



*Expertise You Can Trust*

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# Richmond Relocation Guide

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COMPASS

[teamhensley.com](http://teamhensley.com)

# TABLE OF CONTENTS

We hope this guide helps you get a feel for Richmond! As seasoned relocation experts, we've helped hundreds of families make a smooth move to RVA. When you're ready, give us a call—we'll help you find the right fit and share the neighborhoods we know you'll love.

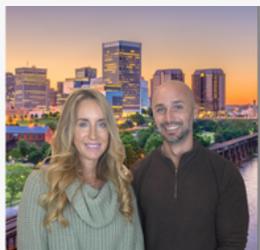
Note: Some videos are a few years old and may have outdated pricing, but the insights on lifestyle, location, and feel are still spot on. For up-to-date info, just reach out!

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# INTRODUCING OURSELVES

## Buyer Agents

### Taylor & Sarah Jefferson



We're Taylor and Sarah Jefferson, your trusted guides to all things living in Richmond. Sarah is a native, and Taylor has called Richmond home since 2004. Before real estate, we were healthcare professionals—a nurse and a pharmacist—bringing the highest ethical standards to our work. We fell in love with real estate in 2015 and, through organic growth, opened our brokerage Jefferson Grove Real Estate in 2018. In 2021 we started our Living In Richmond VA YouTube channel and life has never been the same since. We have helped hundreds of families from all over the world relocate to Richmond. We are thrilled to announce that this year we partnered with Team Hensley and Compass to ensure that our relocation clients continue to receive superior white-glove service and *Expertise You Can Trust*.

### Sheila Stanley



Sheila Stanley is a Buyer Specialist with Team Hensley at Compass. A VCU graduate with a degree in Mass Communications, she spent 18 years at Circuit City's corporate offices before transitioning into real estate—a career that quickly proved to be her calling. Consistently ranked among the top 1% of Realtors® nationwide, Sheila is known for her dedication, work ethic, and client-first approach. Originally from Goochland, she now lives in Hanover with her husband and son. Outside of real estate, she enjoys cheering at her son's baseball games, volunteering with Habitat for Humanity and her church, and spending time with family and friends.

### Steve Dunleavy



Steve Dunleavy is a dedicated Realtor® who brings a service-driven, results-focused approach to every client. A VCU graduate and former personal trainer, he transitioned to real estate in 2009 and quickly became a top-producing agent before spending several years in broker management. Now back to working directly with buyers and sellers, Steve combines his passion for relationships and results to make each transaction seamless. He lives in Richmond with his two sons and enjoys sports, fitness, travel, and time on the sidelines of his boys' games.

### Carey Kelly



Carey Kelly is a Buyer Specialist with Team Hensley at Compass, where she helps clients navigate the home-buying process with confidence—whether it's a first home, a move-up property, or an investment. She takes pride in going the extra mile to make each experience smooth, positive, and rewarding. With more than two decades of experience at a Fortune 100 financial services company, Carey brings valuable expertise in negotiations, client service, and financial products that directly benefit her buyers. A Virginia native, she has a deep appreciation for the area and loves helping others put down roots here. Carey is committed to building trust, putting her clients' best interests first, and turning real estate goals into reality.

## Seller Agent & Founder of Team Hensley

### Annemarie Hensley



Annemarie Hensley is the Associate Broker, Team Leader, and Listing Specialist of Team Hensley at Compass, where she has built a reputation as a top-producing Realtor® in the Richmond area for more than 20 years. Known for her professionalism, integrity, and client-focused approach, she has grown her business on repeat clients, referrals, and strong community connections. Since founding Team Hensley in 2002, her team has consistently ranked among the top in Midlothian and Metro Richmond and became a Compass Richmond Founding Agent in 2022. Outside of real estate, Annemarie enjoys traveling, volunteering in her community, spending time with family, and catching as many Bruce Springsteen concerts as she can.

# BENEFITS OF WORKING WITH A TEAM

Relocating to a new area comes with unique challenges, which is why it's essential to work with realtors who specialize in relocation. It's not just about finding a house—it's about creating a new life. With expert insight into neighborhoods, schools, and local amenities, we help you determine if an area truly matches your lifestyle before you even arrive. From understanding local nuances to navigating broader market trends, our team can provide the guidance you need to make your move seamless and informed.

## Why Work With a Team?

Most Realtors® juggle seller clients, buyer clients, new construction, and administrative tasks all at once—making it difficult to truly specialize. Annemarie saw this challenge early in her career and designed a team structure that allows each Realtor® to focus on their area of expertise. With Team Hensley, you gain access to buyer specialists, listing specialists, marketing experts, and dedicated administrative support—all for the same cost as working with a single agent. As we like to say: why work with one agent when you can have an entire team of specialists on your side?

# RICHMOND HAS IT ALL!



## Live

- An area for every lifestyle. From walkable urban living, to family friendly suburbs, or private rural retreats Richmond has it all.
- Located close enough to other major metro areas and attractions. Charlottesville, DC, Virginia Beach, Blue Ridge Mountains are all within a 2 hour drive or less.
- Richmond also has a moderately sized international airport so if you are frequent flyer it isn't a nightmare to travel.

## Work

- Richmond is home to many Fortune 500 Companies including Altria, Genworth, Carmax, Dominion, Performance Food Group, and more.
- VCU Health & Capital One are among two of the largest employers in Richmond.
- Lower cost of living than many other major metro areas so if you are working from home definitely consider Richmond as a cheaper option.

## Eat

- Richmond was formerly known for being one of the tattoo capitals in the US, now Richmond is on the map for its food and beer scene. Tons of small independently owned spots located throughout RVA, ask us about some of our favorites.
- A beer lover's paradise. Over 30 craft brewers call Richmond their home.
- Whether you are in the city or the suburbs you will be able to find unique, excellent locally owned restaurants.

## Play

- A nature lovers dream there are dozens of parks with hiking and biking trails and of course the James River which offers great kayaking, sunbathing, and tubing locations.
- Driveshack and Top Golf are now in Richmond, there are great shopping malls, lots of museums, and Richmond is close to top amusement parks. You will never run out of things to do here!

# AN INSIDER'S PERSPECTIVE

## THE GREAT OUTDOORS

Explore the James River Park System, including popular spots like Belle Isle (sunbathing rocks, trails), Robious Landing Park (trails, floating dock) and Pony Pasture (Class II rapids, hiking/biking). Discover the 52-mile Virginia Capital Trail connecting Richmond to Williamsburg, featuring historic sites, scenic views, and Upper Shirley Vineyards. Other favorite Richmond parks include Maymont Park (Japanese Gardens & Nature Center) and Deep Run Park (ponds, playgrounds, soccerfields).



## AREAS TO EXPLORE



Scott's Addition, a vibrant area with multiple breweries, numerous restaurants (like Fat Dragon), bars, and attractions such as River City Roll & Top Golf.

Also in the city, Carytown offers walkable restaurants, boutique shops, and bars all packed within a 1 mile stretch of Cary St.

For shopping and attractions requiring a car, visit Short Pump, known for its open-air mall, restaurants, bars, and Drive Shack.



## SOME OF OUR FAVORITE PLACES

- Portico Restaurant - Italian food with awesome atmosphere.
- Drive Shack - Even if you are bad at golf you will still have fun here!
- Lunch/Supper - Classic southern smokehouse, great southern comfort food.
- Triple Crossing - One of our favorite breweries in RVA.
- Fat Dragon - The absolute BEST chinese food in RVA.
- Red Salt - Amazing sushi & steak.
- Barcade - Family friendly arcade bar.
- Cinebistro - Movie, dinner, drinks. One stop shop.
- Wild Ginger - Pan-asian cuisine. So good!
- Hardywood West Creek - Beautiful nature setting, very family friendly brewery.
- Quirk Hotel - Rooftop bar with great views of the city.
- Coopers Hawk - Wine membership club and restaurant.
- Lola's Farmhouse - Beautiful setting and excellent food.



[Fun Things To Do](#)



# COST OF LIVING

Richmond, offers a notably lower cost of living compared to many other major U.S. cities, being about 6% below the national average and 8% below Virginia's state average. Housing is a key factor, with both rental and home prices significantly more affordable. Many of our relocation clients work remotely and choose to move to Richmond to take advantage of the lower cost of living while still being able to enjoy living in or near a capital city.



## “DC Lite”

We routinely call Richmond, “DC Lite”. Housing costs in Richmond are significantly lower than in the Washington-Arlington-Alexandria, DC metro area, and we have half the traffic.



National Average

Rent - \$1,749/mo

House Price - \$503,400

Price/SqFt - \$233

Richmond Va

Rent - \$1,650/mo

House Price - \$443,600

Price/SqFt - \$235

Washington DC

Rent - \$2,443

House Price - \$700,000

Price/SqFt - \$503



[Housing Costs](#)

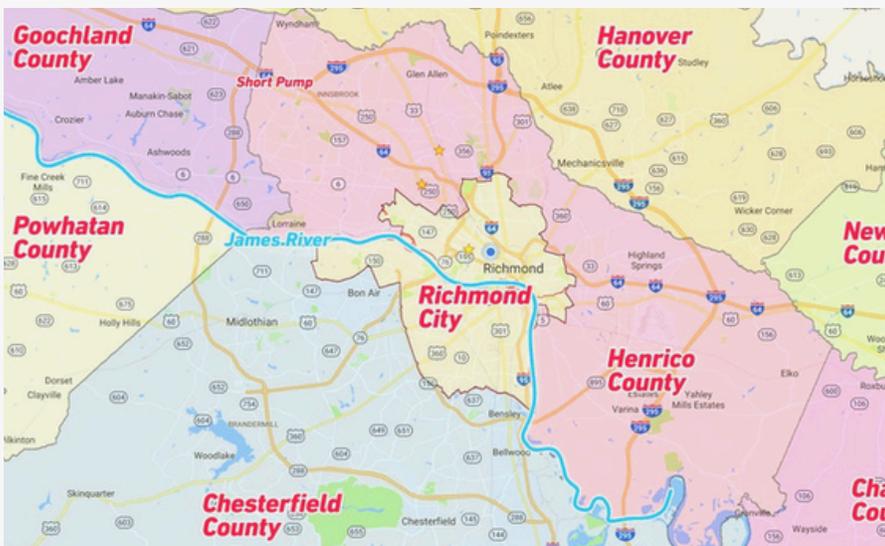


# GETTING ACQUAINTED

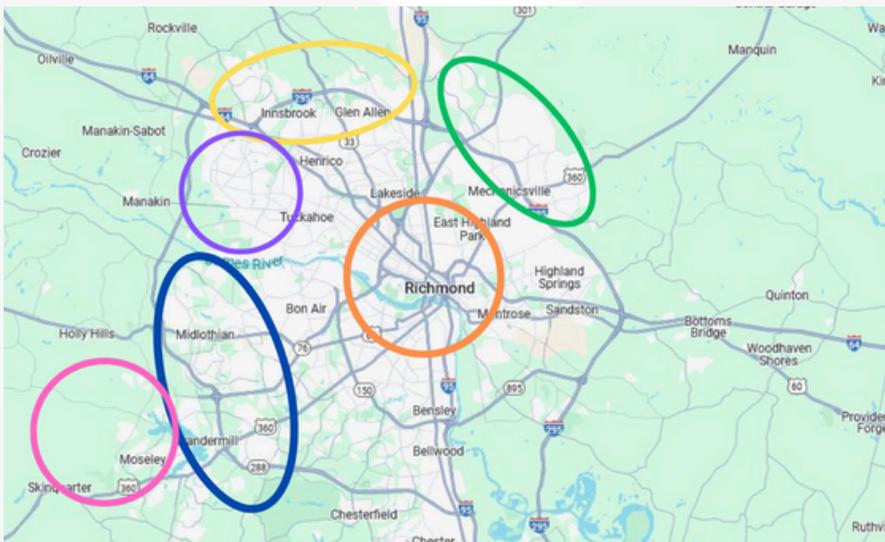
This guide covers what it's like to live in some of the area's most popular communities, including details on schools, shopping, dining, entertainment, and top neighborhoods. You'll also find helpful links to our YouTube videos so that you can dive deeper into each area.

