

HAMPTON ROADS VIRGINIA

MILITARY RELOCATION GUIDE

A practical PCS and home-buying resource for military members and families relocating to Coastal Virginia.

CONSTANCE HEBERT, REALTOR

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Serving Hampton Roads, Virginia + North Carolina

THE HEBERT SIGNATURE STANDARD

GET TO KNOW ME



Constance Hebert is a Navy veteran, real estate entrepreneur, wife of 21 years, and proud mother of three daughters. After serving 24 years in the United States Navy, she transitioned into real estate with a clear mission: to build legacy and create generational wealth for her children - and her children's children - through real estate.

As a Military Relocation Professional serving Virginia and North Carolina, Constance specializes in helping families build stability, equity, and long-term wealth through smart homeownership decisions. Beyond contracts and closings, her deeper purpose is modeling for her daughters what discipline, faith, resilience, and ownership look like in action.

She believes women don't just build careers - they build legacies.

For military families: Constance brings firsthand understanding of PCS life, changing orders, deployments, long-distance house hunting, and the importance of having a local professional who can keep the process organized from consultation through closing.

WELCOME TO HAMPTON ROADS

PCS orders can bring excitement, questions, and a very short timeline. Hampton Roads is one of the most military-connected regions in the country, with installations spread across both sides of the water. The right place to live is not simply the city closest to your duty station - commute patterns, bridges and tunnels, schools, lifestyle, housing style, and your family's priorities all matter.

YOUR PCS GOAL:
Choose a home and community that work for your daily life - not just an address that looks close on a map.

HAMPTON ROADS AT A GLANCE

Southside	Peninsula
Norfolk	Hampton
Virginia Beach	Newport News
Chesapeake	York County / Yorktown
Portsmouth	Poquoson
Suffolk	Williamsburg area

A major local consideration is water. Bridges and tunnels can turn a short mileage commute into a longer drive during peak traffic, incidents, construction, or tunnel backups. When possible, evaluate homes based on your actual duty-station commute and preferred route.

MILITARY INSTALLATIONS + NEARBY CITIES

Use this as a starting point for your home search. Nearby does not guarantee a short commute; Hampton Roads traffic is highly route-dependent.

INSTALLATION	LOCATION	COMMONLY CONSIDERED NEARBY AREAS
Naval Station Norfolk	Norfolk	Norfolk, Virginia Beach, Chesapeake
Naval Support Activity Hampton Roads	Norfolk	Norfolk, Virginia Beach, Chesapeake
JEB Little Creek	Virginia Beach / Norfolk	Virginia Beach, Norfolk, Chesapeake
JEB Fort Story	Virginia Beach	Virginia Beach, Norfolk
Naval Air Station Oceana	Virginia Beach	Virginia Beach, Chesapeake
NAS Oceana - Dam Neck Annex	Virginia Beach	Virginia Beach, Chesapeake
Naval Medical Center Portsmouth	Portsmouth	Portsmouth, Chesapeake, Suffolk, Norfolk
Norfolk Naval Shipyard	Portsmouth	Portsmouth, Chesapeake, Suffolk
NSA Hampton Roads - Northwest Annex	Chesapeake	Chesapeake, Virginia Beach, Suffolk
Joint Base Langley-Eustis - Langley	Hampton	Hampton, Newport News, York County, Poquoson
Joint Base Langley-Eustis - Fort Eustis	Newport News	Newport News, York County, Williamsburg, Hampton
Naval Weapons Station Yorktown	York County	York County, Newport News, Williamsburg
USCG Base Portsmouth	Portsmouth	Portsmouth, Chesapeake, Suffolk, Norfolk
USCG Training Center Yorktown	Yorktown	York County, Newport News, Williamsburg

CONSTANCE'S COMMUTE RULE: Before falling in love with a neighborhood, test the route to your installation during the hours you expect to report and leave. Pay special attention to the Hampton Roads Bridge-Tunnel, Monitor-Merrimac Memorial Bridge-Tunnel, Downtown/Midtown tunnels, and major I-64/I-264 corridors.

THE HOME BUYING PROCESS

A PCS purchase moves more smoothly when the real estate, lending, inspection, and closing pieces are coordinated early.

01	CONSULT + STRATEGY Discuss orders, report date, commute, budget, VA eligibility, family priorities and timeline.
02	LENDER PRE-APPROVAL Obtain a strong pre-approval and review payment, cash-to-close and financing strategy.
03	DEFINE YOUR SEARCH Focus the search around duty station, commute, price, housing style and must-haves.
04	TOUR HOMES Tour in person or virtually while evaluating condition, location, resale and commute.
05	WRITE A STRATEGIC OFFER Structure price, closing date, inspections, seller-paid costs and protections around your goals.
06	RATIFICATION + EARNEST MONEY Once accepted, contract deadlines begin. Earnest money, lender items and inspections stay on schedule.
07	INSPECTIONS Complete appropriate inspections and review any repair or credit options allowed by the contract.
08	APPRAISAL + UNDERWRITING The lender completes appraisal and underwriting. VA purchases must meet applicable VA requirements.
09	FINAL WALK-THROUGH Confirm the property's condition, negotiated repairs and included items before closing.
10	CLOSING + KEYS Sign documents, complete funding/recording requirements and receive possession per the contract.

