSIDE

Chesapeake and Suffolk are the Southside's power duo for buyers who want space, newer construction, and better school districts without blowing past their BAH ceiling. These two cities have absorbed massive migration from Norfolk and Virginia Beach over the last decade — and for good reason. But each comes with tradeoffs you need to understand before you commit.

Chesapeake

- **Median Price:** \$380K–\$480K
- **Top Areas:** Greenbrier, Great Bridge, Indian River, Hickory
- **Commute to NSN:** 25–40 min; no tunnel required to NSN.
- **Schools:** Among the top-rated in Hampton Roads

Insider Tip: The #1 reason buyers choose Chesapeake is the no-tunnel commute to NSN. Ask about the Culpepper Landing school rezoning before buying in that area — new zones take effect Fall 2027. That affects resale value and your kids' school assignment.

Suffolk

- **Median Price:** \$390K–\$450K (new construction \$411K–\$435K)
- **Top Areas:** Harbour View, Riverfront, North Suffolk
- **Commute to NSN:** 40–55 min; most direct routes use a tunnel (tolled), but a longer toll-free option via I-64/High Rise Bridge exists.
- **Schools:** Solid, growing rapidly with new development

Insider Tip: New construction median (\$411K–\$435K) is **below Chesapeake's resale median (\$455K)**. You get more house for less money — but run the tunnel toll math first. At current E-ZPass rates, that's roughly **\$150/month**. The income-based toll relief program covers residents of Chesapeake, Franklin, Gloucester, Hampton, Isle of Wight, James City, Newport News, Norfolk, Poquoson, Portsmouth, Southampton, Suffolk, Surry, Virginia Beach, Williamsburg, and York. Households earning under \$65K may qualify for a 50% discount; Portsmouth and Norfolk residents under \$50K may qualify for 100% off up to 14 trips/week. Ask about this before you sign.

City Snapshot: Carrollton & The Dark Horse Picks

CHAPTER 3 — WESTERN FLANK

Carrollton doesn't show up on most PCS housing lists, and that's exactly why it deserves your attention. Sitting in Isle of Wight County on the western side of the James River, Carrollton is a legitimate play for Peninsula-side commands — and increasingly attractive to Southside commuters who are willing to cross the bridge for a better deal. Meanwhile, Smithfield and Moyock, NC are emerging as dark-horse options worth knowing.

Carrollton — Isle of Wight County

- **Median Price Range:** \$330K–\$430K
- **Top Neighborhoods:** Eagle Harbor, South Harbor, Brewer's Meadow
- **Commute:** 20–30 min to Newport News Shipbuilding via the James River Bridge — no tunnel required. Route options to NSN include Route 17 to Route 164 (Western Freeway) through Portsmouth to the Midtown Tunnel.
- **County Taxes:** Lowest in the Hampton Roads region

Insider Tip: If you work on the Peninsula side, Carrollton is 20–30 minutes to Newport News Shipbuilding via the James River Bridge — no tunnel required. For NSN, route options include Route 17 to Route 164 (the Western Freeway) through Portsmouth to the Midtown Tunnel. Lowest county taxes in the region — the savings on property taxes alone can add up to thousands per year compared to Virginia Beach or Norfolk.

Smithfield, VA — The Quiet Underdog

- **Price Range:** \$300K–\$400K
- **Vibe:** Small-town charm, rural feel, strong community ties
- **Best For:** Peninsula commands, buyers who want land and space
- **Watch Out:** Limited inventory; fewer military-focused amenities

Smithfield is growing — new development is coming and prices will follow. If you're looking at a 2–3 year timeline, getting in now could be smart equity math.

Moyock, NC — The Cross-Border Play

- **Price Range:** \$320K–\$420K
- **Appeal:** No state income tax (NC), newer builds at competitive prices
- **Commute:** 45–60 min to NSN depending on traffic
- **Watch Out:** BAH is calculated on your duty station — confirm rate applies

Moyock is a legitimate option for E-6 and above who want newer construction and are comfortable with North Carolina's lower cost of living. Verify BAH eligibility and confirm your lender handles VA loans in NC without issue.

