

# The Ultimate Hampton Roads Relocation Guide

2026 EDITION

Hampton Roads is unlike any metro area most relocating buyers have dealt with before. It's shaped by water, military presence, and a collection of independent cities — each with its own personality, price point, and commute reality. This guide was written to give you an honest, practical picture of the region before you start searching for a home.

Whether you're PCS-ing to Naval Station Norfolk, taking a civilian job in Virginia Beach, retiring to the Peninsula, or simply moving the family from out of state — the decisions you make about which side of the water to live on, which city or subarea to target, and how your daily commute will actually work are more important here than in most places. Getting those decisions right early saves a lot of frustration later.

This guide covers the full picture: regional layout, city-by-city breakdowns, commute and tunnel realities, the 2026 housing market, school considerations, flood awareness, cost of living, and local life. Think of it as the briefing you'd get from a trusted local — not a sales pitch, not a tourism flyer.

# How to Use This Guide

This guide is designed to be practical and scannable. You don't have to read it front to back. Use the sections that are most relevant to your situation right now, and come back to the others as your search progresses. Each section is written to stand on its own.

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## Understand the Region

Start with the regional overview and the "two sides of the water" framing. This context shapes everything else in the guide.

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## Find Your Anchor

Identify your primary job, base, or employer. Then use the commute section to understand which areas work logistically before you fall in love with a zip code.

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## Narrow Your City List

Use the city-by-city breakdowns and area fit table to get to 2–3 realistic targets. Price, lifestyle, and commute should all factor in together.

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## Dig Into the Details

Once you have a short list, read the sections on schools, flooding, taxes, and cost of living. These are where surprises tend to come from.

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## Ask Better Questions

Use the callout boxes, flood prompts, and final takeaways to sharpen the questions you ask during your search and before making an offer.

# Understanding the Region: One Metro, Many Cities

Hampton Roads is a coastal metro region in southeastern Virginia with roughly 1.8 million residents. On a map, it looks compact. In daily life, it behaves more like a collection of separate cities connected by bridges, tunnels, and shared infrastructure — not a single unified metro you can navigate freely at any time of day.

The region is defined by water. The James River, the Elizabeth River, the Chesapeake Bay, and a network of tidal inlets and harbors shape where roads go, where crossings exist, and what your commute looks like. Deep-water harbors and a long history of shipbuilding and naval operations make this one of the most militarily significant regions in the country. That history shapes the economy, the housing market, the culture, and the daily rhythm of the region in ways that are hard to fully appreciate until you've lived here.

- ❑ Hampton Roads is not one city. It's a collection of independent cities — each with its own government, tax rate, school system, and character. Virginia Beach, Norfolk, Chesapeake, Suffolk, Portsmouth, Hampton, and Newport News are all separate jurisdictions. When someone says "I'm moving to Hampton Roads," the most important follow-up question is always: which part?

## The Southside

Norfolk, Virginia Beach, Chesapeake, Portsmouth, and Suffolk. This is the larger population center and home to most of the major naval installations.

## The Peninsula

Hampton, Newport News, Williamsburg, Poquoson, and York County. Connected to the Southside primarily via the Hampton Roads Bridge-Tunnel and the Monitor-Merrimac.

# The Water Reality: Why Commutes Work Differently Here

This is the section most relocating buyers wish someone had explained to them before they chose a neighborhood. In most cities, a 15-mile commute is a 15-mile commute. In Hampton Roads, a 15-mile commute that crosses the wrong tunnel at the wrong time can become a 45-minute-to-an-hour experience on a regular basis. The distance on the map is not the full story.

Water crossings are the chokepoints. The Hampton Roads Bridge-Tunnel (HRBT) on I-64 is one of the most consistently congested corridors in Virginia. The Downtown and Midtown Tunnels between Portsmouth and Norfolk are tolled and can back up significantly during peak hours. The Monitor-Merrimac on I-664 tends to run more reliably but still factors into the commute math for anyone connecting Chesapeake or North Suffolk to the Peninsula side.

## The Most Important Rule

Live on the same side of the water as your primary job or base whenever it's practical. This one decision will do more for your quality of life than almost any other factor in your relocation.

## Test Routes Realistically

Never use a midday GPS estimate to evaluate your commute. Drive or map it at the actual time you'd be reporting — account for base gate traffic, tunnel backups, and seasonal tourism.

## Tolls Are a Budget Item

If your daily commute uses the Downtown Tunnel, Midtown Tunnel, or Jordan Bridge, that cost adds up quickly. For some commuters, it's well over \$100 per month. Build it into your housing budget math.

# Bridges, Tunnels & Crossings: The Full Picture

Understanding these crossings is not optional — it's foundational to making a smart housing decision in Hampton Roads. Here's a plain-English breakdown of each major crossing and what it means for daily life.