## First Things First.

Richmond is so much more than the city and plenty of times you will hear someone say that they live in Richmond, but in reality they live in one of the surrounding suburbs. Let's get to know them.



Richmond City is in the center of the map. Henrico County sits on top of the city like a hat. Within Henrico you will find Short Pump, Glen Allen & more. Chesterfield County is located South of the James River and the city. Within Chesterfield you will find Midlothian, Bon Air, Moseley & more. The rural counties of Goochland & Powhatan are located to the west.



City of Richmond  
Mechanicsville  
Glen Allen  
Short Pump  
Midlothian  
Moseley



[Where To Live In RVA](#)



# 5 STEPS

## TO HELP YOU DECIDE WHERE TO LIVE

It can feel overwhelming shopping for a home in a new area. These simple steps will help you narrow down areas & neighborhoods where you can find homes matching your search criteria.

### Step 1

Come up with your budget. Price point may be a rate limiting step and could determine which areas are realistic and which aren't.

### Step 2

Using your favorite real estate app, search *SOLD* homes from the last 90–180 days using your must-have criteria (max price, square footage, beds/baths, schools, garage, etc.).

### Step 3

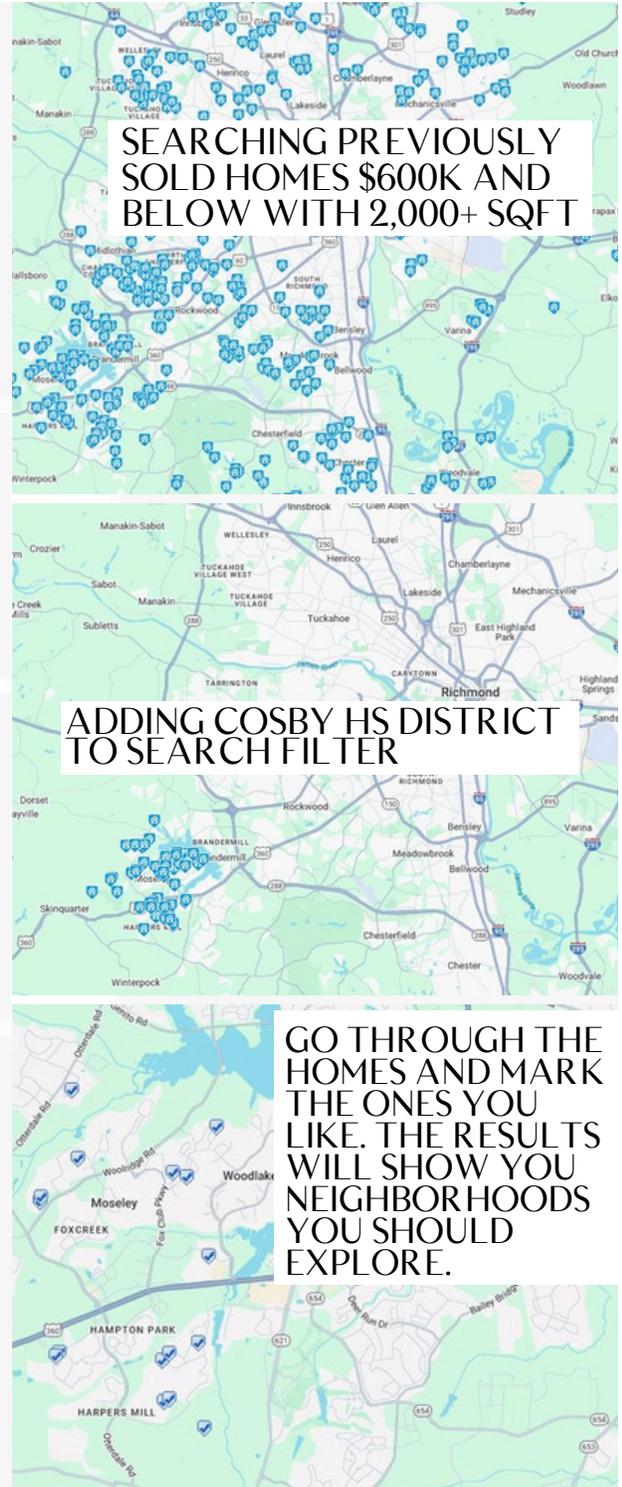
Go through the results, mark your favorites, and take note of their locations—this shows where similar homes may appear when you're ready to buy.

### Step 4

If you can, visit Richmond and drive by your favorite homes from step 3 to get a feel for each neighborhood. Can't visit? Use Google Street View as a backup (though some images may be outdated).

### Step 5

It's not just about the house—explore the nearby amenities, shops, and attractions to see what fits your lifestyle. Further into the guide you can find instructions for self guided tours of the commercial “bubbles” for each area.



[5 Steps To Take Video](#)



# PLANNING A VISIT?

## HERE'S WHAT YOU SHOULD DO

We highly recommend you visit Richmond before relocating, giving it a "test drive" for a few days. If you reach out to us, we'll gladly create a customized tour based on the areas that best fit your needs. However, for those who prefer a do-it-yourself approach, here's our suggested itinerary for your visit:

### Your DIY Richmond Exploration

Your first priority should be to familiarize yourself with the area and start narrowing your focus. Drive by the homes you favorited from our "5 Steps to Take" video. This will expose you to neighborhoods offering similar homes to the ones that caught your eye online. It's one thing to like a house virtually, but it's another to experience the neighborhood in person. Take detailed notes on which neighborhoods resonate with you and which don't.



After that, use this relocation guide to explore the nearby commercial areas. These are the hubs where you'll handle your daily activities, from grocery shopping to grabbing a coffee. By doing this, you'll gain a clearer picture of what your life both inside and outside your home could look like, helping you narrow your focus to one or two suburban areas.



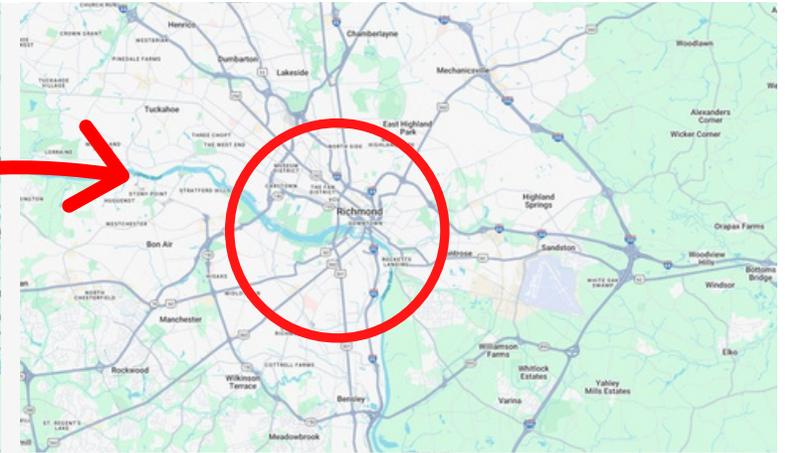
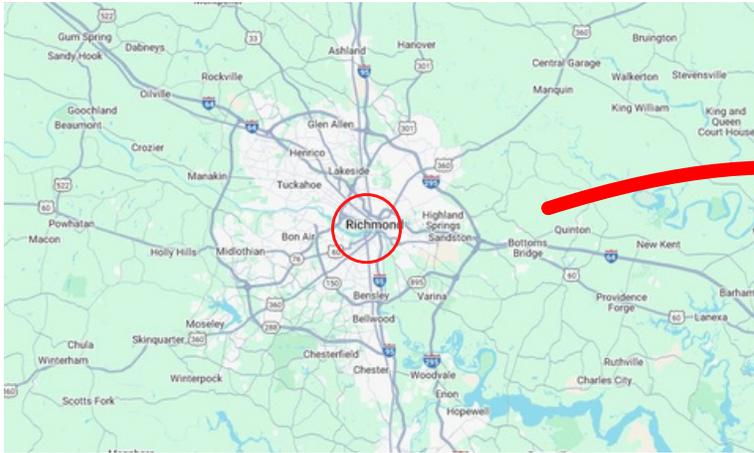
### Enjoy Your Richmond "Mini-Vacation"

Once you've accomplished the above, our final recommendation is to have some fun and enjoy a mini-vacation! Richmond consistently makes top 10 lists for travel destinations for a reason. Head into the city and explore Carytown or any of the beautiful James River Parks. Spend a day in your top-pick area and truly imagine yourself living there. Enjoy a date night or simply do something fun to soak in the local atmosphere.



# RICHMOND CITY

LET'S DIVE IN



## TOP NEIGHBORHOODS

- The Fan/Museum District
- Church Hill
- Forest Hill
- Ginter Park
- The West End

## REAL ESTATE TAX RATE

\$1.20 Per \$100 Assessed Value.

\$600k Assessment = \$7,200/year

## SCHOOL SYSTEMS

- Elementary - Mary Munford, Cary, Fox, Carver, Westover Hills, Southampton, Chimborazo, etc.
- Middle - Binford, Hill, Martin Luther King Jr, Brown, River City
- High - Huguenot, Wythe, Armstrong, Jefferson



## REAL ESTATE

The city's real estate offerings are a very mixed bag. From historic rowhomes, to new construction, and everything in between.