VA BUYER NOTE: A zero-down VA loan does not automatically mean zero cash needed. Closing costs, prepaid taxes/insurance, inspections, earnest money, and any appraisal gap should be discussed early with your lender and Realtor.

BEFORE YOU RELOCATE: PCS SMART TIPS

1. START YOUR HOUSING PLAN EARLY

Decide whether you are leaning toward buying, renting, or temporary lodging. If buying, start lender and Realtor conversations before arrival.

2. SEND YOUR DUTY STATION - NOT JUST 'HAMPTON ROADS'

The region is large. Norfolk, Oceana, Portsmouth, Langley and Fort Eustis can lead to very different search areas.

3. THINK IN COMMUTES, NOT MILES

Water crossings, tunnels, bridge traffic, gate traffic and shift times can matter more than mileage.

4. BUILD A PCS CASH BUFFER

Plan for inspections, travel, temporary lodging, deposits, moving gaps, utility setup and homeownership expenses.

5. GET YOUR DOCUMENTS ORGANIZED

Keep orders, LES, ID, VA eligibility information, bank statements, tax documents and insurance contacts easy to access.

6. RESEARCH SCHOOLS + CHILDCARE EARLY

Use official school-zone information and verify childcare availability before choosing a home.

7. PLAN FOR PETS

Confirm travel logistics, veterinary records, housing restrictions and a safe move-in plan.

8. PREPARE FOR WEATHER

Hampton Roads has humid summers and tropical-weather risk. Ask about flood zones, insurance, drainage and evacuation zones.

9. DON'T BUY FROM PHOTOS ALONE

For remote purchases, use live video tours and evaluate the street, surroundings, parking, noise and exterior condition.

10. KEEP YOUR TIMELINE FLEXIBLE

Orders, household goods, underwriting, appraisal and closing dates can shift. Keep backup lodging and possession plans.

CHOOSING YOUR HAMPTON ROADS HOME BASE

There is no single best Hampton Roads city for every military family. The better question is which area best balances your duty station, lifestyle, budget and long-term plans.

AREA	WHY MILITARY BUYERS OFTEN CONSIDER IT
Virginia Beach	Access to Oceana, Dam Neck, Little Creek and Fort Story; broad mix of neighborhoods, beaches, shopping and housing styles.
Norfolk	Close to Naval Station Norfolk and NSA Hampton Roads; urban, historic, waterfront and suburban-style pockets.
Chesapeake	Suburban neighborhoods with access toward Norfolk, Portsmouth, Virginia Beach, Northwest Annex and North Carolina.
Portsmouth	Direct access to Naval Medical Center Portsmouth and Norfolk Naval Shipyard; historic areas and varied price points.
Suffolk	More space in many areas and access toward Portsmouth/Chesapeake; commute suitability depends heavily on work location.
Hampton	Convenient for Langley and Peninsula amenities.
Newport News	Convenient for Fort Eustis with established neighborhoods and new construction.
York County / Yorktown	Often considered for Fort Eustis, Yorktown, Langley and other Peninsula assignments.

QUESTIONS TO ASK BEFORE CHOOSING A CITY

- What time do I report, and what will my commute look like then?
- Do I want to avoid a bridge or tunnel crossing?
- How long do I expect to own the home?
- Is resale or future rental potential important?
- Do I prefer city living, suburban neighborhoods, larger lots, newer construction, or proximity to the beach?
- What monthly payment feels comfortable after utilities, commuting, childcare and other costs?

PCS BUYER CHECKLIST

Use this page as your quick-start plan. You do not have to wait until you arrive in Virginia to begin.

- Confirm duty station, report date and work schedule
- Schedule a relocation consultation with Constance
- Speak with a lender and complete pre-approval
- Review VA loan eligibility
- Set target monthly payment and estimated cash-to-close
- Choose preferred commute range
- Identify top communities/search zones
- Set up a live home search
- Plan in-person or virtual tours
- Review school/childcare needs using official sources
- Plan temporary lodging if needed
- Gather PCS, income, asset, insurance and ID documents
- Schedule inspections after ratification
- Respond promptly to underwriting requests
- Arrange homeowners insurance and utilities
- Complete final walk-through and closing

RELOCATING FROM OVERSEAS OR OUT OF STATE? Virtual consultations, live video tours, electronic signatures, lender coordination, inspection support and remote closing options can allow much of the process to happen before you arrive.

MILITARY PCS RESOURCES

These official resources can help you build your PCS checklist, research installations and locate relocation support.

RESOURCE	WHAT IT HELPS WITH
Military OneSource - MilitaryINSTALLATIONS	Installation profiles, contacts, housing and relocation information.
Plan My Move	Customizable PCS checklists based on your move and family situation.
Fleet & Family Support / Military & Family Support Centers	Relocation counseling, workshops, housing resources and local support.
Navy Housing Service Centers	Government/privatized housing information and local housing assistance for eligible service members.

READY TO PLAN YOUR MOVE?

Whether you are six months out, waiting on orders, or arriving next week, we can build a housing strategy around your timeline and duty station.

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This guide is for general informational purposes and is not legal, tax, lending, insurance, school-placement, or command advice. Verify property-specific flood, insurance, school-zone, commute and loan information before making a decision.