



FREE HAMPTON ROADS RELOCATION GUIDE

Hampton Roads Relocation Guide

7

RELOCATION PHASES

from first planning
through belonging

A grounded plan for choosing where to live, testing the commute, securing housing, and settling into coastal Virginia with fewer surprises.

Relocating to Hampton Roads is not simply choosing a city from a list. The region is connected by waterways, bridges, tunnels, military installations, employment centers, and seventeen distinct localities. A strong relocation plan starts with the life you need to build, then works backward through commute, housing, schools and services, cost, property risk, and timing.

UPDATED SEPTEMBER 2026

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Build life before the address

Work through these seven phases in order. The region, commute, move-binder, and timing tools at the end will help turn the plan into action.

01

Define the landing

Translate the move into dates, obligations, priorities, and decisions before comparing homes.

02

Learn the region

Understand Hampton Roads as an interconnected region, not one market with interchangeable cities.

03

Test the commute

Treat water crossings, construction, shift changes, and alternate routes as housing criteria.

04

Choose the housing strategy

Decide whether to rent, buy, or use a temporary landing based on certainty, timeline, and cash position.

05

Verify schools and services

Use official boundaries and current program information for the household needs that can change the decision.

06

Complete coastal due diligence

Evaluate flood, drainage, insurance, storm exposure, and property condition as part of the housing decision.

07

Coordinate the move and first 90 days

Protect the transition by organizing documents, delivery, utilities, records, and the first weeks after arrival.

Define the landing

Translate the move into dates, obligations, priorities, and decisions before comparing homes.

01

WHAT TO PLAN

- Confirm the report date, employment start, lease end, home sale, school transition, temporary lodging, and household-goods delivery windows that control the move.
- Identify every adult's work location and schedule, including shift times, remote-work expectations, travel, and installation access.
- Separate requirements from preferences for payment, housing type, commute, schools or care, accessibility, pets, parking, and future plans.
- Decide whether the first address must be a long-term fit or can be a temporary landing point while you learn the region.
- Build a reserve for deposits, inspections, travel, storage, overlap, utility setup, moving, and immediate household needs.

RELOCATION PRINCIPLE

The right first address supports the transition. It does not need to solve every future housing goal at once.

Learn the region

Understand Hampton Roads as an interconnected region, not one market with interchangeable cities.

WHAT TO PLAN

- Start with the Peninsula, the Southside, and the western or more rural localities, then narrow to the communities that support your daily life.
- Compare local taxes, utilities, housing patterns, public services, parking, lot size, and access to the places you will use regularly.
- Do not rely on a city name alone. Neighborhoods, school assignments, flood exposure, ownership costs, and commute patterns vary within each locality.
- Use official locality maps and property records to confirm jurisdiction, boundaries, services, and property-specific information.
- Visit finalists at the times you would actually commute, shop, exercise, manage care, and return home.

RELOCATION PRINCIPLE

Choose the daily pattern first. Let the city and neighborhood follow from that pattern.

Test the commute

03

Treat water crossings, construction, shift changes, and alternate routes as housing criteria.

WHAT TO PLAN

- Map the primary route and at least one realistic alternate before becoming attached to a property.
- Test travel during the actual work window, not only at midday or on a weekend.
- Identify whether the route depends on a bridge, tunnel, toll facility, ferry, gate, or corridor affected by recurring congestion.
- Check current conditions and cameras through Virginia 511, then repeat the check on more than one day.
- Consider the effect of childcare pickup, school schedules, medical appointments, and a second household commute.

RELOCATION PRINCIPLE

A home that works on a map may not work at the time your household needs to cross the region.

Choose the housing strategy

Decide whether to rent, buy, or use a temporary landing based on certainty, timeline, and cash position.

WHAT TO PLAN

- Renting may create flexibility when orders, employment, household needs, or preferred location are still uncertain.
- Buying may fit when timing, financing, expected ownership period, payment, reserves, and location criteria are established.
- Compare the full monthly and upfront cost, including utilities, parking, association expenses, insurance, maintenance, moving, deposits, and commuting.
- If buying, obtain a verified preapproval and understand representation, compensation, inspection, appraisal, and closing timing before touring seriously.
- If renting, verify the property, owner or manager, lease terms, fees, pet rules, move-in condition, and payment instructions before sending money.

RELOCATION PRINCIPLE

The strongest housing choice is the one that matches how much certainty you actually have.

Verify schools and services

Use official boundaries and current program information for the household needs that can change the decision.

WHAT TO PLAN

- Confirm public-school assignment with the school division for the exact address. Do not rely only on a listing or third-party website.
- Use Virginia School Quality Profiles to review current information, then contact the division about programs, enrollment, transportation, and calendars.
- Research childcare, health care, specialty services, accessibility, transit, recreation, faith communities, and other regular needs before committing.
- For military households, use MilitaryINSTALLATIONS and the local Relocation Assistance Program for installation-specific support.
- Ask which documents will be required for enrollment, residency, records transfer, care, and installation access.

RELOCATION PRINCIPLE

Verify the exact address and current program. Broad reputation is not a substitute for household-specific information.

Complete coastal due diligence

Evaluate flood, drainage, insurance, storm exposure, and property condition as part of the housing decision.

