Moving Out-of-State Checklist

Moving to a new state involves more than packing boxes and forwarding your mail. From updating your driver's license and voter registration to revisiting your estate documents and tax obligations, the financial and legal details can pile up quickly. This checklist is designed to help you stay organized, avoid costly oversights, and get settled with confidence.

1. Legal and Identification

Driver's License

- ○ Most states will require you to update your license within 30-60 days of establishing residency in your new state.
- ○ Review the state's DMV/BMV website for required documentation needed, such as proof of residency, social security, vehicle title.

Vehicle Registration and Title

- ○ Register your car in the new state of residence.
- ○ Determine if the new state requires a vehicle inspection or emissions test.
- ○ If needed, update your license plate.

Voter Registration

- ○ Update your registration with the new state.
- ○ Cancel or update your registration in your old state.

Update Your Homestead Exemption, if Needed

- ○ *Visit your new state's county auditor site to review their required documentation to apply for or update your Homestead Exemption.*

Legal Documents

- ○ Locate a reputable law firm in your new state of residence to have your current estate planning documents reviewed to be sure they comply with state laws.
    - ○ If needed, you will need to update your will, power of attorney, and estate documents if they reference your old state and/or if they do not comply with your new state of residence laws.
- ○ Update trusts or beneficiary designations to comply with state laws.

Child-Related Legal Documents

- ○ If applicable, update guardian, adoption, or custody paperwork.

Professional Licenses

- ○ If you're in a regulated profession, such as law, teaching, healthcare, check new state licensing requirements.

2. Finance & Banking

Bank Accounts

- ○ Check if your current bank operates in the new state.
- ○ Update your address to all bank accounts.

Investment/Retirement Accounts

- ○ Update addresses for all investment accounts, such as IRAs, 529 Plans, Brokerage accounts, or HSAs.

Credit Cards & Loans

- ○ Update billing addresses to avoid fraud alerts.
- ○ Notify lenders of address changes for the following:
  - ○ Mortgages
  - ○ Car loans
  - ○ Student loans

Insurance

- ○ Health insurance:
  - ○ Ensure your coverage is valid in the new state; may need to switch providers or plans. Moving across state lines is considered a "Life Event"; this will allow you to enroll in a new healthcare plan outside of the open enrollment periods.
  - ○ Check to be sure your current health network or HMO operates in your new location.
- ○ Auto insurance:
  - ○ New states may require different coverage minimums.
- ○ Home/renter's insurance:
  - ○ Update your policy to reflect the new dwelling or review coverage and apply for a new policy.

3. IRS & Tax Considerations

Address Update with the IRS

- ○ File Form 8822 to update your address with the IRS.

State Income Taxes

- ○ Determine residency rules for old vs. new state. Some states tax part-year residents.
- ○ Notify your employer of your new state for payroll withholding.

Filing Obligations

- ○ Important – you may be required to file part-year resident tax returns in both states for the year you move.
- ○ Keep documentation of the move in case of an audit: date of residence change, lease/mortgage/utility bills.

Business or Rental Properties

- ○ If you still own a business or rental properties in your original state, expect to continue to file non-resident tax returns in that state jurisdiction.

Social Security

- ○ If you receive benefits, notify Social Security Department of your new address.

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