2026 · WHAT ISSUES SHOULD I CONSIDER WHEN MOVING OUT OF STATE?

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CASH FLOW ISSUES	YES	NO
Do you need to examine how your move will affect your regular budget/recurring expenses?	☐	☐
Do you need to fund any significant costs in the near term? If so, consider what resources to tap when covering any short-term shortfall (e.g., cash, borrowed funds, etc.).	☐	☐
Do you need to review what state-specific benefits you might gain and/or lose on account of your move? If so, consider the following: ■ Review how your legal rights change under your new state's laws (e.g., property rights, creditor protection, family law, probate and intestacy, etc.). ■ If you are eligible for social benefits at the state level, review your new rights and take any steps necessary to enroll.	☐	☐
Do you have dependent children for whom you are (or will be) funding educational expenses? If so, consider how your change in residency may affect your funding plan and costs (such as 529 plan funding and tuition costs).	☐	☐

ESTABLISHING DOMICILE	YES	NO
Do you need to distinguish domicile and residency, as defined by your new and prior states? If so, consider the following: ■ You can have only one legal "domicile" (the permanent home where you intend to remain or return), and the definition varies by state. ■ Domicile determines what state's laws apply to you, including income and estate tax. ■ You are automatically a resident of the state where you claim domicile. ■ You can also trigger residency in your non-domiciliary state, potentially exposing you to dual taxation.	☐	☐
Does your new state allow you to file a declaration of domicile? (continue on next column)	☐	☐

ESTABLISHING DOMICILE (CONTINUED)	YES	NO
Are you a part-time resident of another state? If so, consider the following: ■ Understand how this can complicate the interpretation of your true legal domicile and resident status, and be mindful that your actions support your domicile claim. ■ Track the time spent in your claimed domicile and elsewhere, and review other factors considered by the states when asserting resident status.	☐	☐
Do you own real property in your former state (or another state)? If so, consider conveying such real property to a revocable living trust to avoid ancillary probate.	☐	☐
Do you need to update your records and status with appropriate agencies? If so, consider the following: ■ Notify the USPS, IRS, financial institutions, SSA, Medicare, VA, the Office of Federal Student Aid, etc., as applicable. ■ Update your driver's license, vehicle registration, passport, voter registration, etc.	☐	☐
Are your estate planning documents from your prior domicile? If so, consider updating your estate plan (Will, Trust Agreement(s), POAs, Living Will, etc.) to conform with your new state's laws. Although your documents may be honored in your new state it is a best practice to update them upon changing domicile.	☐	☐
Will you continue to have other ties to your former state (such as maintaining doctors)? If so, be mindful how your actions might be construed if your domicile or residency is ever challenged. You may need to proactively sever ties to your prior state if there is a risk that the state will aggressively assert domicile and seek to tax you.	☐	☐

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TAX ISSUES	YES	NO
Does your new state impose an estate and/or inheritance tax? If so, be mindful of any exemptions, exclusions, or credits that may apply, and consider strategies to mitigate or avoid estate or inheritance taxes (e.g., utilizing certain trusts, gifting assets to charity, implementing lifetime gifts using your annual gift exclusion, etc.).	☐	☐
Is your move tax-motivated (i.e., are you seeking to avoid your prior state's income and/or estate tax laws)? If so, make sure that your domicile and residency are clear and that you do not provide a basis for dual taxation.	☐	☐
Are you relocating because of your job? If so, consider the following: ■ Expenses reimbursed by your employer are no longer excludable from gross income for federal income tax purposes (except in limited cases for active duty service members). ■ Unreimbursed expenses that you cover on your own may no longer be deductible for federal income tax purposes (except in limited cases for active duty service members).	☐	☐
Did you sell your prior home, and was it your principal residence for two of the past five years? If so, you may be eligible to exclude from federal gross income $250,000 of gains ($500,000 if MFJ).	☐	☐
Do you need to review your state and federal withholdings and/or estimated payments?	☐	☐
Do you need to file state income tax returns in multiple states (e.g., resident, non-resident)?	☐	☐
Will you be subject to increased state and local taxes (SALT)? If so, make sure to factor in the increased $40,400 SALT deduction cap as part of your tax planning goals, but be mindful of the phaseout limits.	☐	☐
Are you subject to income taxes in your new state, and do you own municipal bonds issued in your former state? If so, consider the following: ■ Out-of-state municipal bonds will remain exempt from federal income taxes but will likely be subject to state and local income taxes. ■ Review your investment strategy, and seek in-state, tax-free alternatives with comparable ratings and yield.	☐	☐
Are you married, and will you and your spouse be residents of different states?	☐	☐

MISCELLANEOUS ISSUES	YES	NO
Is your prior state aggressive with residency audits and challenging changes of domicile (such as CA, CT, and NY)?	☐	☐
Do you need to update your insurance policies (e.g., homeowners, renter's, auto, umbrella, etc.)?	☐	☐
Do you have Medicare Advantage, a Medicare Supplement, or Medicare Part D? If so, consider the following: ■ Check whether your plan covers you in your new service area, what new options are available, and what action is needed to ensure that you are adequately covered. ■ Your move opens a Special Enrollment Period for Advantage and Part D, during which you can make changes.	☐	☐
Will your healthcare coverage or needs change? If so, consider the following: ■ Review and update your health insurance network to include providers in your new area. ■ Moving may be a qualifying life event that allows you to change health insurance plans. ■ If you anticipate having a coverage gap (e.g., when changing jobs), consider enrolling in the Health Insurance Marketplace. Electing COBRA may also be an option, but be mindful of the potential increase in cost.	☐	☐
Do you have an irrevocable trust? If so, review what state laws apply to your trust and whether moving the trust is possible and beneficial.	☐	☐
Do you work remotely? If so, notify your employer of your move so they can update your state tax withholding.	☐	☐
Are there unique state laws of which you need to be aware (e.g., community property, homestead exemption, etc.)?	☐	☐

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