WHAT TO PLAN

- Review the FEMA Flood Map Service Center and ask a qualified insurance professional about property-specific coverage and cost.
- Look beyond the mapped flood zone. Ask about drainage, standing water, prior claims, access during storms, and road flooding where reliable information is available.
- For a purchase, complete appropriate inspections and review disclosures, public records, association documents, utilities, and major systems.
- For a rental, document condition at move-in and understand maintenance, storm preparation, insurance, and emergency responsibilities.
- Build a household emergency plan using official locality and Virginia emergency information.

RELOCATION PRINCIPLE

Coastal living requires property-specific due diligence, not fear and not assumptions.

Coordinate the move and first 90 days

Protect the transition by organizing documents, delivery, utilities, records, and the first weeks after arrival.

WHAT TO PLAN

- Keep identification, orders, contracts or leases, insurance, school and medical records, inventories, and essential contacts accessible during travel.
- Confirm utilities, keys, access, parking, delivery restrictions, movers, storage, pet needs, and the condition required at move-in.
- Photograph high-value belongings and the property condition before and after the move.
- Update the required licenses, vehicle, voter, employer, financial, insurance, and mailing records using current official instructions.
- Use the first 90 days to learn routes, services, weather patterns, and neighborhoods before making optional long-term commitments.

RELOCATION PRINCIPLE

Arrival is not the end of relocation. It is the beginning of learning how the region works for your household.

Think in daily patterns, not rankings

These groupings are a starting point for geography and travel. Confirm the exact locality, address, route, services, and property details that matter to your household.

01

The Peninsula

Newport News, Hampton, Williamsburg, James City County, York County, Poquoson

Often considered by households tied to Peninsula employment, installations, universities, historic areas, and the I-64 corridor.

02

The Southside

Norfolk, Virginia Beach, Chesapeake, Portsmouth, Suffolk

Includes major military, port, medical, education, business, urban, suburban, and coastal destinations connected by several crossings and corridors.

03

Western and regional options

Isle of Wight, Smithfield, Franklin, Southampton County, Surry County, Gloucester County

May offer different land, density, housing, and commute patterns. Confirm services, routes, utilities, and travel time for the exact location.

Keep critical records with you

Do not place the documents or irreplaceable items needed during arrival inside a shipment you cannot access.

- Photo identification, orders or employment documents, and essential contacts
- Housing contract or lease, inspection or move-in record, and payment confirmations
- Insurance policies, inventories, serial numbers, and high-value-item photographs
- School, childcare, medical, prescription, veterinary, and accessibility records
- Mover, shipment, storage, delivery, claim, and temporary-lodging information
- Utility, association, parking, access, key, and emergency instructions
- A short list of irreplaceable items that stay with you during travel

TEST THE COMMUTE BEFORE THE ADDRESS

- Where must each person be, on which days, and at what times?
- Does the route depend on a bridge, tunnel, toll, ferry, gate, or one dominant corridor?
- What is the realistic alternate when the primary route is delayed?

Four moments to protect

The exact dates will vary. The sequence keeps important decisions from arriving too late.

01

Before choosing an area

- Confirm dates, work locations, and household priorities
- Build a realistic housing and moving budget
- Map primary and alternate commute routes
- Choose whether the first landing should be temporary or long term

02

Before committing to housing

- Visit or verify the exact area and address
- Test the commute during the real travel window
- Confirm schools, services, insurance, and property risk
- Review the complete contract or lease and required cash

03

Before arrival

- Confirm utilities, access, keys, delivery, and parking
- Keep records and essentials outside the moving shipment
- Document belongings and property condition
- Prepare care, school, pet, medication, and emergency plans

04

First 90 days

- Learn alternate routes and seasonal patterns
- Complete required address and vehicle updates
- Build local medical, service, and community contacts
- Revisit long-term housing goals after learning the region

Use live, authoritative information

Routes, boundaries, programs, and conditions change. Use official sources to verify the details that affect the move.

01

Hampton Roads Planning District Commission, Locality Profiles
<https://www.hrpdcva.gov/270/Locality-Profiles>

02

HRPDC, Commuting in Hampton Roads
<https://www.hrpdcva.gov/291/Commuting-in-Hampton-Roads>

03

Virginia 511, current traffic conditions and cameras
<https://511.vdot.virginia.gov/>

04

Virginia Department of Education, School Quality Profiles
<https://www.doe.virginia.gov/data-policy-funding/data-reports/school-quality-profiles>

05

FEMA Flood Map Service Center
<https://msc.fema.gov/>

06

Military OneSource, PCS and Military Moves
<https://www.militaryonesource.mil/moving-pcs/plan-to-move/pcs-and-military-moves/>



READY FOR A PERSONAL RELOCATION PLAN?

Build the move around your real life.

Request a Private Hampton Roads Housing Strategy Session at
start.fortheloveofhousing.com/strategy

This guide provides general educational information and is not legal, tax, lending, insurance, school-placement, inspection, engineering, environmental, military-entitlement, or investment advice. Routes, programs, boundaries, requirements, costs, laws, and market conditions may change. Address-specific and household-specific decisions should be confirmed with current official sources and the appropriate licensed or qualified professionals. Twylla Charity is a licensed Virginia real estate agent affiliated with 1st Class Real Estate Flagship.