- 23220 (Fan) - \$707k, \$320/SqFt (avg)
- 23221 (Museum) - \$926k, \$381/SqFt (avg)
- 23225 (Forest Hill) - \$468k, \$259/SqFt (avg)
- 23226 (West End) - \$928k, \$370/SqFt (avg)
- 23223 (Church Hill) - \$373k, \$225/SqFt (avg)
- 23222 (Northside) - \$355k, \$218/SqFt (avg)



[Home Tours In The City](#)



# RICHMOND CITY

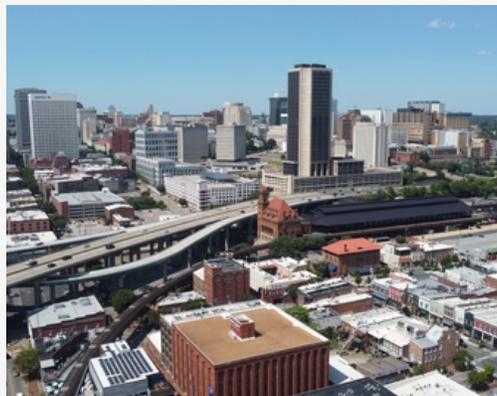
## WHAT WE WOULD TELL A FRIEND

If you're looking for a home with historic charm and character in a walkable neighborhood, Richmond's city limits, particularly areas like the Fan and Museum District, will deliver what you seek. You'll discover a unique blend of architectural styles, with homes dating back to the early 1900s alongside random newer constructions. City living comes at a cost though. These desirable, established neighborhoods often have some of the most expensive real estate in the region due to the scarcity of these unique, older homes.



While some parts of the city can be pricey, Richmond's real estate market is quite diverse. You can still find relatively affordable homes within the city, though they might be in areas that are less walkable or have lower commercial density. Another major draw to city living, and a big part of Richmond's culture, is the James River which offers recreational opportunities and scenic views.

Living in the city of Richmond does come with a few trade-offs. Be prepared for higher housing costs, frequent stops at stop signs and traffic lights, the common challenge of street parking, and higher property taxes compared to the surrounding areas.



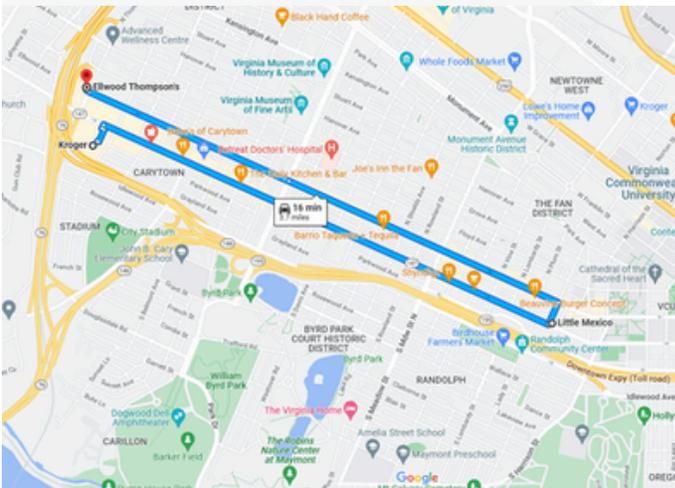
# RICHMOND CITY

## ONE BIG COMMERCIAL BUBBLE

The city is pretty much one big commercial bubble. In the heart of downtown Richmond the lines between commercial and residential areas are blurred. That is what makes living in the city so walkable and so unique. Below are two of the major commercial areas within the city, but we highly recommend to use Google Maps and explore even more areas based on what interests you!



### Carytown & Main Street:

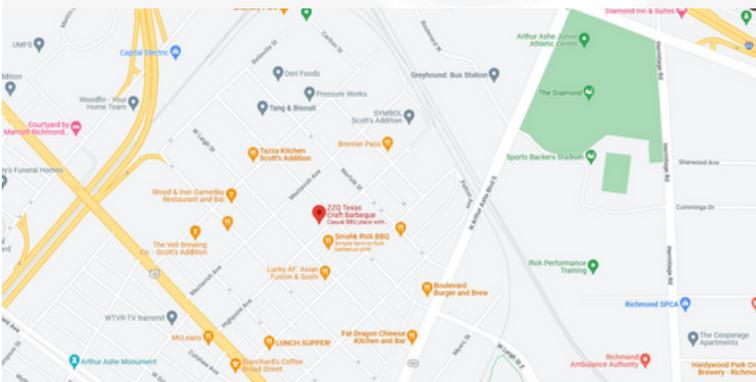


Starting Address: 3507 W. Cary St, Richmond 23221  
Middle Address: 1328 W. Cary St, Richmond 23220  
Ending Address: 4 N. Thompson St, Richmond Va 23221  
Distance: 3.7 Miles

### What You Will See:

Carytown is popular with tourists and locals alike. One of the most commercially dense spots in Richmond. Dozens of restaurants and bars and eclectic boutique shops.

### Scotts Addition:



Starting Address: 3201 W. Moore St, Richmond 23230  
Ending Address: Choose Your Own Adventure  
- Use Google Maps & Explore!

### What You Will See:

Scott's Addition is also called The Beveridge District. Tons of microbreweries including Hardywood's first location. Some of our favorite restaurants are located here too (Fat Dragon, Lucky AF, & more).

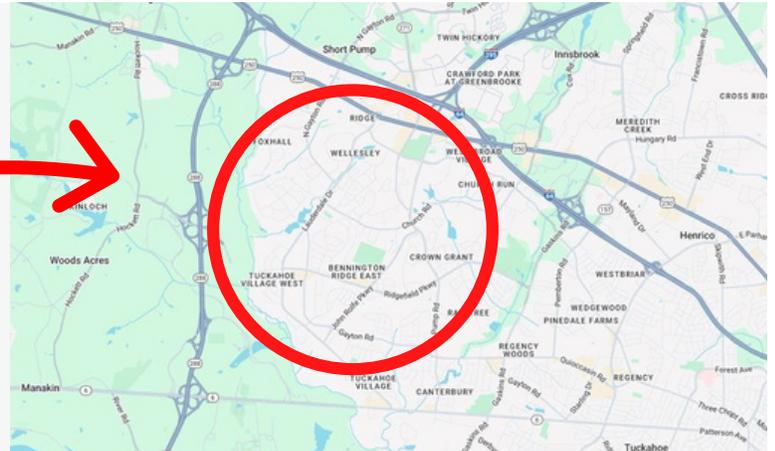
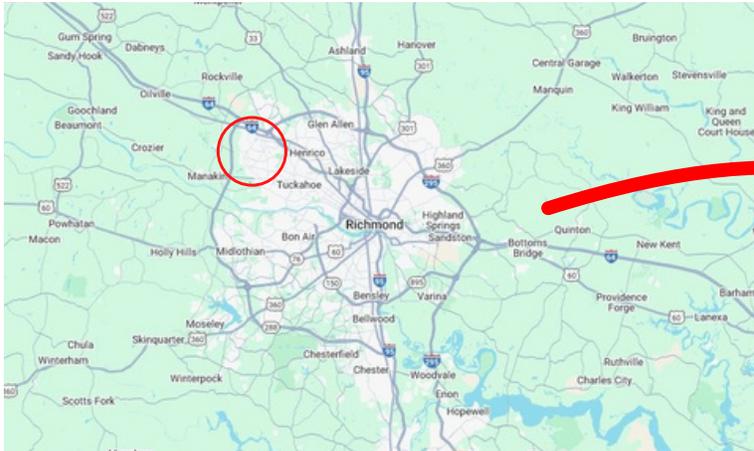


[Richmond City Playlist](#)



# SHORT PUMP

LET'S DIVE IN



## TOP NEIGHBORHOODS

- Wellesley
- Crown Grant
- Foxhall
- Raintree
- Church Run

## REAL ESTATE TAX RATE

\$0.83 Per \$100 Assessed Value.  
\$600k Assessment = \$4,980/year

## SCHOOL SYSTEMS

Elementary - Short Pump Elementary, Nuckols Farm, Gayton, Carver, Pinchbeck, Pemberton  
Middle - Pocahontas, Short Pump Middle, Quioccasin  
High - Godwin, Deep Run



## REAL ESTATE

Expect to find a lot of homes built in the '80s & '90s with a lot of colonial style floorplans. Of course there are exceptions to this rule. Truly the value proposition for living in Short Pump is excellent proximity to one of Richmond's best suburban commercial bubbles. Due to this, you don't get a lot of bang for your buck (as it relates to the suburbs).

- 23233 - \$609k, \$245/SqFt (avg)
- 23238 - \$712k, \$239/SqFt (avg)



[Home Tours In Short Pump](#)



# SHORT PUMP

## WHAT WE WOULD TELL A FRIEND

Short Pump boasts commercial amenities that are second to none among Richmond's suburbs. Along West Broad Street, you'll find virtually anything you could ever need or want within a three-mile stretch, truly putting the world at your fingertips. Practically every date night we go on is in Short Pump. Beyond the commercial amenities, highly-rated school systems and family-friendly neighborhoods are major draws, making Short Pump a top consideration for many looking to relocate to the Richmond area.



That said, despite how nice it sounds on paper to live close to the best commercial bubble, Short Pump's real estate offerings and value proposition can be a bit disappointing for our relocation clients. Many homes in the area were built in the late 1980s and 1990s. It's common to find homes priced at over \$500,000 that still have their original, dated kitchens and bathrooms. This means your money often doesn't stretch as far in Short Pump as it might in other Richmond suburbs.



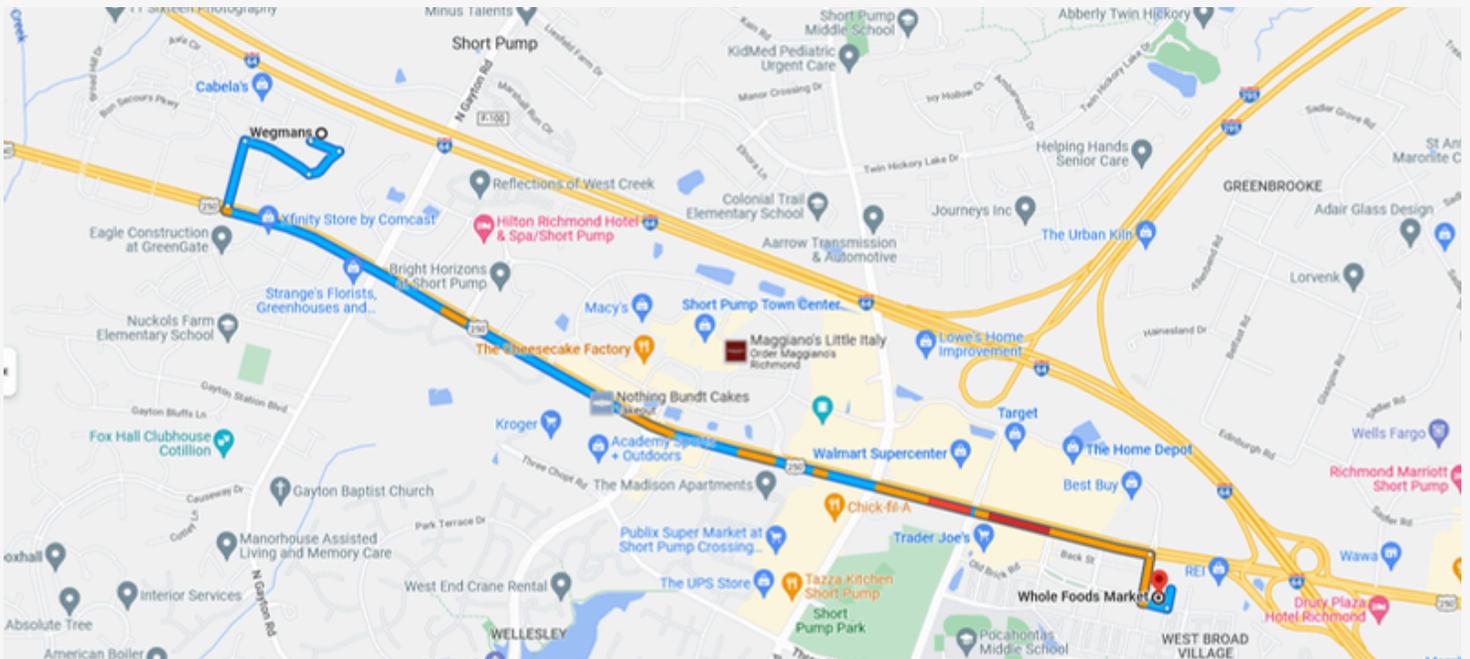
While relocation clients often initially love the idea of living in Short Pump, they quickly realize that they're buying a home, not just access to a mall or restaurants. The reality is, you don't have to live directly in Short Pump to enjoy and appreciate all it has to offer. Many find that they can experience the convenience of its amenities while finding better home value and a more updated living space in surrounding areas (like Midlothian, Moseley, or Mechanicsville).