Crossing	Route	Toll	What You Need to Know
Hampton Roads Bridge-Tunnel (HRBT)	I-64 Norfolk ↔ Hampton	Currently free	One of the region's worst chokepoints. Expansion expected to complete ~spring 2028. Use caution when building a daily routine around this route.
Monitor-Merrimac (MMMBT)	I-664 Suffolk/Chesapeake ↔ Newport News	Currently free	Generally more reliable than the HRBT. Key route for Harbour View / North Suffolk to Peninsula commuters.
Downtown Tunnel	I-264 Portsmouth ↔ Norfolk	Tolled	Peak-hour backups are common. E-ZPass is essential if you use this daily.
Midtown Tunnel	US-58 Portsmouth ↔ Norfolk	Tolled	Relevant for central Suffolk and Portsmouth-side commuters into Norfolk. Tolls accumulate fast.
South Norfolk Jordan Bridge	Chesapeake ↔ Portsmouth	Tolled	Useful bypass option to avoid some tunnel congestion for Chesapeake-to-Portsmouth routes.
James River Bridge (Route 17)	Isle of Wight / Carrollton ↔ Newport News	Free	Critical for Smithfield, Carrollton, and Isle of Wight buyers headed to Peninsula jobs. Avoids underwater tunnels entirely for many commutes.

**Local Tip — Get E-ZPass Before You Arrive:** If there's any chance you'll be using a tolled facility regularly, set up E-ZPass Virginia before or immediately upon arrival. Pay-by-plate rates are significantly higher than E-ZPass rates, and the difference adds up quickly over weeks and months.

# The Southside: City-by-City Breakdown

The Southside is the more populous half of Hampton Roads. It's where the largest military installations sit, where most of the regional employment is concentrated, and where you'll find the widest variety of housing options — from walkable urban neighborhoods in Norfolk to large suburban lots in Suffolk. Each city behaves differently. Here's a plain-English look at each one.



## Virginia Beach

Largest city in the region. Wide range of neighborhoods from beach-adjacent to deep suburban. Strong draw for Oceana and Dam Neck commuters. Median: ~\$405,000.



## Norfolk

The urban core of the region. Historic neighborhoods, cultural depth, and home to Naval Station Norfolk. More walkable options than most of the metro. Median: ~\$325,000.



## Chesapeake

Large, suburban, and highly varied. Popular for centrality and newer construction in some subareas. Grassfield to Great Bridge, the city has many personalities. Median: ~\$410,000.



## Suffolk

Largest city by land area. Ranges from polished North Suffolk to quieter rural sections. Often offers more square footage and lot size for the money. Median: ~\$400,000.

# Virginia Beach: Neighborhoods That Actually Matter

Virginia Beach is the region's largest city, covering a huge geographic footprint from Oceanfront resort areas to quiet suburban corridors far from the beach. Saying "I want to live in Virginia Beach" is really just the starting point — where in Virginia Beach matters enormously for commute, lifestyle, and price.

## Red Mill

Higher-priced, convenient to Oceana and Dam Neck. Established and desirable. Some areas are closer to jet noise corridors — worth checking OLF maps if that matters to you.

## Kempsville

Central Virginia Beach. Established neighborhoods, good access to multiple parts of the city. Tends to be somewhat more affordable than the oceanfront-adjacent areas.

## Great Neck

Popular corridor with good school zoning in some areas. Mid-to-upper price range. Useful for Little Creek access via Lynnhaven and Shore Drive routes.

## Town Center

More urban-suburban hybrid. Condos and apartments alongside walkable retail and dining. A different feel from the rest of Virginia Beach — good if you want less car-dependence.

## First Colonial Corridor

Long-popular for school access and established neighborhoods. Consistently in demand. Priced accordingly.

## Sandbridge / North End

Coastal living with a quieter feel than the Oceanfront. Sandbridge carries more flood exposure. Both command premium prices for the proximity and lifestyle.

Virginia Beach City Public Schools are frequently cited as a regional strength, with specialized academies and advanced programs available at various levels. School zoning and program availability can change, so verify directly with the school division before using school access as a deciding factor.

# Norfolk: More Neighborhood Than Most People Expect

Norfolk often gets overlooked by buyers who automatically assume "urban" means higher crime or lower value. The reality is more nuanced. Norfolk has some of the most architecturally interesting and historically rich neighborhoods in the entire region — and for buyers who work at Naval Station Norfolk, it's often the most logical place to live.

The city also offers some of the lower median price points on the Southside, around \$325,000, which can mean solid value in historically strong neighborhoods that would carry a significant premium in other cities.



## Ghent

Historic, walkable, and well-established. Brownstones, independent restaurants, and proximity to downtown. Consistently popular with buyers who want character and convenience together.



## Larchmont

Strong appeal for history and walkability, close to ODU. Established single-family homes and tree-lined streets. Solid demand and steady values.



## East Beach & Ocean View

Bayfront and coastal living with strong access to Little Creek and Naval Station Norfolk. Ocean View has gone through significant revitalization in recent years. East Beach offers more planned-community style living near the water.



