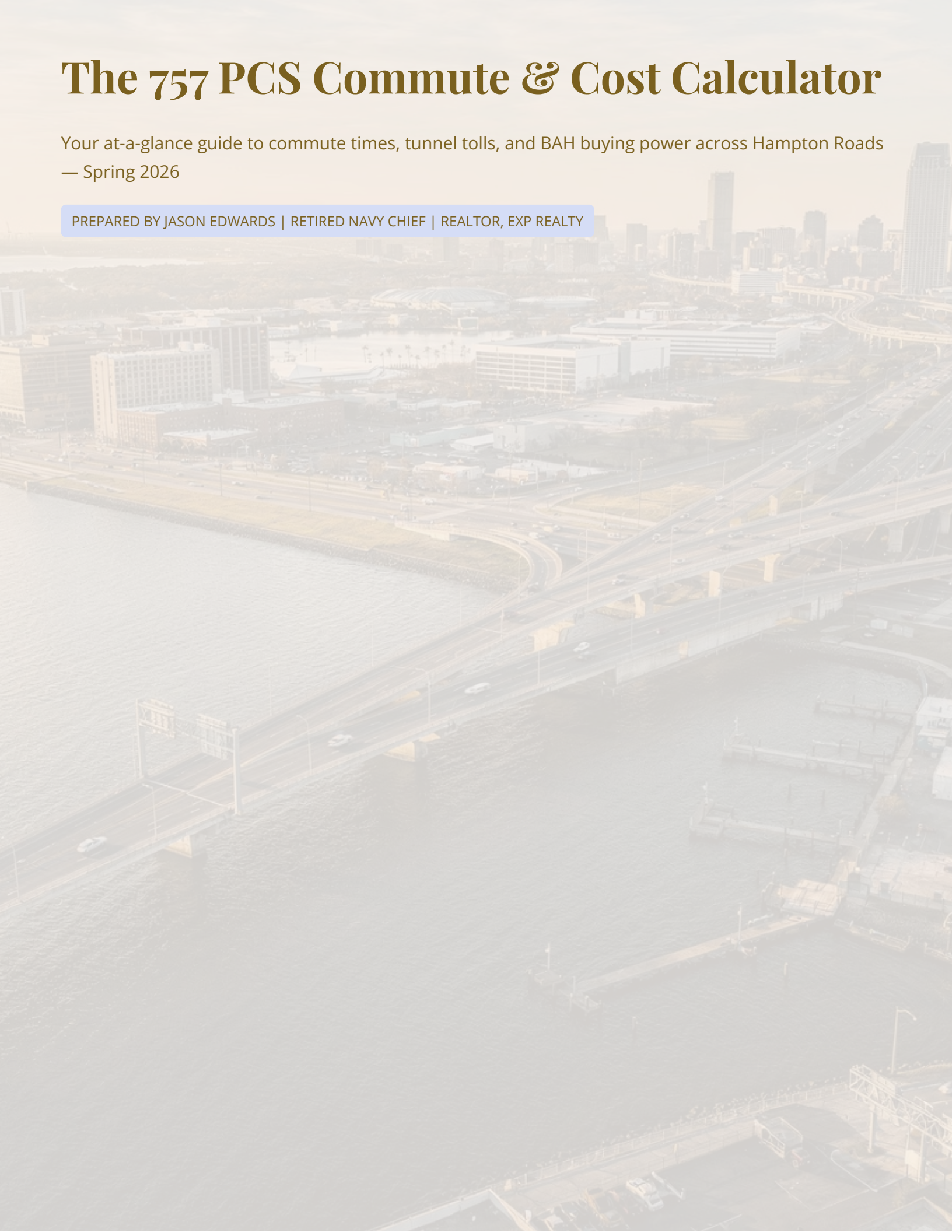


The 757 PCS Commute & Cost Calculator

Your at-a-glance guide to commute times, tunnel tolls, and BAH buying power across Hampton Roads — Spring 2026



PREPARED BY JASON EDWARDS | RETIRED NAVY CHIEF | REALTOR, EXP REALTY



Section 1: Commute Time Matrix

Use this matrix as a planning baseline when evaluating neighborhoods. All times reflect non-peak, non-incident conditions. Routes crossing tunnels — particularly the Hampton Roads Bridge-Tunnel (HRBT) — are subject to significant delays during peak commute hours and ongoing construction. Plan conservatively and always factor in a buffer of 15–30 minutes on tunnel crossings during rush hour.