# SHORT PUMP

## COMMERCIAL BUBBLE

The best of the best. Even if you end up deciding not to live in Short Pump we highly recommend that you explore the Short Pump commercial bubble. Below are starting and ending addresses to put in your GPS. You will get to see a very dense stretch of West Broad Street where you can find anything and everything you could want or need.

There are other smaller commercial centers scattered throughout Short Pump, but this stretch of West Broad Street is the primary hub.



Starting Address: 11773 W. Broad St, Glen Allen 23060 (Whole Foods)

Ending Address: 12200 W. Broad St, Henrico 23233 (Wegmans)

Distance: 2.9 Miles

### What You Will See:

- West Broad Village - Whole Foods, Trader Joes, ACAC (Gym), Restaurants
- Target, Home Depot, Best Buy, Kohls
- Publix, Total Wine, Regal Cinemas
- Short Pump Town Center - Very Nice Open Air Mall
- Tons Of Restaurants Scattered About
- Kroger Shopping Center
- GreenGate - Multiple Restaurants
- West Broad Shopping Center - Wegmans, Wood & Iron, Cabelas, TJ Maxx, Michaels

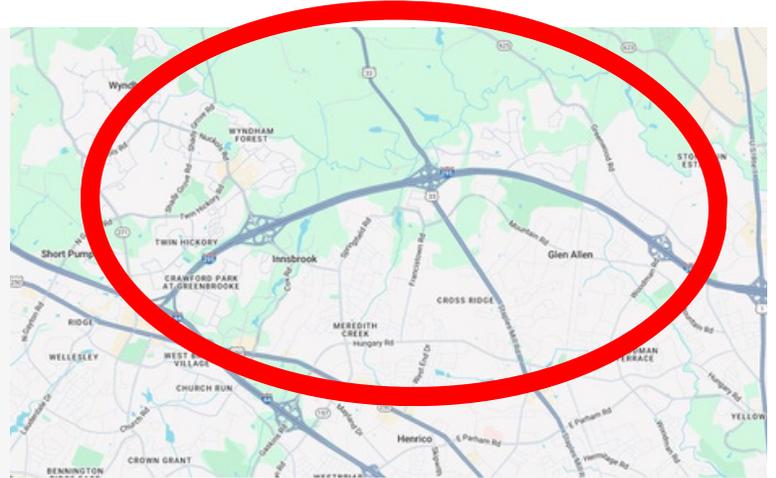
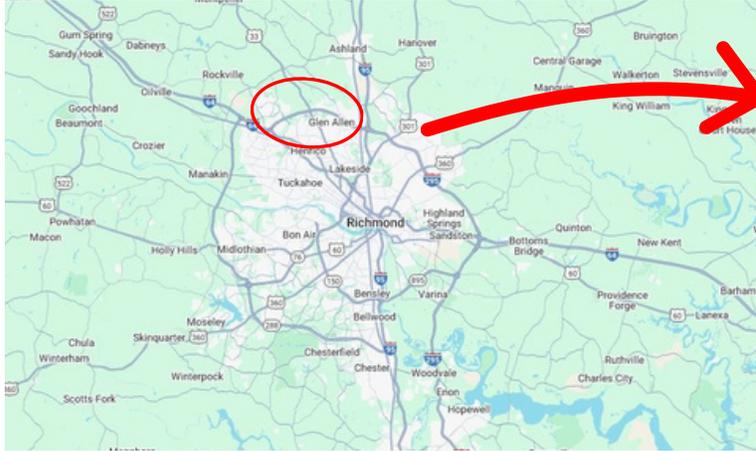


[Short Pump Playlist](#)



# GLEN ALLEN

LET'S DIVE IN



## TOP NEIGHBORHOODS

- Wyndham
- Twin Hickory
- River Mill
- Grey Oaks
- Duncroft

## REAL ESTATE TAX RATE

\$0.83 Per \$100 Assessed Value.  
\$600k Assessment = \$4,980/year

## SCHOOL SYSTEMS

Elementary - Colonial Trail, Rivers Edge, Glen Allen, Echo Lake, Twin Hickory, Kaechele  
Middle - Short Pump Middle, Holman, Hungary Creek  
High - Deep Run, Glen Allen



## REAL ESTATE

Despite it's proximity to Short Pump, the real estate offerings in Glen Allen are very different. On average Glen Allen is newer and more expensive.

- 23059 - \$768k, \$246/SqFt (avg)
- 23060 - \$492k, \$240/SqFt (avg)



[Home Tours In Glen Allen](#)



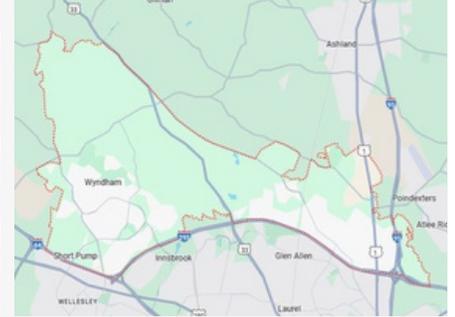
# GLEN ALLEN

## WHAT WE WOULD TELL A FRIEND

The story of Glen Allen is that of geographical differences. Glen Allen contains two zip codes, 23059 north of I-295, and 23060 south of I-295. More so than the North vs South comparison, the biggest differences for Glen Allen is when you compare the East vs West.



Zip Code 23060



Zip Code 23059



The western parts of Glen Allen, generally associated with zip code 23059, tend to be more newer and larger homes compared to those found in Short Pump, and they come with a corresponding higher price tag. This area benefits from similar proximity to Short Pump's commercial bubble making it a highly desirable area for those seeking nicer homes without compromising on location.



In contrast, the eastern side of Glen Allen routinely offers a more accessible price point. While it does have its own commercial hub located along Route 1, providing everything you need for daily living, the amenities here don't match the scale or variety of those found in the western part of Glen Allen or the Short Pump commercial bubble. This difference in commercial density as well as school systems contribute to the differing real estate values across Glen Allen.



[Glen Allen vs Short Pump](#)



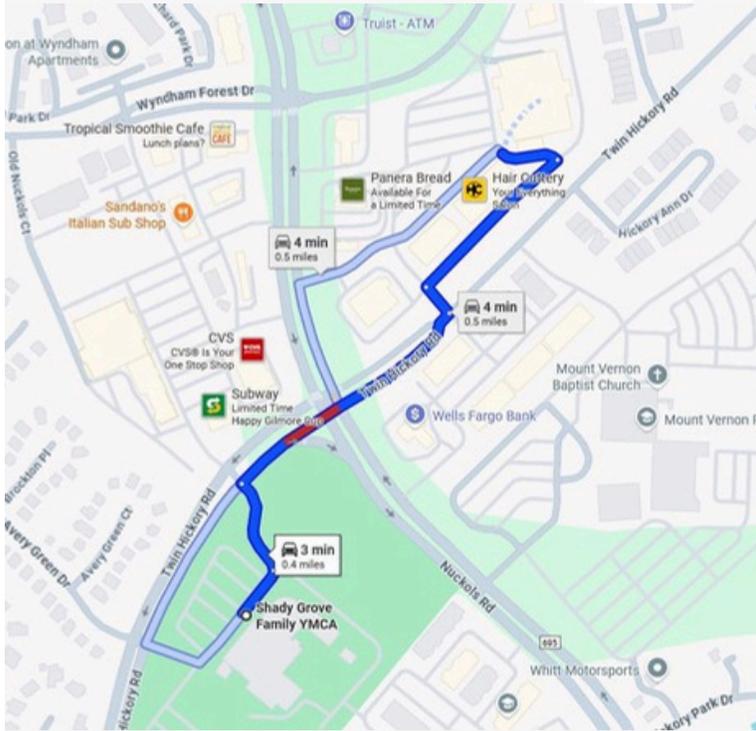
# GLEN ALLEN

## COMMERCIAL BUBBLES

If you are considering western Glen Allen be sure to explore the Short Pump commercial bubble. In addition to sharing the amenities within Short Pump, Glen Allen also has a small commercial bubble along Nuckols Rd in the west, and a larger commercial bubble along Route 1 on the eastern edge of Glen Allen.



### Nuckols Rd



#### What You Will See:

##### Nuckols Rd:

- Publix Grocery Shopping Center, Restaurants, Food Lion, YMCA.