## Colonial Place & Downtown-Adjacent

Older stock homes with character and central access. Good fit for buyers who want to be close to the urban core without paying the premium that other Southside cities charge for comparable square footage.

**Norfolk School Note:** Norfolk Public Schools offer notable specialty and magnet-style programs including IB options and health/arts-focused tracks. Zoning and program availability vary by neighborhood. Verify current assignments directly with Norfolk Public Schools before using program access as a search filter.

# Chesapeake: Suburban Variety at a Price

Chesapeake is consistently one of the most searched cities in the region for relocating buyers. Its appeal is real: it's geographically central, offers good suburban infrastructure, and sits between Virginia Beach, Norfolk, Portsmouth, and Suffolk in a way that feels accessible. The tradeoff is that you often pay for that centrality — Chesapeake's median of around \$410,000 reflects its demand.

The bigger point: Chesapeake is not one place. The difference between Great Bridge, Hickory, Grassfield, and Deep Creek is significant. Don't search "Chesapeake" without also understanding which subarea makes sense for your commute and lifestyle.

## Great Bridge

Classic, established, and in demand. Strong suburban feel with consistent resale value. One of the most-requested subareas in the city.

## Hickory

Quieter and more rural-suburban. Known for larger lots, less density, and a more laid-back feel. Good fit if you want breathing room but still want Chesapeake's location advantages.

## Grassfield

Newer construction with more modern layouts and finishes. Skews younger buyers and growing families. School zoning here is frequently cited.

## Greenbrier

The commercial hub. Convenient, central, and retail-heavy. Good for day-to-day convenience. Not as quiet as Hickory but much more accessible for errands and dining.

## Deep Creek

Often seen as a value play within Chesapeake. Good access toward Portsmouth routes. Worth a look for buyers who need to prioritize budget within the city.

## Western Branch

Strategically positioned for Portsmouth, Naval Hospital, and even some Peninsula commutes. Can be a good fit for buyers with non-Virginia Beach employment anchors.

# Suffolk: The Most Misunderstood City in the Region

Suffolk is the largest city in Virginia by land area, and that size is exactly why it's misunderstood. When someone says "I'm thinking about Suffolk," the first question should always be: which part? North Suffolk near Harbour View feels and functions completely differently from central Suffolk or the more rural portions of the city. They are not interchangeable, and they don't commute the same way.

## North Suffolk / Harbour View

The growth anchor of Suffolk. Modern amenities, shopping, restaurants, and newer construction. Strong access to I-664 and the Monitor-Merrimac. Well-positioned for Peninsula commuters. The Riverfront is a well-known planned/golf community option here.

This is the Suffolk that draws the most relocation attention — and for good reason. It offers a polished suburban feel at price points that can stretch further than comparable Chesapeake options.

## Downtown & Central Suffolk

More historic, established, and character-driven. Downtown Suffolk has its own identity with revitalization energy and a smaller-city feel. Sleepy Hole and Bennetts Creek areas offer quieter, nature-adjacent living with access toward Portsmouth routes.

Buyers who want more land, more house, and a lower price point — and can manage commute variability — often find central Suffolk works well for them.

- ❏ **Suffolk vs. Chesapeake — Space vs. Convenience:** Suffolk generally offers more square footage and lot size per dollar than comparable Chesapeake options. The tradeoff is that Chesapeake's centrality makes daily errands and multi-directional commuting easier. Neither is objectively better — it depends on what you're optimizing for.

# Portsmouth: Underrated, Affordable, and Practical

Portsmouth is one of the region's more affordable cities, and it's often worth a serious look for buyers who work at Norfolk Naval Shipyard, Naval Medical Center Portsmouth, or who want easy access to downtown Norfolk via tunnel. The median price of around \$270,000 is the lowest of the Southside cities, and that gap can mean real purchasing power for the right buyer.

The city has genuine historic character. Olde Towne Portsmouth is one of the most architecturally interesting historic districts in the region — waterfront views, walkable streets, and an older housing stock that attracts buyers who value that kind of setting. Churchland, on the other hand, feels more suburban and is often compared to Chesapeake's western reach in terms of feel and practical access.



## Olde Towne Portsmouth

One of the region's most intact historic districts. Walkable, waterfront-adjacent, and genuinely charming without needing to oversell it. Strong appeal for buyers who like character over cookie-cutter.



## Churchland

More suburban in feel. Often considered by buyers comparing Chesapeake, Suffolk, and Portsmouth access simultaneously. Practical location for multiple employer routes.



## Port Norfolk

A smaller, historic waterfront community within Portsmouth. Tight-knit feel and proximity to the Elizabeth River. Worth exploring for buyers who want waterfront character at a lower price point.

The primary caveat with Portsmouth is tunnel dependence. If your daily commute requires the Downtown or Midtown Tunnel, those tolls and potential backups need to be in your planning. For buyers who work in Portsmouth or nearby shipyard facilities, the location works cleanly without that concern.