Origin / Neighborhood	Naval Station Norfolk	NAS Oceana	Newport News Shipbuilding
Norfolk (Ghent / East Beach)	5–15 min	20–30 min	30–45 min via MMBT
Virginia Beach	20–35 min	10–20 min	45–60 min via HRBT
Chesapeake (Great Bridge / Hickory)	25–40 min	25–35 min	35–50 min via MMBT
Suffolk (Harbour View / North)	40–55 min via Midtown Tunnel	40–55 min	20–30 min via MMBT
Suffolk (Central / Downtown)	40–55 min via Downtown Tunnel	40–55 min	25–35 min via MMBT
Carrollton (Isle of Wight)	45–60 min via Midtown Tunnel	50–65 min	20–30 min via MMBT

  **Note on Estimates:** Times are estimates based on non-peak conditions. During HRBT construction (through 2027) and peak hours, add 15–30 minutes to routes crossing tunnels. There is a longer, toll-free route from Suffolk to Norfolk via I-64 over the High Rise Bridge — worth considering for those seeking to avoid daily toll costs entirely.


Section 2: Tunnel & Toll Quick Reference

Hampton Roads is defined by its waterways — and crossing them costs money. Understanding which crossings carry tolls, and at what rate, is essential math for any PCS housing decision. E-ZPass holders receive significantly lower rates than pay-by-plate transactions. If you are commuting through a tolled crossing daily, enrolling in E-ZPass before your first commute day is non-negotiable from a financial standpoint.

Crossing	E-ZPass Peak Rate	Pay-by-Plate / Off-Peak	Notes
Downtown Tunnel (US-58 / I-264)	\$3.40	\$7.25	Connects Portsmouth & Norfolk
Midtown Tunnel (Rte 164 / Western Fwy)	\$3.40	\$7.25	Connects Portsmouth & Norfolk
South Norfolk Jordan Bridge	\$3.70	\$3.70	Chesapeake-Portsmouth connector
I-64 Express Lanes	\$4-\$21 (dynamic)	Dynamic pricing	Varies with congestion level
High Rise Bridge (I-64)	FREE	FREE	Suffolk to Norfolk toll-free route
Monitor-Merrimac Memorial Bridge-Tunnel (MMBT)	FREE	FREE	I-664 Hampton-Suffolk connector

 **Annual Toll Cost Example**

\$3.40 each way × 2 trips/day × 250 work days = **\$1,700/year** in tunnel tolls. Over a 3-year tour, that's **\$5,100+**. Toll rates are contractually locked to increase annually through 2070 — this is a long-term cost, not a temporary one.

 **Income-Based Toll Relief Program**

The toll discount program covers residents of Chesapeake, Suffolk, Norfolk, Portsmouth, Virginia Beach, Hampton, Newport News, Isle of Wight, Franklin, Gloucester, James City, Poquoson, Southampton, Surry, Williamsburg, and York. Households earning under **\$65K** may qualify for a **50% discount**. Portsmouth and Norfolk residents earning under **\$50K** may qualify for **100% off** on up to 14 trips per week.

2026 BAH Buying Power by Rank


Basic Allowance for Housing is the foundation of every military home-buying decision in Hampton Roads. The tables and analysis on this page translate your 2026 BAH rate directly into actionable price ranges, neighborhoods, and VA loan math — so you walk into every showing already knowing your numbers.

Section 1: BAH-to-Home-Price Reference Table

2026 BAH Rates — Norfolk/Portsmouth MHA (ZIP 23511)

The table below translates each rank's with-dependent BAH rate into an approximate home price range achievable with a VA loan, assuming zero down payment and total monthly housing costs (principal, interest, taxes, and insurance) at or near the BAH amount. Use this as a starting framework — your specific buying power will depend on current interest rates, property tax rates by city, HOA fees, and homeowner's insurance costs, all of which vary meaningfully across Hampton Roads jurisdictions.