##### Route 1:

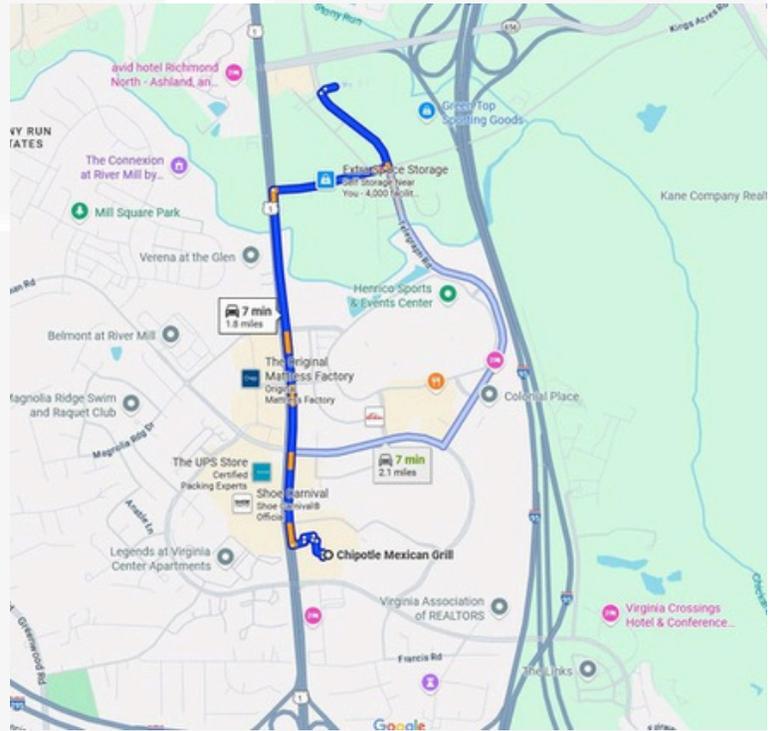
- Fast Food, Casual Dining
- Petsmart, Barnes & Noble, Michaels, Dicks, Fast Food
- Target & Publix Shopping Center
- Home Depot

Starting Address: 1070 Virginia Center Pkwy Ste 101, Glen Allen 23059 (Chipotle)  
 Middle Address: 10100 Brook Rd, Glen Allen 23059 (Target)  
 Ending Address: 10233 Lakeridge Pkwy, Ashland 23005 (Home Depot)  
 Distance: 2.0 Miles

### Nuckols Rd

Starting Address: 5400 Wyndham Forest Drive, Glen Allen 23059 (Publix)  
 Ending Address: 11255 Nuckols Rd, Glen Allen 23059 (YMCA)  
 Distance: 0.5 Miles

### Route 1



#### Route 1

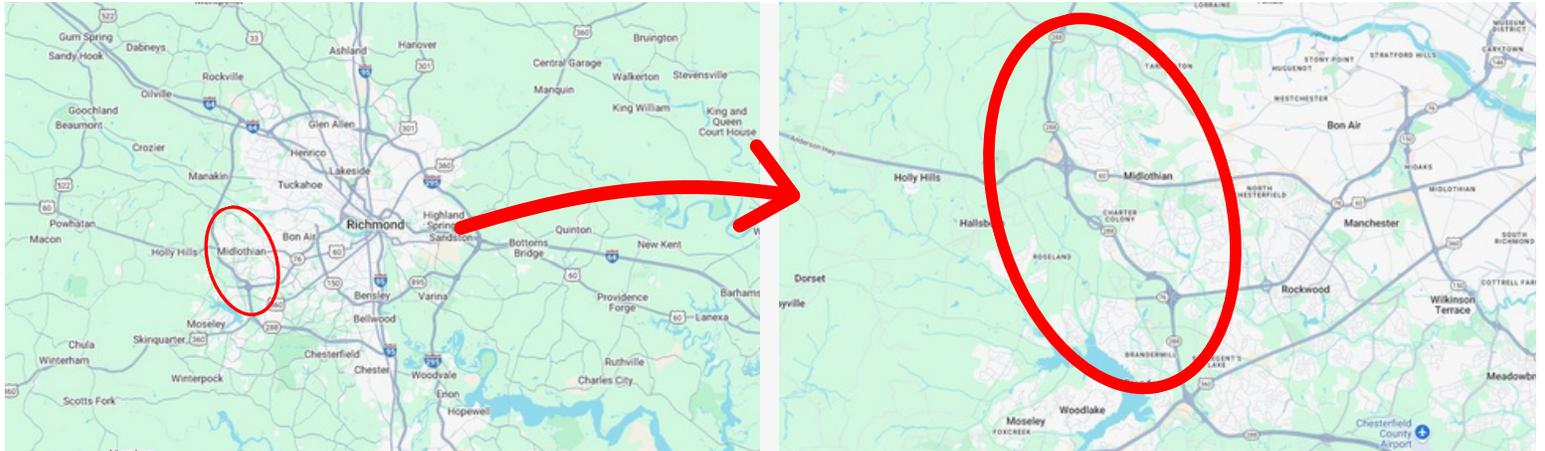


[Glen Allen Playlist](#)



# MIDLOTHIAN

LET'S DIVE IN



## TOP NEIGHBORHOODS

- Hallsley
- Tarrington
- Salisbury
- Rountrey
- Charter Colony

## REAL ESTATE TAX RATE

\$0.89 Per \$100 Assessed Value.  
\$600k Assessment = \$5,340/year

## SCHOOL SYSTEMS

Elementary - Old Hundred, Bettie Weaver, Robious, Watkins, Evergreen, Gordon, Swift Creek

Middle - Robious, Midlothian, Tomahawk Creek

High - James River, Midlothian, Monacan



## REAL ESTATE

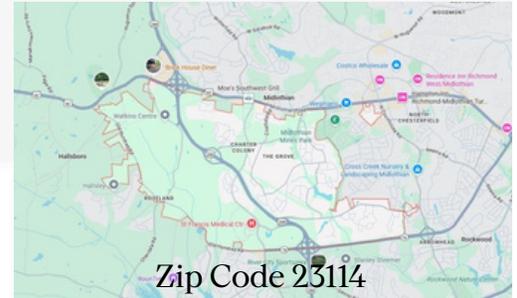
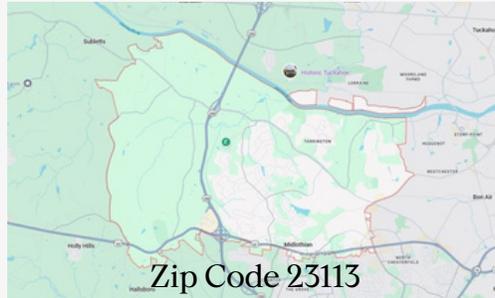
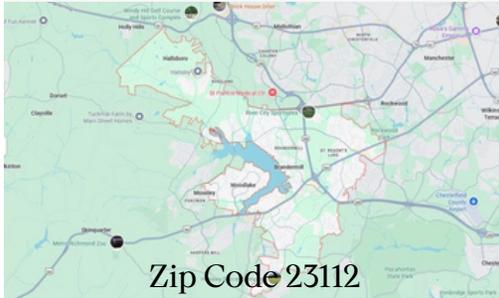
There are some cost savings and other benefits to purchasing a home south of the James River. Your dollar goes a bit further in Midlothian than it does in Short Pump or Glen Allen.

- 23112 - \$533k, \$218/SqFt (avg)
- 23113 - \$799k, \$228/SqFt (avg)
- 23114 - \$492k, \$207/SqFt (avg)

# MIDLOTHIAN

## WHAT WE WOULD TELL A FRIEND

Midlothian is a large suburban area located south of the James River in Chesterfield County. It has 3 different zip codes each with their own unique real estate offerings. On average you will find newer homes and cheaper homes with lower cost per square foot compared to those located in Short Pump or Glen Allen. And we would rank Midlothian's commercial bubble a close 2nd to that of Short Pump. Given this, many of our relocation clients end up choosing to live in Midlothian because it provides a better value proposition for them.



Given how large Midlothian is, it is really a tale of what we call Northern Midlothian and Southern Midlothian. The invisible dividing line is Powhite Parkway/Old Hundred Rd. The areas north of the dividing line enjoy better proximity to Midlothian Turnpike's commercial amenities, whereas the areas south are more convenient to the Hull Street Rd commercial bubble. Northern Midlothian is more expensive due to that fact and in conjunction with better proximity to the city and the areas north of the river.

The biggest con to living in Midlothian is if you have to travel north of the river for work. Highway 288 gets very congested north bound in the morning and south bound in the evening. We highly recommend to jump onto Google Maps during what would be your commuting times and plug it in to see what your drive would look like. If that isn't a deal breaker for your scenario, then we highly encourage you to consider exploring Midlothian, it is a great spot to be and you can stretch your dollar further.



[N. Midlothian vs S. Midlothian](#)



# MIDLOTHIAN

## COMMERCIAL BUBBLES

When exploring Midlothian as an option for your relocation, take note of where the homes you marked as favorites are located.

Their location will determine which of Midlothian's commercial bubbles will be where you do most of your activities of daily living. We give preference to the bubble on Midlothian Turnpike vs Hull St.

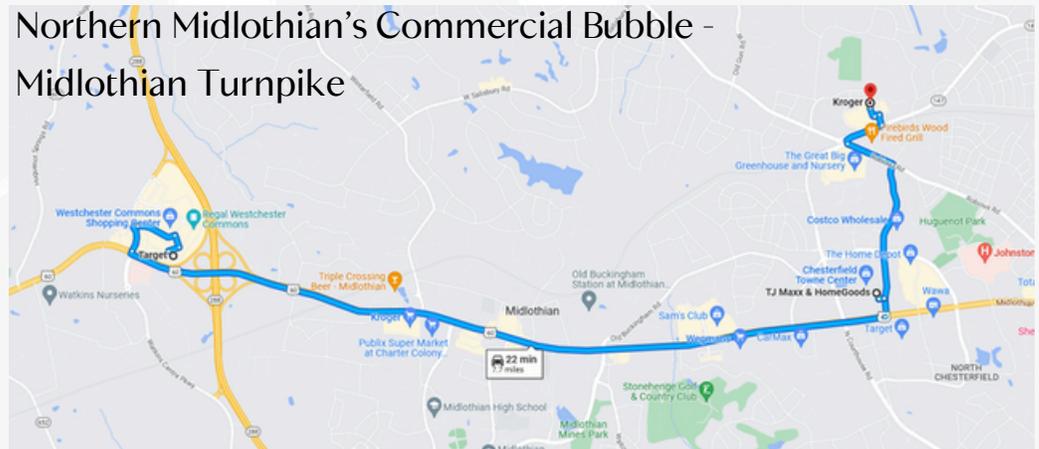


### What You Will See:

- West Chester Commons - Target, Regal Cinemas, Petco, Dining
- Winterfield Park - Aldi Grocery, Starbucks, Triple Crossing Brewery
- Kroger & Publix Grocery Store Shopping Centers, Tons Of Restaurants
- Walmart, Sam's Club, Wegmans Grocery, Another Target
- Chesterfield Towne Center - Mall, Home Depot, Lowe's, Best Buy, More Restaurants
- The Shoppes At Bellgrade - Kroger, Wood & Iron, Restaurants

Starting Address: 201 Perimeter Drive, Midlothian 23113 (Target)  
 Middle Address: 11500 Midlothian Turnpike, Richmond 23235 (TJ Maxx)  
 Ending Address: 3001 Polo Parkway, Midlothian 23113 (Kroger)  
 Distance: 7.7 Miles

### Northern Midlothian's Commercial Bubble - Midlothian Turnpike



### What You Will See:

- Publix Shopping Center, YMCA & Aldi Grocery Across Hull Street
- Hancock Village - Walmart, Dicks, Hobby Lobby, Starbucks, Fast Food
- Tons Of Restaurants, Lowes, WaWa, Food Lion Shopping Center
- More Restaurants & Fast Food
- Harbour Point Village - Publix Grocery, Golds Gym
- Village At Swift Creek - Kroger, Petco, Restaurants, American Family Fitness
- Target, Regal Cinemas, Old Navy, Fresh Market
- Walmart, Home Depot, Fast Food

Starting Address: 7200 Cosby Village Rd, Chesterfield 23832 (Publix)  
 Ending Address: 12200 Chattanooga Plaza, Midlothian 23112 (Walmart)  
 Distance: 5.8 Miles