# The Peninsula: Hampton, Newport News & Beyond

The Peninsula is the other side of the water — literally. Connected to the Southside primarily by the Hampton Roads Bridge-Tunnel and the Monitor-Merrimac, the Peninsula has its own economy, employer base, and housing market. It's often the right answer for buyers tied to Langley Air Force Base, Joint Base Langley-Eustis, HII Newport News Shipbuilding, Fort Eustis, or Peninsula-based civilian employers.

## Hampton

Peninsula city with affordability, history, and waterfront access. Median around \$300,000. Strong draw for Langley-connected buyers. Key areas include Phoebus — a small, walkable historic district — and Buckroe Beach for those wanting coastal access at a more accessible price point. Hampton's historic downtown area is undergoing ongoing revitalization.

## Newport News

Practical, affordable, and employer-anchored. Median around \$298,000. Home to one of the world's largest shipbuilding facilities, HII Newport News Shipbuilding, which drives a significant portion of the regional economy. Fort Eustis (Joint Base Langley-Eustis) is also a major employer here. Hilton Village — a nationally registered historic district — is one of the more distinctive neighborhoods on the entire Peninsula.

## Williamsburg

Farther up the Peninsula. Historic, lower-density, and appealing for retirees and buyers wanting a quieter setting with easy access to both Peninsula and Richmond corridor employment. Priced higher than Hampton and Newport News.

## Poquoson

Small, waterfront-oriented, and tightly knit. Often cited for its school system and quiet coastal character. Priced at a premium relative to its Peninsula neighbors.

## York County

Suburban and well-regarded. Covers areas between Williamsburg and Newport News. Known for strong schools and steady demand. Good fit for buyers wanting suburban Peninsula living without the urban density.

# Smithfield & Carrollton: Isle of Wight's Hidden Value

Isle of Wight County — which includes the Town of Smithfield and the Carrollton area — sits in a unique position in the Hampton Roads market. It's technically outside the core urban metro, but it connects to both the Southside and the Peninsula in ways that make it a legitimate relocation option for the right buyer.

Smithfield has a genuine small-town identity. Downtown Smithfield has locally owned restaurants, a farmers market, festivals, and Windsor Castle Park — a 168-acre waterfront park that's become a real community asset. Benn's Grant and Cypress Creek are active new-home communities that attract buyers wanting modern construction with a quieter lifestyle backdrop. It doesn't feel like Hampton or Virginia Beach. That's often the point for the buyers who choose it.

Carrollton functions as a more practical suburban bridge between Smithfield and the larger metro. Route 17 and the James River Bridge are the access arteries here, connecting Isle of Wight to Newport News and the Peninsula without requiring an underwater tunnel. For buyers with Peninsula employment, this matters — a lot. Founders Pointe is one of the better-known waterfront-adjacent planned communities in the area and worth a look if you want a waterfront lifestyle without a Poquoson price.

- ❏ **The Isle of Wight Tradeoff:** More space, quieter setting, newer homes in some sections, and smaller-district schools that many families appreciate. The tradeoff is that you are further from the urban core. If your daily commute runs to Norfolk or Virginia Beach, Isle of Wight is probably not the right fit. If your anchor is the Peninsula or you value lifestyle over daily convenience, it deserves serious consideration.

# Commute Guide by Base & Employer

This section translates the commute picture into practical guidance by destination. Use this as a starting filter — not a final answer, but a useful shortcut for building your neighborhood short list.

Destination	Best Search Areas	What to Watch
Naval Station Norfolk	East Beach, Ocean View, Ghent, Larchmont	Gate traffic at peak times is significant. Southside living is strongly preferred.
NAS Oceana / Dam Neck	Red Mill, Ocean Lakes, Kempsville, First Colonial corridor	Jet noise in closest areas. Confirm OLF impact zones if noise is a concern.
Joint Expeditionary Base Little Creek	East Beach, Chick's Beach, Kings Grant, Lynnhaven-area Virginia Beach	Avoid forcing a Peninsula-to-Little Creek daily commute. Live on this side.
Norfolk Naval Shipyards	Portsmouth, Churchland, Western Branch, Greenbrier	Tunnel costs matter from Norfolk side. Portsmouth is the most natural fit.
Naval Medical Center Portsmouth	Churchland, Western Branch, Harbour View / North Suffolk	Tunnel dependence from Norfolk or Virginia Beach is a real tradeoff to evaluate.
Joint Base Langley- Eustis / Langley AFB	Hampton, Newport News, York County, Carrollton, North Suffolk	Peninsula living makes far more sense than commuting from the Southside daily.
HII Newport News Shipbuilding	Newport News, Hampton, Carrollton, Isle of Wight	Route 17 / James River Bridge is the key artery for Isle of Wight options.

- ❏ **Relocation Reality Check — Base Gate Traffic:** GPS routing tools do not account for base gate entry queues at high-demand times. A commute that looks like 15 minutes on Google Maps can run 35–40 minutes when you add gate waiting time during morning report hours. Ask people already stationed at the installation before finalizing your neighborhood decision.