Hampton Roads Builder Incentives — What to Ask About (Spring 2026)

VERIFY BEFORE YOU COMMIT

📄 The Math That Matters

On a \$400K VA loan (zero down, 30-year fixed), here's what a builder rate buydown is actually worth:

- At 6.5% your P&I is \$2,528/mo
- At 5.0% your P&I is \$2,147/mo

That's \$381/month saved, \$13,700+ over a 3-year tour, and over \$137,000 in total interest over 30 years. This is why builder incentives matter — and why you need to understand the math before you walk into a sales office.

Builder	Where They're Building	What to Ask About
Ryan Homes	Suffolk, Isle of Wight/Carrollton, Chesapeake, Moyock NC, Poquoson	Closing cost credits and rate buydowns through NVR Mortgage — 19 active Hampton Roads communities including Reids Place in Suffolk from the upper \$200s and South Harbor in Carrollton from the low \$300s
D.R. Horton	Chesapeake, Smithfield	Rate buydowns through DHI Mortgage — nationally known for aggressive permanent buydowns, often 1–1.5 points below market
Napolitano Homes / Eastwood Homes	Suffolk — Bennett's Creek Quarter, Hallstead Reserve, Estates at Nansemond River	Currently offering up to \$15,000 toward closing costs on select homes with preferred lender — ask about Red Bow promotion
Chesapeake Homes	Suffolk, Virginia Beach, Hampton	Rate buydowns and design incentives on select inventory
Eastwood Homes	Newport News, Smithfield, Suffolk	Growing Hampton Roads presence — ask about current promotions

Builder incentives change monthly. The numbers above were verified as of April 2026. Before committing to any builder's preferred lender, get a competing quote from a VA-specialized lender. Reach out to Jason for a referral.

VA Loan Quick Facts — 2026

KNOW YOUR WEAPON

The VA Loan is the single most powerful financial tool in your arsenal. Most service members underuse it or misunderstand it. Here's what matters in 2026 — no fine print, no confusion, just the facts you need to move with confidence.

\$832,750

Standard VA Loan Limit

2026 conforming limit for Hampton Roads. Full entitlement holders have no cap — zero.

\$0

Down Payment Required

With full entitlement, no down payment. No PMI. Ever. This is not available on any conventional loan.

2.15%

Funding Fee (First Use)

Rolled into the loan — not out of pocket. Waived entirely at 10%+ service-connected disability rating.

Full Entitlement = No Loan Cap

If you've never used a VA loan, or paid off a previous one, you have full entitlement. That means there is no maximum loan amount — the lender's approval is your limit, not the VA's.

Surviving Spouse Benefit

Unremarried surviving spouses of veterans who died in service or from service-connected conditions qualify for the VA loan benefit. This benefit is often overlooked — pass it on.

Multiple VA Loans Possible

You can have more than one VA loan at a time if you have remaining entitlement. Talk to a VA-specialized lender about your specific situation before assuming you have to sell first.

Ready to Talk Strategy?

BOOK YOUR FREE PCS STRATEGY CALL

No sales pitch. No pressure. Just a retired Navy Chief who's been through the PCS grind and now spends every day helping military families make smart moves in the 757. Fifteen minutes on the phone can save you months of confusion and thousands of dollars in bad decisions.



Call or Text

Reach Jason directly. No receptionist, no gatekeeper. You get the Chief, not a voicemail chain. **757-654-5563**



Email

Prefer to write it out? Send your questions, rank, and PCS timeline and get a direct reply within 24 hours.
realtorjedwards@gmail.com



Website

Download this guide, browse neighborhood breakdowns, and book your strategy call online — anytime.
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Book a Strategy Call

Ready to talk? Book your free 15-minute PCS strategy call directly on my calendar — no forms, no commitment. [Click here to schedule](#)

"Welcome to the 757. Let's find you a home."

— Jason Edwards, Retired Navy Chief | Licensed 757 Realtor | 7 Years Hampton Roads Experience

- ❑ **Remember:** Your BAH is your leverage. Your VA Loan is your weapon. Use both correctly and you walk into a home with zero down, no PMI, and a mortgage payment that your housing allowance covers. That's not luck — that's strategy. Let's build yours.