### Southern Midlothian/Moseley's Commercial Bubble - Hull Street Rd

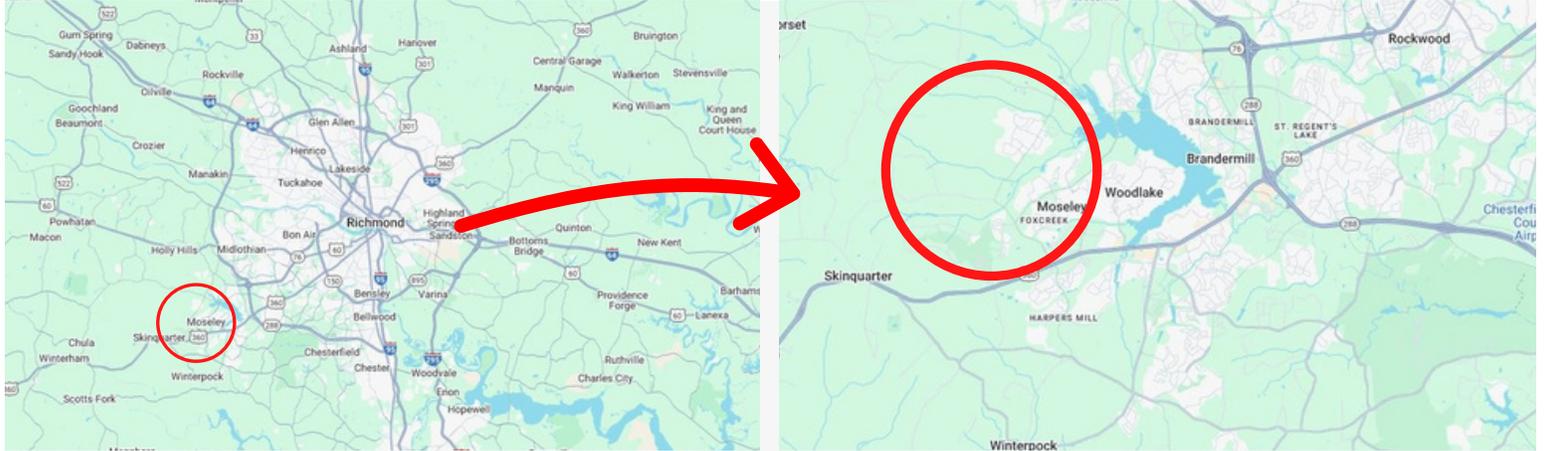


[Midlothian Playlist](#)



# MOSELEY

LET'S DIVE IN



## TOP NEIGHBORHOODS

- Summer Lake
- Magnolia Green
- New Market Estates
- Foxcroft
- Harpers Mill \*Moseley adjacent

## REAL ESTATE TAX RATE

\$0.89 Per \$100 Assessed Value.  
\$600k Assessment = \$5,340/year

## SCHOOL SYSTEMS

Elementary - Moseley, Grange Hall, Winterpock, Clover Hill, Woolridge, Swift Creek  
Middle - Tomahawk Creek, Swift Creek, Deep Creek, Bailey Bridge  
High - Cosby



## REAL ESTATE

For the most part the homes located within the Moseley area are newer construction homes. There are a few outliers of neighborhoods where you will find homes from the 1980s, but if you are seeking a recently constructed home this is the area to look within.

- 23120 - \$686k, \$222/SqFt (avg)



[Pros & Cons Of Living In Moseley](#)



# MOSELEY

## WHAT WE WOULD TELL A FRIEND

Here is exactly what you should know about Moseley. The primary reason to consider purchasing a home in this area is if you are looking for a brand new/newer construction home. Moseley is the most recently developed suburb around Richmond with more brand new neighborhoods planned for the future. While you will have plenty of new construction options, you can get an even better deal on a home that is just a few years old and there is almost always inventory available.



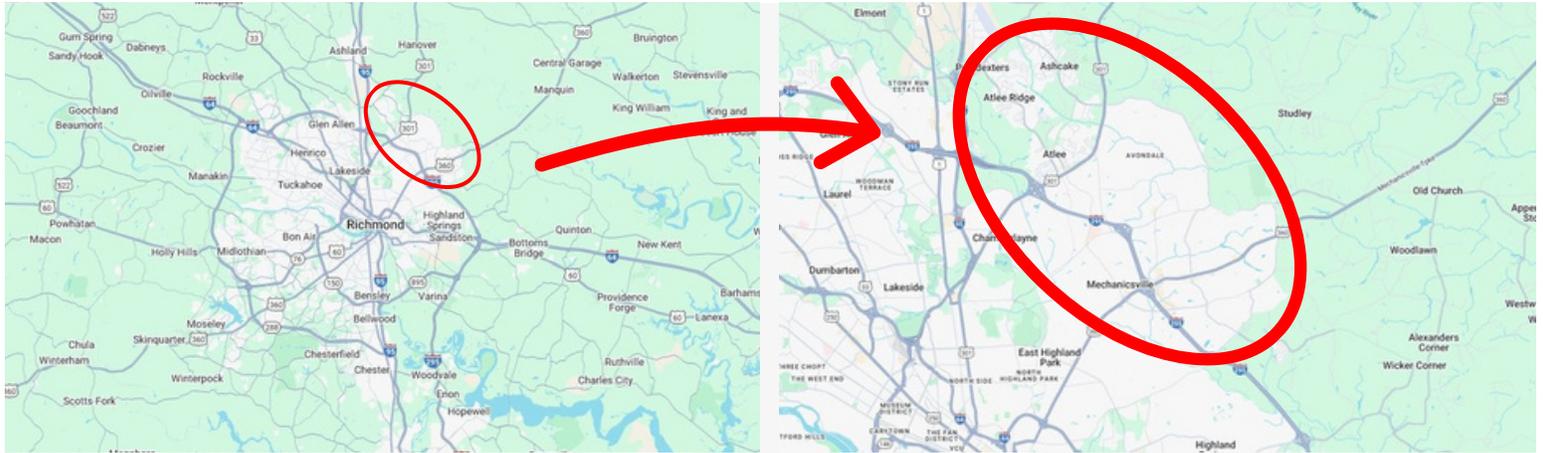
Additionally Moseley is home to some excellent, family friendly communities most of which have very nice HOA provided amenities like pools, tennis courts, clubhouses, etc. These HOA provided amenities create a great opportunity to meet and gather with your new community. The schools within the area are also top rated. We always say if you choose the Moseley area, we know what season of life you are in, and typically it is your parenting era.

So here is the trade off. In return for getting a value packed newer construction home, you are going to be further removed from Richmond proper. Same as Southern Midlothian, your nearest commercial bubble is Hull Street Road which has everything you need for daily living but perhaps not everything you may want. You will find yourself needing to travel outside of the area to experience more of the unique-one-off experiences. Hull Street Road is very congested, especially during rush hour. And we still suggest to jump onto Google Maps to see what your commute looks like during rush hour. Majority of our clients that choose Moseley work remotely, completely negating the traffic related con. When exploring the area visit the Southern Midlothian commercial bubble - Hull Street Road.



# MECHANICSVILLE

LET'S DIVE IN



## TOP NEIGHBORHOODS

- Kings Charter
- Ashcreek
- Milestone
- Giles Farm
- The Bluffs at Bell Creek

## REAL ESTATE TAX RATE

\$0.81 Per \$100 Assessed Value.  
\$600k Assessment = \$4,860/year

## SCHOOL SYSTEMS

Elementary - Mechanicsville, Washington Henry, Laurel Meadow, Cold Harbor, Rural Point, Pole Green

Middle - Chickahominy, Bell Creek, Oak Knoll

High - Atlee, Mechanicsville, Hanover



## REAL ESTATE

You can find practically every flavor of home within Mechanicsville. There are older, established communities and newer communities alike, neighborhoods with or without an HOA, and whichever flavor you choose you will find your money goes pretty far here.

- 23111 - \$434k, \$221/SqFt (avg)
- 23116 - \$539k, \$216/SqFt (avg)



[Living In Mechanicsville Video](#)



# MECHANICSVILLE

## WHAT WE WOULD TELL A FRIEND

We routinely say this about Mechanicsville – always the bridesmaid and never the bride.

That is because Mechanicsville rarely ranks first in any one category compared to the other suburbs around Richmond, but due to that fact you can get a pretty good deal on a great home in this area. So don't rule it out because it is possible that Mechanicsville could provide the perfect blend of compromise for you.



Rather than having one primary commercial bubble, Mechanicsville's nearby commercial amenities are scattered across three different areas – Mechanicsville Turnpike, Chamberlayne Rd, and Route 1 (Eastern Glen Allen's Commercial bubble). The fact that Mechanicsville isn't as commercially dense is the biggest con to the area. You may need to visit more than one of these commercial bubbles to complete a day of running errands.



The pros to living in Mechanicsville are that you will find cheaper real estate options, better proximity to the City of Richmond than other suburbs, and plenty of excellent community options within the area.

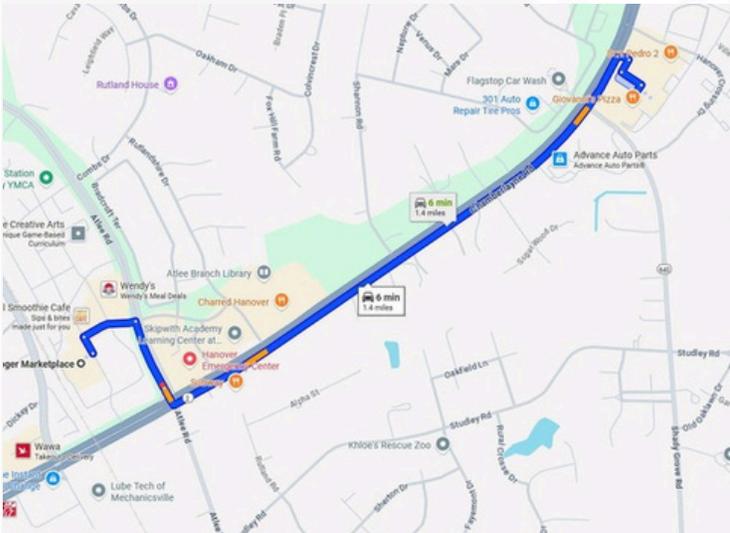
We would say that Mechanicsville is very similar to Southern Midlothian in terms of the real estate offerings and price. The main difference is location and if Mechanicsville offers better proximity to something you need to be geographically anchored to then you should explore the area further.



# MECHANICSVILLE

## COMMERCIAL BUBBLE

Mechanicsville is not as commercially dense as the other suburbs around Richmond and its commercial bubbles are split into three areas. When exploring Mechanicsville be sure to check out the Eastern Glen Allen bubble along Route 1 because the northwestern parts of Mechanicsville will have excellent proximity to it.