# Military & PCS Buyers: What You Need to Know

Hampton Roads is one of the most military-connected metro areas in the United States. With roughly 83,000 active-duty personnel spread across approximately 15 major installations, the region has been absorbing military moves for generations. That familiarity cuts both ways: there are plenty of professionals who understand military timelines and VA lending, but there are also plenty of decisions that get rushed because PCS orders don't wait.

The most important shift in mindset for military buyers is to stop treating a PCS move like a normal relocation. You may have a hard report date, a BAH rate driving your budget, and the need to make decisions from 1,500 miles away. All of that is manageable — but only if you start early, work with people who understand the process, and resist the pressure to decide quickly just because the calendar is tight.

# BAH in Plain English

Basic Allowance for Housing (BAH) is the monthly housing stipend paid to service members without government quarters. It's based on your pay grade, your dependency status, and the Military Housing Area (MHA) where you're assigned. Hampton Roads has two separate MHA zones — the Southside (VA298) and the Peninsula (VA297) — and they pay different rates.

**\$2,430**

**E-5 w/ Dependents**

Southside MHA (VA298) 2026 rate

**\$2,559**

**E-6 w/ Dependents**

Southside MHA (VA298) 2026 rate

**\$2,694**

**O-3 w/ Dependents**

Southside MHA (VA298) 2026 rate

**\$2,274**

**E-5 w/ Dependents**

Peninsula MHA (VA297) 2026 rate

**\$2,421**

**E-6 w/ Dependents**

Peninsula MHA (VA297) 2026 rate

**\$2,475**

**O-3 w/ Dependents**

Peninsula MHA (VA297) 2026 rate

BAH is designed to cover median housing costs in the assigned MHA — not necessarily in the most desirable subarea. In Chesapeake, you'll often find more convenience but sometimes less house per dollar. In Suffolk, Carrollton, or Smithfield, your BAH may stretch further on square footage, but commute and lifestyle tradeoffs are real. The math only works if it works for your specific situation — location, commute, family needs, and how long you're likely to be there.

- VA Loan Reminder:** If you're eligible for a VA loan and haven't used your entitlement, this is one of the strongest buying tools available anywhere. No down payment requirement, no PMI, and competitive rates. Get your Certificate of Eligibility and VA-approved lender pre-approval lined up before you start searching — not after.

# Top Military Relocation Mistakes in Hampton Roads

These aren't hypothetical. They're patterns that come up repeatedly with military buyers who didn't have the right information before they committed to a neighborhood or a home. A few minutes with this list can save you months of frustration.

## → **Choosing Only Based on BAH Rate**

BAH is one input, not the only one. A higher BAH doesn't automatically make a more expensive city the right choice if the commute, flood risk, or neighborhood don't work for your family. Run the full math including tolls, insurance, and HOA before deciding.

## → **Ignoring Tunnel and Toll Reality**

Choosing a house based on map distance without accounting for which crossings you'll use — and when — is one of the most common regrets. A pretty neighborhood across the wrong tunnel can make daily life miserable within weeks.

## → **Assuming All of Chesapeake or Suffolk Commutes the Same**

These are large cities with very different subareas. Western Branch Chesapeake and Hickory Chesapeake do not commute to Naval Station Norfolk the same way. Know the subarea, not just the city.

## → **Not Accounting for Gate Traffic**

A 12-minute commute on the map becomes a 30-minute commute when you add gate queue time during morning report hours. Factor this in before assuming a neighborhood "works."

## → **Using Midday GPS Times to Evaluate Commutes**

Always map your commute at realistic report-time hours — not at 11 a.m. on a Tuesday. The difference can be dramatic, especially for routes that touch the HRBT or the downtown tunnels.

## → **Skipping Flood Zone Research on the Specific Property**

Knowing that a city has flooding issues isn't enough. You need to know the flood zone designation of the specific property you're considering — not just the general area. Ask for the flood zone determination and discuss insurance before going under contract.

# The 2026 Housing Market: What to Expect

The post-pandemic buying frenzy has settled down. The Hampton Roads market in 2026 is more balanced than it was during the height of the inventory shortage years — which is good news for buyers who felt squeezed out or overwhelmed by the process during that period. Homes in many parts of the region are taking roughly 30 to 45 days to sell, negotiations are more normal, and waived inspections are less common than they were at the peak.

That said, "more balanced" doesn't mean "soft." Desirable subareas — particularly in strong school zones, near major military employers, or in well-established neighborhoods — still move faster and attract more competitive offers. The market is more forgiving than it was in 2021 or 2022, but buyers who are prepared, pre-approved, and decisive still have an advantage.

