

# MOVING OUT OF CALIFORNIA



YOUR QUICK GUIDE TO  
MOVING TO A NEW STATE



# ALWAYS HERE TO HELP



We work with buyers and sellers in the Inland Empire who want to work with a dynamic team with over 10 years of experience. We have partners all over the country who help us relocate our clients.

As a member of a military and law enforcement family, I am not only a Pricing Strategy Advisor but a Military Relocation Specialist as well. Helping families purchase their first home and helping others achieve their real estate goals makes me proud and drives everything I do!

When I am not out showing homes, I am out running around and balancing life with my husband and our twin boys.

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# PURCHASING POWER

Buying a house is typically the most expensive purchase we make in our lifetime. When thinking about moving to a different state, it is important to consider average home prices. In some cities, homes tend to sell at much more affordable price points than in others.

According to U.S. News & World Report, the top 10 most affordable cities outside of California to live in 2021 are:

1. Huntsville, Alabama
2. Fort Wayne, Indiana
3. Des Moines, Iowa
4. Fayetteville, Arkansas
5. South Bend, Indiana
6. Davenport-Bettendorf, Iowa
7. Moline-Rock Island, Illinois
8. Peoria, Illinois
9. Hickory, North Carolina
10. Grand Rapids, Michigan



# COST OF LIVING



How far will my salary go in another city? One of most important determinations you need to make before moving to a new city or town is how much it will cost to live there.

A useful tool to help is a cost of living index. It allows you to directly compare what it costs to live in one area against another, helping you understand how far your money can go in each place.

[www.money.cnn.com/calculator/pf/cost-of-living](http://www.money.cnn.com/calculator/pf/cost-of-living)



# STATE INCOME TAX

## STATES WITH NO INCOME TAX

The idea of not having to pay state income taxes could give you the urge to throw everything in a U-Haul and move, but property taxes, sales taxes or other taxes and fees might be higher in these states.

Alaska  
Florida  
Nevada,  
South Dakota  
Tennessee  
Texas  
Washington  
Wyoming

## STATES WITH FLAT INCOME TAX RATES

Colorado - 4.55%  
Illinois - 4.95%  
Indiana - 3.23%  
Kentucky - 5%  
Massachusetts - 5%  
Michigan - 4.25%  
New Hampshire - 5% On dividends and interest income only  
North Carolina - 5.25%  
Pennsylvania - 3.07%  
Utah - 4.95%

# SAFETY

Safety is one of the top concerns for many families when picking a place to live. Outside of housing and education, safety often tops parents' priority list when choosing where to live.

While the definition of safety can change depending on personal experiences and preferences, According to U.S. News & World Report, the top 10 safest places to live outside of California in 2021 are:

1. Green Bay, Wisconsin
2. Des Moines, Iowa
3. Portland, Maine
4. Worcester, Massachusetts
5. Boise, Idaho
6. Providence, Rhode Island
7. Boulder, Colorado
8. Manchester, New Hampshire
9. Boston, Massachusetts
10. Madison, Wisconsin



# SCHOOLS

In an ideal world, in advance of moving you can visit potential schools, meet teachers, and get a good sense of the school environment.

According to Niche, the top 10 cities with the best public schools out of California in 2021 are:

1. Naperville, Illinois
2. Ann Arbor, Michigan
3. Bellevue, Washington
4. The Woodlands, Texas
5. Overland Park, Kansas
6. Plano, Texas
7. Arlington, Virginia
8. College Station, Texas
9. Worcester, Massachusetts
10. Boulder, Colorado

Using online school resources will give you information and test scores for public (including charter) and private schools in your new potential town or city. You'll also see how parents rate schools in terms of teacher quality, principal leadership, and parent involvement.

[www.greatschools.org](http://www.greatschools.org)



# RECREATION AND ACTIVITIES

One of the best ways to maintain an active lifestyle is to choose a city that encourages and facilitates recreation. The best cities have a wide range of leisure activities, both indoor and outdoor. Some cities offer more numerous and cheaper options than others.

According to WalletHub, the top 10 best cities for recreation outside of California in 2021 are:

1. Orlando, Florida
2. Las Vegas, Nevada
3. Cincinnati, Ohio
4. Tampa, Florida
5. Honolulu, Hawaii
6. Atlanta, Georgia
7. Albuquerque, New Mexico
8. St. Louis, Missouri
9. New Orleans, Louisiana
10. Scottsdale, Arizona





# WALKABLE NEIGHBORHOODS

If you've ever thought about moving from your big house in the suburbs to a walkable, community-focused neighborhood, now is a great time to walk the walk. Walkable neighborhoods with access to public transit, better commutes, and proximity to the people and places you love are the key to a happier, healthier and more sustainable lifestyle.

According to Walk Score, these are the most walkable neighborhoods outside of California 2021 are:

## WALK SCORE

New York, New York  
Jersey City, New Jersey  
Boston, Massachusetts  
Philadelphia, Pennsylvania  
Newark, New Jersey  
Miami, Florida  
Chicago Illinois  
Washington D.C., D.C.  
Seattle, Washington  
Minneapolis, Minnesota

## TRANSIT SCORE

New York, New York  
Boston, Massachusetts  
Washington D.C., D.C.  
Jersey City, New Jersey  
Philadelphia, Pennsylvania  
Chicago Illinois  
Newark, New Jersey  
Arlington, Virginia  
Seattle, Washington  
Honolulu, Hawaii

## BIKE SCORE

Minneapolis, Minnesota  
Portland, Oregon  
Chicago Illinois  
Denver, Colorado  
Arlington, Virginia  
Boston, Massachusetts  
Seattle, Washington  
Jersey City, New Jersey  
Washington D.C., D.C.  
Philadelphia, Pennsylvania

# HEALTH INSURANCE

Moving to another state may warrant finding new health insurance as some plans may terminate upon the move or may not provide coverage in the new state. If your current insurance does not cross state lines with you, here's a quick checklist from Nerd Wallet to help with choosing the best plan for you and your family:

## CHOOSE YOUR HEALTH PLAN MARKETPLACE

Go to your marketplace and view your plan options side by side.

## COMPARE TYPES OF HEALTH INSURANCE PLANS

Decide which type of plan – HMO, PPO, EPO or POS – is best for you and your family, and whether you want an HSA-eligible plan.

## COMPARE HEALTH PLAN NETWORKS

Eliminate plans that exclude your doctor or any local doctors in the provider network.

## COMPARE OUT-OF-POCKET COSTS

Determine whether you want more health coverage and higher premiums, or lower premiums and higher-out-of-pocket costs.

## COMPARE BENEFITS

Make sure any plan you choose will pay for your regular and necessary care, like prescriptions and specialists.

# WEATHER



Since many people prefer clear skies and warm temperatures, choosing a city based on the weather may be important to you.

According to U.S. World News & World Report, the 10 best places to live for the weather outside of California in 2020 are:

1. Honolulu, Hawaii
2. Oklahoma City, Oklahoma
3. Tulsa, Oklahoma
4. Atlanta, Georgia
5. Fayetteville, Arkansas
6. Myrtle Beach, South Carolina
7. Birmingham, Alabama
8. Spartanburg, South Carolina
9. Greenville, South Carolina
10. Memphis, Tennessee