Rank	2026 BAH (w/ Dependents)	Approx. Home Price Range	Best-Fit Areas
E-1 to E-4	\$2,229 / mo	\$240K – \$290K	Norfolk, Hampton, Portsmouth
E-5	\$2,430 / mo	\$280K – \$330K	Norfolk, Hampton, Newport News
E-6	\$2,559 / mo	\$310K – \$370K	Norfolk, Chesapeake, Suffolk
E-7	\$2,604 / mo	\$320K – \$380K	Chesapeake, Suffolk, Virginia Beach (select)
O-3	\$2,694 / mo	\$340K – \$400K	Virginia Beach, Chesapeake, Suffolk
O-4	\$3,054 / mo	\$400K – \$480K	Virginia Beach, Chesapeake, Suffolk (Harbour View)
O-5	\$3,318 / mo	\$450K – \$550K	Virginia Beach, Chesapeake (Greenbrier)

 **Methodology Note:** Home price ranges assume a VA loan at approximately 6.5%, zero down payment, 30-year fixed term, with total monthly payment (P&I, taxes, insurance) at or near the applicable BAH rate. Actual buying power depends on property taxes, HOA fees, and insurance costs, which vary by city and neighborhood. Always verify with a VA-approved lender.

Section 2: The Math That Matters

Interest rate buydowns are one of the most powerful — and most overlooked — tools available to buyers in the current Hampton Roads new construction market. Builders across the region have been actively competing for buyers by offering rate buydown packages, closing cost credits, and design center upgrades. These programs are not advertised on Zillow. They require a direct conversation, and they change monthly.

Rate Buydown Example: \$400K VA Loan

6.5% rate vs. a builder buydown to **5.0%**:

- Monthly payment difference: ~**\$381/month**
- Savings over a 3-year tour: **\$13,700+**
- Total interest savings over 30 years: **\$137,000+**

Builders across Hampton Roads are actively offering rate buydowns, closing cost credits, and design upgrades. **Promotions change monthly — reach out to Jason for the latest deals.**

Section 3: VA Loan Quick Facts — 2026

- **Standard loan limit:** \$832,750
- **Full entitlement:** No loan limit — purchase any home a lender will approve with zero down
- **VA funding fee (first use):** 2.15% of loan amount
- **Disability waiver:** Veterans with a 10%+ service-connected disability rating have the funding fee waived entirely

- The VA loan remains the most powerful home-buying benefit available to those who have served. Zero down, no PMI, and competitive rates — use it.

Ready to Run Your Numbers?

Every PCS move is different. Commute tolerances, neighborhood priorities, and rate environments shift constantly. This calculator gives you a foundation — but the real value is in a 15-minute conversation where we apply these numbers to your specific rank, report date, and target neighborhoods across Hampton Roads.



Call or Text

757-654-5563 Jason Edwards | Retired Navy Chief
| Realtor, eXp Realty



Email

realtorjedwards@gmail.com Questions, requests, or market updates — reach out any time.



Website

realtorjedwards.com Market reports, neighborhood guides, and current builder promotions.



Book a 15-Minute Call

[Schedule directly via Calendly](#) No pressure. Just answers to your specific PCS questions.

"I PCS'd to Hampton Roads twice before retiring here. I know these roads, these bases, and these neighborhoods from both sides of the transaction. Let me put that knowledge to work for you."

— **Jason Edwards, Retired Navy Chief | Realtor, eXp Realty**

Disclaimer: BAH rates, toll rates, and VA loan limits reflect publicly available 2026 data and are subject to change. Home price ranges are estimates for planning purposes only and do not constitute a lending commitment or guarantee of financing. Consult a VA-approved lender for a full qualification analysis. Toll rates sourced from Elizabeth River Crossings and VDOT. Commute times are estimates under non-peak conditions.