
The Hampton Roads *PCS Guide*

Neighborhoods near every base, VA loan basics, and a 90-day plan for buying your next home on orders.



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Orders in hand? *Let's get you home.*

Thank you for downloading this guide — and thank you for your service.

A PCS move comes with a fixed report date, a lot of moving parts, and usually very little time to house-hunt in person. My job is to take as much of that off your plate as possible: help you understand the area before you arrive, connect you with VA-experienced lenders, tour homes for you live by video, and negotiate so you don't overpay.

Use this guide to get oriented. When you're ready to talk through your specific orders, timeline and budget, call or text me any time.

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Areas near *every base*

Most buyers choose based on commute, budget and housing style. These are the areas service members most often look at for each installation — we'll narrow it down together.

Installation	Areas buyers commonly consider
NAVY Naval Station Norfolk	Norfolk (Ocean View, Wards Corner, East Beach), north Virginia Beach, and Chesapeake for more space.
NAVY NAS Oceana & Dam Neck Annex	Central and south Virginia Beach — Lynnhaven, Princess Anne, Red Mill, Sandbridge.
NAVY · ARMY JEB Little Creek–Fort Story	North Virginia Beach — Shore Drive, Great Neck, Bayside — and east Norfolk.
AIR FORCE · ARMY JB Langley–Eustis	The Peninsula — Hampton, Poquoson, Newport News and York County.
NAVY Norfolk Naval Shipyard	Portsmouth, Chesapeake (Western Branch, Deep Creek) and Suffolk.
COAST GUARD Coast Guard Base Portsmouth	Portsmouth, Chesapeake and Suffolk.
NAVY NSA Hampton Roads / NWS Yorktown	Norfolk and Virginia Beach for NSA; York County, Newport News and Williamsburg for Yorktown.

Pro tip: Drive your likely commute at rush hour before you commit — or have me check it for you. In Hampton Roads, a bridge or tunnel on your route can matter more than the miles.

Seven cities, *one market*

Hampton Roads is a group of independent cities connected by bridges and tunnels. Each has its own taxes, schools and housing mix.

Virginia Beach

The largest city. Oceanfront, Chesapeake Bay neighborhoods, and suburban subdivisions near Oceana and Little Creek.

Norfolk

Home to Naval Station Norfolk. Older housing stock, waterfront neighborhoods, and a walkable downtown.

Chesapeake

Larger lots, newer subdivisions and more rural areas to the south. Popular for space at a moderate price.

Portsmouth

Historic Olde Towne and close access to the Norfolk Naval Shipyard and Coast Guard Base.

Suffolk

Fast-growing with room to spread out. Longer drives to most bases.

Hampton & Newport News

The Peninsula, close to Langley–Eustis and the shipyard in Newport News.

Bridges & tunnels

The Hampton Roads Bridge–Tunnel, Monitor–Merrimac, and the Downtown and Midtown tunnels connect the region. Traffic at these crossings can add serious time to a commute — factor them in before you choose a side of the water.

Flood zones

Much of the region is low-lying. Check every home on the FEMA Flood Map (msc.fema.gov), ask about past flooding, and get a flood insurance quote before you make an offer. I check this on every home I show.

Use the benefit *you earned*

The VA home loan is one of the strongest financing tools available. Here's what every PCS buyer should know before shopping.

Key advantages

- ✓ No down payment required for eligible buyers with full entitlement
- ✓ No private mortgage insurance (PMI)
- ✓ No VA loan limit for borrowers with full entitlement
- ✓ Competitive interest rates
- ✓ Entitlement can be restored and reused on future moves

Things to plan for

- ✓ **Certificate of Eligibility (COE):** request it on VA.gov or through your lender
- ✓ **VA funding fee:** usually applies; waived for veterans receiving VA disability compensation and certain others
- ✓ **VA appraisal:** the home must meet VA Minimum Property Requirements
- ✓ **Occupancy:** you must intend to live in the home as your primary residence — a spouse can often satisfy this if you're deployed
- ✓ **Closing costs:** can often be negotiated as seller concessions

Virginia benefit: Veterans rated 100% permanently and totally disabled from a service-connected condition may qualify for a real estate tax exemption on their primary home in Virginia. Ask your city's Commissioner of the Revenue.

