

Hampton Roads Area and Market Guides



Illustrative image; not an actual listing or client photograph.

Compare Hampton Roads areas using your routine, property facts and total ownership costs. Current local information is more useful than undated price bands or promised commute times.

Test the routes you will actually use

List work, duty-station and regular destinations. Test routes during your expected travel hours; include tolls, bridges, tunnels and alternate routes. Visit your strongest choices at another time. Record observations rather than assuming a city name or straight-line distance describes the trip or the surrounding area.

Compare properties and market reports fairly

Use similar homes, current closed sales and active competition - not a citywide median as an individual valuation. Ask which geography, dates and property types a market report covers. Inventory describes availability; days on market depends on the source's definition. Date each price comparison so it remains meaningful.

Check full ownership costs and property facts

Compare taxes, insurance, dues, utilities, maintenance and flood-related costs. Most homeowners policies exclude flood damage; ask about separate coverage. Verify zoning, permits, service providers and relevant school assignments directly with official sources. Compare observable features and services rather than assumptions about residents.

Your next-step action plan

Build a consistent area worksheet

For each area, record homes matching your criteria, asking and sold prices, commute observations, taxes, insurance quotes, utilities, association obligations and unresolved questions. Compare the same layout, parking, lot-use and condition requirements. Label estimates clearly and record each source and date instead of mixing unverified numbers with confirmed facts.

Use your next visit to resolve questions

Where will you park or store equipment? Who supplies water, sewer and trash service? Which maintenance belongs to you or an association? What records support important claims? Check flood information, well or septic details when relevant. Revisit finalists and turn each unanswered question into a follow-up task.

Your planning checklist

- ☐ List regular destinations and test realistic routes.
- ☐ Compare similar properties and current closed sales.
- ☐ Identify the jurisdiction, utilities and recurring costs.
- ☐ Obtain property-specific insurance and flood answers.
- ☐ Verify relevant records, services and assignments.
- ☐ Date your worksheet and revisit your finalists.

DIANA'S TIP

Compare areas using your daily routine and the full cost of ownership. Test your travel routes and verify the property details that matter most to you.

Helpful source links

[REIN local market information](#)

[Virginia property disclosures](#)

[Buying with a septic system](#)

[Flood insurance guidance](#)

[Flood insurance guidance](#)

Call Diana: 757-985-2959

Ask Diana to compare areas that fit your routine, budget and property needs. Bring your destinations, must-haves and the locations you are considering. [Open this guide online](#) to use the contact form.

Diana Hansford, Real Estate Agent | Keffer Realty. Confirm property facts, agreements and financing with the appropriate professionals.