City	2026 Median Price	General Character
Chesapeake	~\$410,000	Suburban, central, varied by subarea. Commands a premium for convenience.
Virginia Beach	~\$405,000	Largest city, wide range. Beach-adjacent areas price higher; inland areas more accessible.
Suffolk	~\$400,000	Large variation by subarea. North Suffolk more polished; central more affordable and spacious.
Norfolk	~\$325,000	Urban core. Historic neighborhoods with value potential. Priced lower than suburban peers.
Hampton	~\$300,000	Affordable Peninsula option. Military-friendly. Waterfront access in some areas.
Newport News	~\$298,000	Most affordable major city. Employer-anchored. Practical for Peninsula workers.
Portsmouth	~\$270,000	Most affordable Southside option. Historic character in some areas. Tunnel-dependent for some commutes.

The buyers who struggle most in this market are the ones who waited to get pre-approved. Being ready to move when you find the right home still matters — even in a more balanced market. Don't start the search before the financing groundwork is done.

# Schools: What Buyers Need to Know

School zoning and school-related information can be an important part of a home search in Hampton Roads. If schools matter to you, review district boundaries, assigned schools, and publicly available school information before making a decision. Third-party sites like GreatSchools.org and Niche.com can be helpful starting points, along with direct confirmation from the school division.



## Chesapeake Public Schools

Publicly listed zones such as Grassfield, Hickory, and Great Bridge are part of the district's boundary map and school assignment structure. Check the specific address and review third-party school information if school access is part of your search.



## Virginia Beach City Public Schools

The district includes specialized academies and advanced programs at multiple levels. Review the publicly listed program options and verify eligibility, boundaries, and assignment details for your specific address.



## Norfolk Public Schools

The district offers specialty and magnet-style programs, including IB options and health/arts-focused tracks. Program availability and assignment can vary by school and address, so confirm details directly and through third-party resources.



## Isle of Wight / Smithfield

Smithfield High serves a significant portion of Isle of Wight County. Review the district map and school assignment details for the property you are considering.



## Suffolk City Public Schools

Nansemond River and King's Fork serve large portions of the city. School zoning in Suffolk can vary significantly by subarea, so verify your specific address before assuming access to any school or program.

- ❑ **Important:** School zones, ratings, and specialty program availability can change from year to year. Use resources like GreatSchools.org and Niche.com to review school information independently, and confirm assignment or program access directly with the school division using your specific property address before making a purchase decision.

# Flooding, Flood Zones & Coastal Reality

Hampton Roads has a well-documented flooding challenge. The region sits on low-lying coastal land, deals with sea-level rise and land subsidence simultaneously, and experiences tidal flooding that affects some neighborhoods during heavy rain or storm surge events — even in the absence of a named storm. This is not a scare tactic; it's something that informed buyers need to understand before choosing a property.

Norfolk is one of the most flood-affected cities in the region and one of the most studied examples of urban sea-level rise in the country. But flooding is not unique to Norfolk. Properties across Virginia Beach, Portsmouth, Chesapeake, and other parts of the region can carry meaningful flood exposure depending on their specific location, elevation, and drainage characteristics.

The important distinction is this: not every property near water is in a high-risk flood zone, and not every property outside a mandatory flood zone is risk-free. Sunny-day flooding, drainage backup, and poor lot drainage can affect properties that don't show obvious warning signs from a casual walkthrough. Due diligence on flood is a non-negotiable part of the process here.

## **Zone AE**

1% annual chance floodplain (100-year flood zone). Flood insurance is typically required on federally backed loans. Can be significant for both insurance cost and long-term resale value.

## **Zone VE**

Coastal high-hazard area with wave action. The highest-risk designation. Insurance requirements and costs here are substantial. Coastal properties in beach-adjacent areas may fall in this zone.

## **Zone X**

Lower-risk designation. Flood insurance is not typically required, but "lower risk" does not mean zero risk. Sunny-day flooding and drainage issues can still occur in X-zone properties depending on lot characteristics.

# Flood Questions to Ask Before Making an Offer

Use this checklist when evaluating any property in Hampton Roads. These questions belong in your due diligence conversation with your agent and with the seller — before you're under contract, not after.

## What is the current flood zone designation?

Ask for the FEMA flood zone based on the specific property address. Don't rely on street-level assumptions or general neighborhood characterizations.

## Is flood insurance currently required?

If the property is in Zone AE or VE and has a federally backed mortgage, the answer is typically yes. Understand this before you get to closing.

## What is the seller currently paying for flood insurance?

If a flood policy is in place, ask what the current premium is. NFIP policy transferability has changed under recent flood insurance reform — understand what you're inheriting.

## Has the property had prior flooding, standing water, drainage issues, or stormwater backup?

This question belongs on the seller's disclosure, but ask it directly. A history of standing water after heavy rain — even if not a formal flood claim — is meaningful information.

## How does the lot drain after heavy rain?

Walk the lot or ask about drainage characteristics. Low spots, impermeable surfaces around the foundation, and proximity to drainage infrastructure all matter.

## Are there elevation certificates or mitigation features?

An elevation certificate can significantly impact flood insurance premiums. If one exists, ask for it. If not, it may be worth commissioning one to understand the property's true risk profile.

