



Getting Mortgage Ready

What To Expect When Relocating to a Different State



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Differences in Cost of Living

When you start exploring homes to purchase out-of-state, you should look into the area you'll be relocating to. Researching living costs is a must. Coupled with your budget, understanding the cost of living in certain areas can help you decide whether you want to spend a little more to stay in the city or choose a suburb on the outskirts to save money.

Create a Move-in Checklist

After you decide on an area, purchase a home, and begin moving preparations, you should get organized! Creating a move-in checklist will help you keep track of everything you need to master your move and ensure you leave nothing behind.

These suggestions might be great additions to a successful move-in checklist:

- Find the right moving company or moving truck.
- Secure a storage unit if you won't be moving right away.
- If necessary, find temporary housing.
- Make travel arrangements.
- Pack and label all moving boxes.
- Set up mail forwarding.



Set Aside Extra Money For Moving

If you're anticipating an out-of-state relocation, start putting aside as much extra money as possible. Moving all of your items will likely be the largest expense and most challenging aspect of relocating out of state. Thorough planning will make this portion of your move much easier, so consider these options:

- If you're okay with hauling your own things, rent a moving truck and enlist friends and family to help you load up, travel, and unload when you reach your destination.
- If you want a more hands-off moving experience, hire professionals to load, drive, and unload the moving truck when you arrive at your new home.

No matter which option you choose, keep your budget and personal moving needs in mind throughout the process. Moving expenses can mount quickly, especially if you're hiring professionals.

Remember, the fewer items you have to move, the less it will cost you to move. Get rid of any clutter or unwanted items before relocating.



Settle Your Utilities in Advance

Relocating to a home out of state without running water, electricity, or HVAC is a nightmare scenario. Avoid this situation by setting up your utilities in advance. Contact the necessary sewer, power, cable/internet, and other utility providers to ensure everything is up and running when you arrive. After a long day of unloading and unpacking, you'll want to relax in a fully-functioning new home.

Don't forget to pack essentials like toiletries, towels, and non-perishable snacks to hold you over while you're moving in.



Update Your Address

Remember to update all your information when relocating out of state. The permanent [Change-of-Address form](#) is available through the USPS site and will help carriers forward your mail to your new address.

For accounts you have immediate access to, go online and change your mailing address to avoid future billing issues. Financial institutions, cell phone connectivity providers, streaming services, retirement accounts, etc., typically have easy-to-navigate online portals that enable address updates. Ensure credit cards and paper checks have a valid address listed as well.

Keep this in mind: Be sure to share your new address with your loved ones or those who need to know where to find you.



Emergencies Happen: **Be Prepared**

Buying a home in another state can come with unexpected expenses, so save as much as you can to cover costs you don't see coming. While a checklist and thorough planning are important, you can't account for everything. Traffic and transportation issues, weather events, and even medical incidents are possible. Having extra money saved can get you through these unforeseen events.

You should also keep prescription medication and other essential everyday items with you instead of sending them ahead during the move. Have all identifying documentation (Social Security cards, birth certificates, etc.) on your person until the moving process is complete.

Out-of-state relocation can be a success if you take the time to prepare!



Thank You!

We Look Forward to Working With You!



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