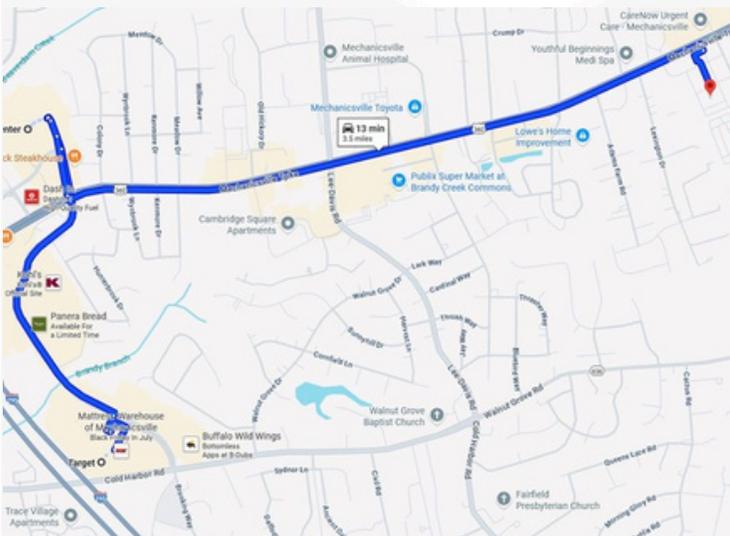


### Mechanicsville Turnpike:

Starting Address: 7235 Bell Creek Rd, Mechanicsville 23111 (Target)  
Middle Address: 7430 Bell Creek Rd, Mechanicsville 23111 (Walmart)  
Ending Address: 6335 Mechanicsville Turnpike, Mechanicsville 23111 (Kroger)  
Distance: 3.5 Miles

### What You Will See:

- Target, Marshalls, Home Depot, Golds Gym, Restaurants
- Walmart Supercenter
- Kroger Shopping Center



### Atlee & Chamberlayne:

Starting Address: 9351 Atlee Rd, Mechanicsville 23116 (Kroger)  
Ending Address: 9502 Chamberlayne Rd, Mechanicsville 23116 (Food Lion)  
Distance: 1.3 Miles

### What You Will See:

- Kroger Shopping Center, YMCA, Restaurants, Food Lion Shopping Center, Fast Food



[Mechanicsville Playlist](#)



# RURAL AREAS

## GOOCHLAND & POWHATAN

Perhaps the city or the suburbs aren't for you. If you are seeking peace and quiet along with acreage you will find it in the rural counties of Powhatan & Goochland outside of Richmond's highway belt.

### GOOCHLAND

- Located north of the James River and extending far west from Short Pump.
- Very rural with scattered neighborhoods throughout. Entirely possible to find homes on acreage, but high speed internet can be a challenge.
- Eastern Goochland is a perfect blend of country and convenience given its proximity to Short Pump and Hwy 288, but it is very expensive.
- Not very commercially dense so closest true commercial bubble is Short Pump's.



### POWHATAN

- The twin sister to Goochland, just located south of the James River.
- Same Pros & Cons as living in Goochland and slightly cheaper, so if you liked Goochland but it wasn't convenient to your work Powhatan could be a great alternative.
- Nearest commercial bubble is Northern Midlothian's.



### THINGS TO CONSIDER

- You will most likely find homes on well water, septic systems, and buried propane tanks.
- Be sure to check the availability of high speed internet. The larger the lot, the more risk of not having a true high speed internet provider.
- The further you remove yourself from "civilization" the cheaper the real estate gets and vice versa.

### REAL ESTATE TAX RATE

Goochland:

- \$0.53 Per \$100 Assessed Value.
- \$600k Assessment = \$3,180/year

Powhatan:

- \$0.75 Per \$100 Assessed Value.
- \$600k Assessment = \$4,500/year.



[Rural Areas Playlist](#)



# RICHMOND'S PARKS

## THE CITY

Maymont Park - 1700 Hampton Street 23220  
Texas Beach - 1907 Texas Ave 23220 (parking lot)  
William Byrd Park - 600 S Arthur Ashe Blvd 23220  
Belle Isle - 344 Tredegar St 23219  
Forest Hill Park - 4021 Forest Hill Ave 23225  
Pony Pasture - 7310 Riverside Drive 23225  
Bryan Park - 4308 Hermitage Rd 23227

## MECHANICSVILLE

Polegreen - 8996 Pole Green Park Lane 23116  
Mechanicsville Little League - 7631 Walnut Grove Rd 23111  
Hanover Wayside Park - 8225 Hanover Wayside Rd 23069

## MIDLOTHIAN

Midlothian Mines Park - 13301 N Woolridge Rd 23114  
Huguenot Park - 10901 Robious Rd 23235  
Robious Landing Park - 3800 James River Rd 23113  
Sycamore Community Park - 510 Coalfield Rd 23114

## SOUTHERN CHESTERFIELD

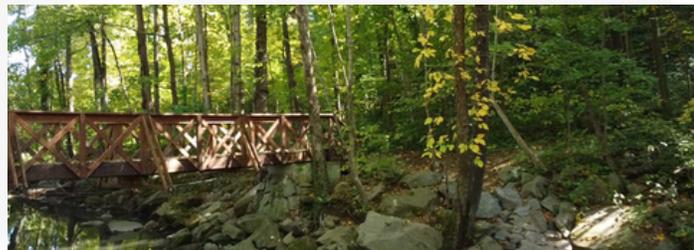
Sunday Park - 4600 Millridge Pkwy 23112  
Pocahontas State Park - 10301 State Park Rd 23832

## GLEN ALLEN

Crump Park - 3400 Mountain Rd 23060  
Echo Lake Park - 5701 Springfield Rd 23060  
Twin Hickory Park & Rec Center - 5011 Twin Hickory Rd 23059

## SHORT PUMP

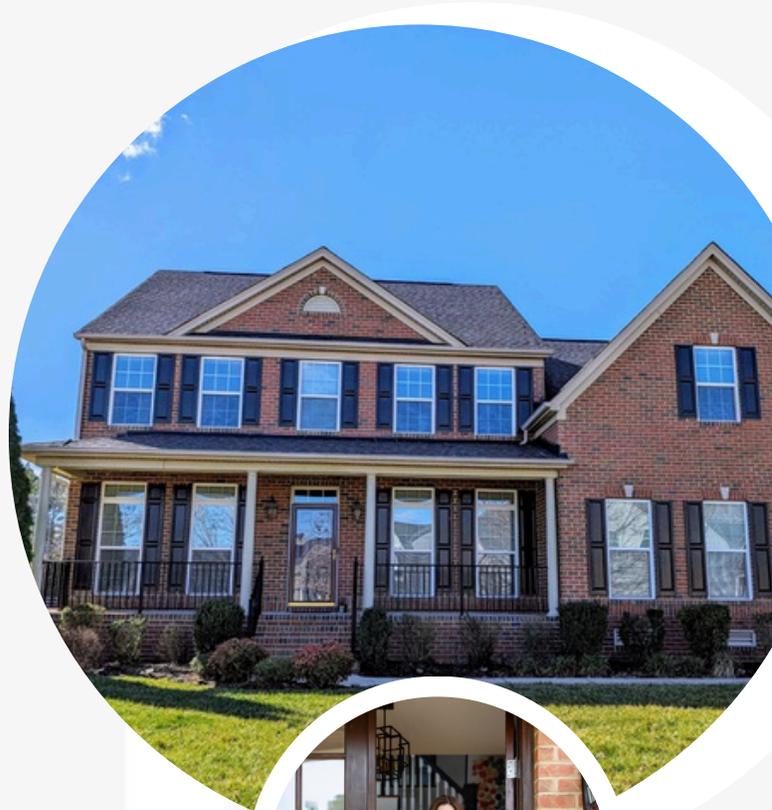
Short Pump Park - 3329 Pump Rd 23233  
Deep Run Park - 9900 Ridgefield Pkwy 23233  
Tuckahoe Little League Park - 2400 Little League Dr 23233



[Richmond's Parks In The Fall](#)  
[Maymont & Deep Run Park](#)



# RVA RESOURCE HUB



[Cost of Living Calculator](#)

[Virginia Tax Rates](#)

[Dept of Motor Vehicles](#)

[USPS Change of Address](#)

[School Ratings & Zoning](#)

[Virginia Charter Schools](#)

# RELOCATION TIPS

Every single relocation is unique....we will help you come up with a plan that best fits your scenario. Here are some things to think about prior to reaching out to us.

## Timeline

One of the most common questions we get asked is when should we start looking at houses. The answer truly depends on your scenario, but ideally give yourself 3-4 months from start to finish. This will give you 1-2 months of house hunting, and another 30-45 days to go from contract to close.

## Are You Contingent On The Sale Of Your Home?

Contingent means you have to first sell your current home before you can buy your next. Check with a lender to see if that is the case. You may be contingent due to needing to liquidate your equity for the down payment, or it could be due to debt to income ratio. If you are contingent on the sale of your home it adds an extra layer of difficulty in having an offer accepted and doing so within a potentially narrow timeline. When working with clients who are contingent we strongly recommend that they sell first and get settled into a short term rental locally.

## Short Term Rentals

A short term rental like an AirBnB will provide you with a great deal of flexibility and extra time. Whether you are contingent upon the sale of your home, or you want to be here locally for house hunting and don't want to fly back and forth, short term rentals are a great option. Additionally they will allow you to have additional time to familiarize yourself with the area.

## How Do You Envision Showings?

The ebb and flow of the Richmond real estate market is this. Most new listings hit the market on Thursdays & Fridays, and most of the showings occur Friday-Sunday. Overall, Richmond's real estate market is still fast paced and plenty of new listings sell on the first weekend on market. What do you want the house hunting process to look like? Do you want to do virtual showings? Do you plan to come into town on the weekends and see the current inventory for that week? Do you want do a short term rental and stay in town for a few weeks and house hunt?

## Are You Changing Jobs?

Will your relocation also come with a change in employment? If so, reach out to a lender to discuss getting preapproved. Sometimes lenders can work with an offer letter but usually that comes with some red tape. Get all of your loan questions answered up front and early in the process to avoid surprises on the back end.

## Geographic Anchor

Do you have a geographic anchor? Is there some address that you need to live within X of minutes away from? A private school? Work? A place of worship? A hospital? These are important things for us to know.

# THE PROCESS



## **Schedule A Call With Us**

If you've been following our 5 Steps, you may already have a few neighborhoods and areas in mind—if not, we're here to help you narrow it down. We bet you probably have a lot of questions that you want to ask us too. We are happy to do so! We can quickly bring you up to speed on anything you should know.

## **House Hunting**

Whether it's virtual tours or weekend marathons, we tailor the home search to your schedule. Whether you fall in love with the first home you see or it takes some time, we will continue to house hunt until we find you the perfect one.

## **Making an Offer & Under Contract**

Once you find the right home, we'll help craft a strong offer based on market conditions. After acceptance, we'll guide you through the next steps: loan, inspection, appraisal, everything.

## **We're Your Local Support**

We can be your boots on the ground. If you're not yet in Richmond, we can meet with inspectors, contractors, or builders on your behalf. Everyone's move looks a little different. We have creative solutions and the experience to make this as stress free and easy as possible for you.



# UNDER CONTRACT

## A TIMELINE

We will guide you through the entire process from start to finish and ensure a smooth and successful transition into your new home. Below is an overview of what happens once you are under contract.