# Cost of Living: The Monthly Reality Check

Hampton Roads is meaningfully more affordable than Northern Virginia or the DC corridor — but "affordable" is relative, and the real cost of living here depends heavily on which city you're in, how you commute, and what your housing situation looks like. Several cost factors catch relocating buyers off guard, and being clear-eyed about them upfront is better than discovering them after you've closed.

## Property Tax Rates per \$100 Assessed Value

Virginia Beach: \$0.97

Chesapeake: \$1.01

Suffolk: \$1.07

Portsmouth: \$1.24

Norfolk: ~\$1.25 effective after credit

Tax rate matters — but it's only one part of the monthly picture. A lower rate in Virginia Beach combined with a higher assessed value can result in a larger annual bill than a higher rate on a lower-valued Portsmouth home.

## Approximate Average Rents (2026)

Virginia Beach: ~\$1,770/month

Norfolk: ~\$1,650/month

Portsmouth: Somewhat lower than Norfolk

These figures give a general benchmark. Actual rents vary significantly by unit type, location within the city, and how recently a unit was renovated or listed. The rental market here is supported by the military population, which keeps demand relatively stable.

### What Catches Relocating Buyers Off Guard Financially:

- **Tolls** — Daily tunnel users can easily exceed \$100/month. Build it in.
- **Flood Insurance** — Can range from a few hundred to several thousand dollars per year depending on zone and coverage. Never assume it's included in your mortgage estimate until confirmed.
- **Utilities** — Summers are hot and humid. August electric bills in a larger home can be notably higher than what buyers from drier climates expect.
- **Property Tax Differences** — The spread between \$0.97 (Virginia Beach) and \$1.25 (Norfolk) matters on a \$350,000 assessment. Do the math for each city you're comparing.
- **HOA/POA Costs** — Many planned and master-planned communities carry monthly or annual fees. In some cases, these include amenities you'll use. In others, they're purely an overhead cost. Verify before you assume.
- **Commute Costs** — Gas, tolls, vehicle wear, and time. These don't show up on your mortgage statement, but they're real monthly expenses that affect the math on "affordable."

Virginia has a progressive state income tax structure ranging from 2% to 5.75%. Virginia also eliminated the grocery tax in 2023, which provides some ongoing household budget relief. Neither of these factors is specific to Hampton Roads, but they're worth knowing if you're relocating from a state with different tax structures.

# Area Fit Comparison: Match Your Priorities

This table is designed to give you a quick-reference starting point, not a definitive answer. Every buyer's situation involves tradeoffs. Use this as a filter to identify 2–3 areas worth researching further, then dig into commute, subarea specifics, and current inventory.

Priority	Best-Fit Areas to Consider
More space for the money	Suffolk (esp. North Suffolk and central), Isle of Wight/Carrollton, Newport News
Newer construction	Grassfield (Chesapeake), North Suffolk/Harbour View, Smithfield (Benn's Grant/Cypress Creek), Carrollton
Shorter Naval Station Norfolk commute	Norfolk (Ghent, Larchmont, Ocean View, East Beach), North Suffolk (Harbour View)
Portsmouth / NNSY / Naval Hospital access	Portsmouth (Olde Towne, Churchland), Chesapeake (Western Branch, Deep Creek)
Beach access	Virginia Beach (Oceanfront, North End, Sandbridge), Norfolk (Ocean View)
Walkability	Norfolk (Ghent, Larchmont, downtown-adjacent), Portsmouth (Olde Towne)
Historic character	Norfolk (Ghent, Colonial Place), Portsmouth (Olde Towne, Port Norfolk), Smithfield (Downtown), Williamsburg
Golf / planned communities	Suffolk (The Riverfront), Carrollton (Founders Pointe), Chesapeake
Rural-suburban feel	Chesapeake (Hickory), Suffolk (Sleepy Hole, Chuckatuck area), Isle of Wight
Waterfront lifestyle	Norfolk (Ocean View, East Beach), Portsmouth (Olde Towne waterfront), Smithfield, Carrollton (Founders Pointe)
Lower price point	Portsmouth, Newport News, Hampton, parts of Norfolk
Retirement convenience	Virginia Beach (Town Center corridor), Chesapeake (Greenbrier), Williamsburg, Smithfield

# Local Life: What It Actually Feels Like to Live Here

Hampton Roads is not a tourist destination pretending to be a place where people live. It is genuinely a place where people build real lives — and it has the kind of outdoor access, food culture, and community variety that most regions twice its size struggle to match.

Outdoor options in the region are legitimate and varied. First Landing State Park in Virginia Beach is one of the most visited state parks in Virginia and sits right in the middle of a metro area, which is unusual. Back Bay National Wildlife Refuge and False Cape State Park offer some of the most remote coastal wilderness on the East Coast — accessible only by trail, paddle, or authorized vehicle, which keeps them genuinely quiet. The Great Dismal Swamp National Wildlife Refuge is a massive and surprising natural asset straddling the Virginia-North Carolina line, offering serious birding, paddling, and trail access. Windsor Castle Park in Smithfield is a newer addition to the regional outdoor scene and has become a genuine anchor for community identity in Isle of Wight.