Know your budget: Look up your Basic Allowance for Housing (BAH) with the Defense Travel Management Office's BAH calculator, then get pre-approved. I can introduce you to lenders who close VA loans in Hampton Roads every month.

Eligibility, fees and loan terms are set by the U.S. Department of Veterans Affairs and your lender and can change. Confirm all details with a VA-approved lender.

Your 90-day *buying timeline*

Start as soon as you have orders. Every week of lead time gives you more choices and more negotiating power.

90–60 DAYS OUT

Get ready

- Call me for a free 20-minute strategy session about your orders, BAH and must-haves
- Request your Certificate of Eligibility and get VA pre-approved
- Decide whether to sell or rent your current home

60–30 DAYS OUT

Shop

- Get listings that match your criteria the day they hit the market
- Tour homes live by video, or plan a house-hunting trip
- Narrow down neighborhoods by commute, flood zone and budget

30–45 DAYS BEFORE CLOSING

Offer & contract

- Price the offer from real sold comps, not list prices
- Negotiate seller concessions toward closing costs
- Schedule inspection, termite inspection and VA appraisal

CLOSING

Get the keys

- Final walkthrough — in person or by video
- Sign in person, by mail-away package, or with a power of attorney
- Coordinate move-in with your household goods delivery date

Arriving before closing? Plan temporary lodging and ask your finance office what's covered. A clear closing date helps you schedule household goods delivery directly to your new home.

Money and time *you may be owed*

These programs can make a PCS purchase easier. Rules and amounts change, so confirm current details with your command, finance office or transportation office.

Permissive TDY for house hunting

Many service members can request permissive TDY to house-hunt at their new duty station. It doesn't count as leave.

Temporary Lodging Expense (TLE)

Helps cover lodging and meals while you're between homes during a CONUS move.

Dislocation Allowance (DLA)

Partially reimburses miscellaneous costs of relocating your household.

Personally Procured Move (PPM)

Move some or all of your own belongings and receive reimbursement based on government cost.

SCRA protections

The Servicemembers Civil Relief Act lets you end a lease early with PCS orders and can protect your state of legal residence for tax purposes.

Military OneSource

Free relocation tools, moving guidance and financial counseling for service members and families.

Leaving Hampton Roads someday?

Many military families keep their home as a rental when they PCS out. I'll show you the numbers for both selling and renting — and when it's time to sell, I list with professional photography, Matterport 3D tours and a full marketing plan.

The PCS move *checklist*

Tape this to the fridge. Work top to bottom.

As soon as you have orders

- ☐ Read your orders and confirm report date
- ☐ Schedule your move with the transportation office
- ☐ Call Julnes for a strategy session
- ☐ Request your VA Certificate of Eligibility
- ☐ Get VA pre-approved

Your current home

- ☐ Decide: sell, rent or end your lease
- ☐ Give written notice with a copy of orders (renters)
- ☐ Get a home value estimate (owners)
- ☐ Schedule repairs and cleaning

House hunting

- ☐ List must-haves and deal-breakers
- ☐ Set your budget around BAH
- ☐ Check commute routes at rush hour
- ☐ Check FEMA flood zone for each home
- ☐ Tour homes in person or by video

Under contract

- ☐ Deliver earnest money on time
- ☐ Home and termite inspections
- ☐ VA appraisal ordered
- ☐ Homeowners and flood insurance quotes
- ☐ Plan closing — in person, mail-away or POA

Moving week

- ☐ Transfer utilities and internet
- ☐ Forward mail and update addresses
- ☐ Keep orders, IDs and records with you
- ☐ Final walkthrough before closing

After you arrive

- ☐ Register vehicles and update licenses as required
- ☐ Change the locks
- ☐ Enroll children in school
- ☐ Submit move reimbursement claims

Ready when *you are.*

You don't need to have everything figured out to start. Most families call me the week their orders arrive.

I

Call or text

Tell me your base, report date and what you're looking for.

2

Get your plan

A custom search, lender introductions and a timeline built around your move.

3

Move in

Video tours, smart negotiation and a smooth closing — from anywhere.



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