### WEEK 1

- Send the purchase contract to your lender and closing attorney
- Start your loan application and submit required documents
- Give your EMD check to your agent and schedule the home inspection
- Ask your lender if it's a good time to lock your interest rate.

### WEEK 2

- Attend the home inspection
- Order the appraisal through your lender
- Shop for homeowners insurance and send the policy to your lender
- Complete your loan application
- Submit the buyer packet from your closing attorney

### WEEK 3

- Negotiate repair requests from home inspection
- Receive appraisal report back
- Receive and review termite inspection from sellers.
- Schedule utility transfers
- Review any HOA documents (if applicable)
- Schedule your closing with the settlement attorney

### WEEK 4

- E-sign your preliminary closing disclosure
- Confirm final cash to close with lender and attorney
- Wire funds to the attorney's office
- Complete your final walkthrough
- Head to closing to sign and get your keys!

# UP-FRONT, OUT-OF-POCKET EXPENSES

## Earnest Money Deposit

The EMD is your first out-of-pocket cost, showing good faith to buy the home. It's typically around 1% of the purchase price (more for new construction) and is due shortly after the contract is signed. The deposit goes into escrow and counts toward your total closing costs. Refundability depends on the contract terms.

## Home Inspection

While not a part of your closing costs, the home inspection is an expense you will have during the home buying process. Budget \$500-\$675 for a quality professional home inspector.

## Appraisal

The appraisal fee (\$550-\$650) is paid upfront—before closing—and can go on a credit card. Since it's paid outside of closing, subtract it from your lender's estimated "cash to close." Questions? Just ask!





# WHAT ARE CLOSING COSTS?

THEY CAN BE BROKEN DOWN INTO 3 CATEGORIES

## Lender Fees

- Origination Fee (sometimes called Underwriting Fee)
- Appraisal
- Credit Report
- Flood Certificate
- Misc Technology Fees

## Title/Government Fees

- Lender's Title Policy
- Owner's Title Policy
- Closing Attorney Fee
- Deed Stamps (County & State)
- Courier Fees
- Wire Transfer Fees

## Prepays/Escrow

- Homeowners Ins (1yr)
- Prepaid loan interest
- 3 month Home Ins Escrow reserves
- 3 month County Tax Escrow reserves

## EXAMPLE BELOW ASSUMES \$550,000 HOME PURCHASE

### Lender Fees

Origination Fee	\$1,250
Appraisal	\$600
Credit Report	\$165
Flood Certificate	\$11
Misc Fee	\$115
<b>Total</b>	<b>\$2,141</b>

### Title/Government Fees

Attorney Fee	\$795
Lender Title Ins.	\$1,556
Owner Title Ins.	\$754
Recording Fees	\$370
City/County Stamps	\$884
State Stamps	\$2,655
<b>Total</b>	<b>\$7,014</b>

### Prepays/Escrow

Daily Interest	\$670
1yr Homeowners Ins	\$1,074
Home Ins Escrow	\$358
Tax Escrow	\$1,167
Escrow Adjustment	\$-90
<b>Total</b>	<b>\$3,179</b>

**Total Closing Costs = \$12,334**

## WHAT IS 'CASH TO CLOSE'?

"Cash To Close" is the term used by lenders and attorneys to describe the dollar amount needed for your home purchase. It is the sum of all closing costs plus the loan downpayment MINUS any deposits or prepaid items.

# WHAT IS TITLE INSURANCE?

## Why Title Insurance Matters

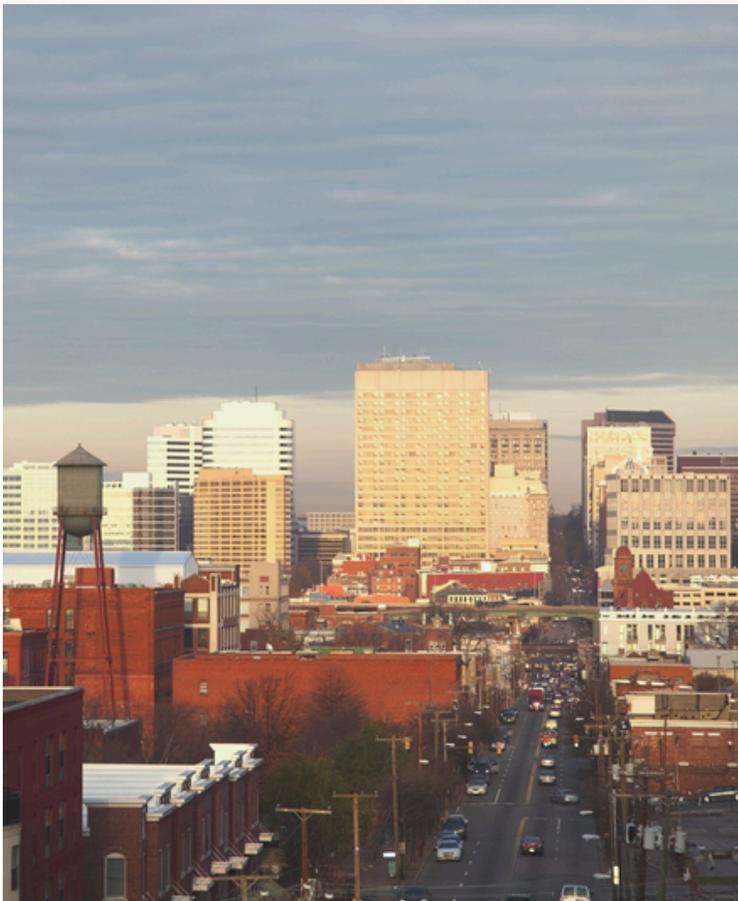
Title insurance protects your ownership rights by covering potential claims against your home's title. It's a one-time payment made at closing and lasts as long as you own the home.

## How It Works

The title company searches public records to confirm your title is clear and insurable before closing.

## What It Covers

If issues like unknown liens, missing heirs, clerical errors, or fraud come up after closing, your title insurance helps cover legal costs and protects your ownership.



# NEW CONSTRUCTION

We are well versed in new construction and have represented a TON of relocation clients who bought or built a brand new home. Just because it's a brand new home doesn't mean it's perfect and not every builder in Richmond is a quality builder. You will pay a premium for brand new so you want to make sure you are getting quality. You can rely on our experience to help guide you.

## The Process

- Determine the general area you want to live in.
- See what new construction neighborhoods are being developed in that area.
- Research builders and choose two or three floor plans that you like offered by those builders.
- Choose the lot that you like in the neighborhood.
- Once all decisions are made, sign the builder's contract.
- Finalize any structural changes or options.
- Receive permit approval from the county.
- Design center meeting for all selections.
- Framing Walkthrough with builder.
- Perform the final home orientation meeting (blue tape audit).
- Closing!

## Tips

- Keep in mind that prices listed are base prices and do not include any lot premiums, elevation changes, or design selections.
- The model homes are always decked out with tons of expensive upgrades, so keep in mind that these upgrades can quickly inflate the final purchase price.
- Try to get a realistic estimate for final purchase price by knowing what structural options and design upgrades are important to you. Have the sales rep run numbers for you based upon what you think you will upgrade and add on. This will give you a better ball park figure.
- You won't save any money by using the builder's site agent, so you are much better off having us represent you as your Realtors.

## Questions To Ask

- Do they offer any incentives or pay any closing costs when you use the builder's preferred lender or closing company?
- How much do most people spend in upgrades in this neighborhood?
- Are there any lot premiums? If so, on which lots?
- How long is the build time?



[Building With Eastwood Homes](#)

[Building With Boone Homes](#)

[Building With Main Street Homes](#)





# WINNING MULTIPLE OFFERS

During COVID, low inventory and interest rates led to intense bidding wars—sometimes 25–30+ offers per home. While less common now, they still happen in hot neighborhoods, especially during the Spring Market. We are incredibly experienced in handling and winning multiple offer scenarios. We will let you know what to expect based on the timing of your relocation (market seasonality), and location you are house hunting within.

*Here are a few key tips.*

## **Timing**

If you are able to time your move, aim for the Summer months. The market is far more buyer friendly and total inventory continues to accrue. You will have more options and less competition.

## **Closing Date/Rent Back**

If you are able to give the seller what they are looking for in terms of a specific closing date, or a seller rent back this will help your offer stand out. Sometimes logistics of a seller's move mean more to them than a higher sold price (but usually it's both).

## **Escalation Clause**

Our Go-To tool when dealing with multiple offers. With this you can say I will beat the next best offer by "X" up to "X". Think of it as an automated E-Bay bid.

## **Inspection Items**

Inspections can create uncertainty for sellers. Making your offer more attractive might include waiving some items, covering a set repair amount, going "As-Is" (no repair requests), or waiving the inspection entirely. Each multiple offer scenario is unique, but in practically every multiple offer scenario the inspection is addressed in some capacity. We will guide you with what to expect, and we are very good at it.

## **Appraisal**

If you offer above asking price, the seller may worry about a low appraisal. Offering to cover a portion of a shortfall—or waiving the appraisal—can strengthen your offer. We'll walk you through your options.

# OUR PARTNERS

These are our trusted partners in the industry. We consistently recommend them to our clients. You can rely on them to provide a superior customer experience.

## ATTORNEY

Shaheen Law Firm  
804.285.6406  
ShaheenLaw.com  
Contracts@ShaheenLaw.com

## LENDER

Rocket Mortgage  
*(I know, I know, but honestly Rocket has been amazing to work with!)*  
Nick Bowman  
NickBowman@RocketMortgage.com

## HOME INSPECTOR

HouseMaster  
Scott Warton  
804.292.0100  
Scott.Warton@housemaster.com

\*Other recommendations available upon request.



# What Our Clients Are Saying...

## UNMATCHED KNOWLEDGE

“Their knowledge of towns, neighborhoods, and the market is unmatched.”

## ABOVE AND BEYOND

“...went above and beyond to make sure we had a good understanding of every step in the process as well as pointing us in the direction of great neighborhoods that fit what [we] were looking for.”

## PROACTIVE

“...was patient, informative, and most of all - PROACTIVE. I never had to wonder what our next steps were because he was always one step ahead of my questions.”

## FIT FOR YOUR NEEDS

“...touring neighborhoods that fit our needs, we knew he was the right person to help us find our dream home.”



Scan this QR code to read more amazing reviews!!

Feeling overwhelmed is completely normal when relocating—there’s a lot to juggle. Give us a call with any questions! We’re happy to offer guidance and recommendations to help make your move to RVA as smooth as possible. This guide was created to give our relocation clients a helpful introduction to the Richmond area, and we hope it’s been valuable to you.



## Expertise You Can Trust

804.357.8490 (c)

[TeamHensley@compass.com](mailto:TeamHensley@compass.com)

[TeamHensley.com](http://TeamHensley.com)

[Instagram/Facebook @teamhensley](#)

[YouTube.com/c/LivingInRichmondVirginia](https://www.youtube.com/c/LivingInRichmondVirginia)

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