# Food, Waterfront & Community Life

The food scene here is rooted in what the geography provides. Seafood is the foundation — blue crab, oysters, clams, and rockfish are genuinely local and genuinely good. The Chesapeake Bay and its tributaries are not just scenery; they're a food source that shapes restaurant menus in ways you'll notice quickly after arriving.



## Norfolk

The urban dining and arts hub. The Granby Street corridor, the Naro Cinema, the Chrysler Museum of Art, and a legitimate independent restaurant scene make Norfolk the cultural anchor of the region. Waterside District on the Elizabeth River adds outdoor dining and event space.



## Virginia Beach

Beyond the Oceanfront tourist corridor, there's a strong local food culture in the inland neighborhoods. Town Center has reliable dining options. Local seafood spots throughout the city are worth finding — not just the oceanfront chains.



## Smithfield & Portsmouth

Smithfield's downtown has become a genuinely enjoyable local dining destination with waterfront views, local ownership, and a farmers market that draws weekend crowds. Olde Towne Portsmouth has a small but notable food scene anchored by independent owners.



## Chesapeake & Suffolk

Less concentrated than Norfolk but growing. Greenbrier in Chesapeake has strong retail and dining convenience. North Suffolk and Harbour View have continued to build out restaurant and retail options as the area has grown.

The region's military heritage and ongoing active-duty presence give Hampton Roads a sense of continuity and transience simultaneously. It's a place where longtime residents put down deep roots, and where people who came for a tour stay for the rest of their lives. That combination gives the community a particular kind of welcoming practicality that's hard to quantify but easy to feel once you're here.

# Biggest Things to Think About Before You Move to Hampton Roads

This section is the summary you'd want if you only read one page of this guide. These aren't warnings — they're the honest observations that come from watching people make this relocation successfully and, sometimes, making it harder than it needed to be.

## **Don't Judge by City Name Alone**

Chesapeake, Suffolk, Virginia Beach, and Norfolk are each large, varied cities. The subarea matters more than the city name for commute, lifestyle, flood exposure, and price. "I want to live in Chesapeake" is a starting point, not a neighborhood decision.

## **Commute Reality Can Matter More Than Square Footage**

A bigger home on the wrong side of the water — or dependent on the wrong tunnel — can create daily friction that no amount of house will compensate for. Solve commute first, then shop for home features.

## **Tolls Add Up Faster Than People Expect**

If your daily routine uses the Downtown or Midtown Tunnel, that's a real monthly budget line. Get E-ZPass before you arrive and treat tolls as a fixed cost, not an occasional expense.

## **Flood Nuance Matters — by Property, Not by City**

Not every Norfolk home is a flood risk. Not every Zone X property is safe from drainage issues. Do flood zone due diligence on the specific property, not the general area.

## **Older Homes Can Be Great — With the Right Due Diligence**

Historic Norfolk, Portsmouth, and Hampton neighborhoods offer real value and character. Older homes need thorough inspections, especially for foundation, drainage, electrical, and HVAC. Don't skip or waive inspections in this region.

## **Newer Communities Come With Tradeoffs**

HOA fees, location-versus-convenience tradeoffs, and sometimes longer commutes are built into the cost of newer master-planned communities. They can be excellent choices — just go in with eyes open on the full cost and commute picture.

## **Location Is Hard to Fix Later**

You can update a kitchen. You cannot update which tunnel is between your house and your job. Get the location right first, then prioritize home features from there.

# Ready to Narrow It Down? Let's Talk.

If you've made it through this guide, you have a significantly clearer picture of Hampton Roads than most people do when they start a relocation search here. That foundation matters — it means the conversations you have with lenders, with your agent, and with yourself are going to be more grounded and more productive.

If you're at the point where you want to get specific — compare commute options side by side, talk through which subareas actually fit your situation, run through what your budget buys in different cities, or just have someone honest to ask questions to — I'd be glad to help. There's no pressure and no sales pitch. Just a straightforward conversation about what makes sense for you.

## Relocation Strategy Call

A focused 30-minute call to talk through your destination, timeline, budget, and priorities. Walk away with a clear short list and a plan. Available by phone or video — helpful for long-distance buyers still months out from their move.

## Virtual Consultation

For out-of-state and long-distance buyers, virtual tours, neighborhood walkthroughs, and digital document signing make it possible to buy in Hampton Roads without making multiple cross-country trips. The process works — many military buyers do it every year.

## Connect With Jason

Ready to talk? Reach out directly:

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 **Schedule:** [Book a Free Discovery Call](#)

"This guide was written to give you the honest picture — the kind of information a trusted local would share over coffee before you signed anything. Hampton Roads is a great place to live. Making a smart, well-informed decision about where in the region to plant roots just makes it even better."