

# Things to Consider When Moving Out of the Area

*A Departure Checklist for Los Angeles Homeowners · Elite Collective Realty*

Relocating — whether across the country or across the world — is rarely just a real estate transaction. The decisions made in the months before you list your Los Angeles home shape the next decade of family life, financial position, and lifestyle. Sellers who plan ahead exit on their terms and arrive in their next market with options. This checklist is the framework Patricia uses with high-net-worth Los Angeles homeowners. Print it, work through it section by section, and bring questions to your strategy call.

## 1. Financial Readiness Before You List the LA Home

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- Pull a current credit report (all three bureaus) and freeze any inactive lines you do not intend to use during the move.
- Calculate net proceeds from the sale of your LA home: commission, transfer tax, mortgage payoff, prorated property tax, capital gains, escrow and title fees.
- Discuss capital-gains exposure with your CPA — the §121 primary-residence exclusion (\$250K single / \$500K married filing jointly) and any depreciation recapture if you have rented part of the home.
- If the property is investment, model a §1031 exchange. Identify replacement property within 45 days; close within 180.
- Confirm portability of any HELOC, second mortgage, or co-signed obligation.
- Build a reserve for double-housing months: rent + mortgage overlap is the most common surprise for relocating sellers.
- If buying in destination, secure pre-approval with a lender licensed in that state.

*Note: Trust funds and earnest money go directly to escrow — never to your agent.*

## 2. Tax & Legal — The California Exit

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- Establish destination domicile: voter registration, vehicle registration, driver's license, mail-forwarding, primary bank in your new state.
- Plan California residency severance: the Franchise Tax Board is aggressive on residency audits if you maintain meaningful in-state ties (homes, businesses, family).
- Review California exit-tax considerations: pension trust assets, deferred compensation, equity awards, and certain business interests can have multi-year tail exposure after you leave.
- Update estate plan, trust, and beneficiary designations under your destination state's law.
- Re-execute powers of attorney and advance directives under destination state law.
- Confirm umbrella, auto, and health insurance carriers in your destination state; rate quotes can shift materially.

- If you own an LLC, S-Corp, or trust holding California real estate, consult counsel on franchise-tax exposure after the move.

*Note: This checklist is not legal or tax advice. Your CPA and attorney should review every item that applies to you.*

### 3. Real Estate Strategy — Sell First or Buy First?

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- Decide: sell-first (lower risk; may require a rental bridge), buy-first (less stressful; requires bridge financing or contingent offer), or simultaneous (tightest coordination).
- If buying first: secure bridge financing, recast options, or contingent-offer terms in writing — before listing your LA home.
- If selling first: pre-line up short-term housing in your destination market (30/60/90-day furnished rental) so you do not negotiate from urgency.
- Plan two-trip due diligence at destination: first trip for neighborhoods and lifestyle, second trip for property tours and offers. A third trip for inspections is common.
- Build a written wish list for the destination property: must-haves, nice-to-haves, deal-breakers. Share with the destination agent before the first tour.
- Decide on virtual showings and offer authority for the destination side: who signs? Who tours? Who has decision power?
- Engage an inspector who specializes in destination-market construction; foundation, drainage, and seismic considerations vary by region.

### 4. Family & Lifestyle Logistics in the New Market

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- Schools in destination: list public, charter, magnet, and private options for each shortlisted neighborhood. Application deadlines often start as early as November.
- Healthcare: confirm in-network providers for your insurance plan; secure new pediatrician, GP, and specialists before the move.
- Pet relocation: licensed transport, vaccinations, microchip update, ordinance check (some destination HOAs cap pet count or breed).
- Vehicle registration in destination state: title transfer, emissions or safety inspection if required, license-plate replacement.
- Utilities setup in destination: electricity, gas, water, internet — some luxury markets have multi-week wait times.
- Mail forwarding via USPS for at least 12 months; update DMV, IRS, banks, brokerages, and credit cards directly.

### 5. California Disclosure Prep for the Departing Seller

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- Natural Hazard Disclosure (NHD): California requires this on every transaction — flood, liquefaction, methane, Alquist-Priolo, wildfire and brush zones. Order it pre-listing so surprises do not derail escrow.

- Earthquake retrofit history: gather documentation of cripple-wall bracing, foundation bolting, and any soft-story work; buyers and their inspectors will ask.
- Mello-Roos special tax disclosure: pull the current and prior-year tax bills with all supplemental assessments.
- HOA package: order CC&Rs, current financials, reserve study, and the last 12 months of meeting minutes early. Title can stall here.
- Coastal Commission documentation (if applicable): confirm permit history for any remodels west of PCH or in the Coastal Zone.
- Permit history: pull recently-completed and any open permits; unpermitted work is the #1 reason luxury escrows fall through.
- Prop 13 considerations: if the property has been in the family long-term, consult counsel on transfer-tax and reassessment timing for inheritance plans.
- ADU/JADU disclosure: if you have added an accessory unit, confirm permit-status and rental history disclosure obligations.

## 6. Buying Your Next Home in the Destination Market

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- Patricia's vetted destination agent referral: senior representation in 30+ U.S. metropolitan markets and select international markets, at no additional cost to you.
- Confirm pre-approval with a lender licensed in the destination state — out-of-state lenders often delay closing.
- Coordinate timing of the LA close with your destination acquisition; bridge financing may help if the windows do not align.
- Engage a destination-market inspector with luxury experience; foundations, drainage, climate, and seismic considerations vary widely.
- Plan an in-person trip for inspections and signing on the destination side — sight-unseen acquisition is possible but not the default.
- Pre-arrange short-term housing in destination if there will be a gap between LA close and destination move-in.

## 7. Final 30 Days — The Move Itself

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- Confirm wire instructions in person or via recorded phone call — never trust wiring instructions sent by email alone.
- Final walk-through of your destination property within 5 days of close, ideally 24 hours before, if buying.
- Review settlement statement (closing disclosure) line-by-line at least 3 days before signing.
- Plan high-value/irreplaceable item transport separately — jewelry, art, family records, hard drives travel with you, not the truck.
- Photograph everything before the movers wrap; document condition.

- Keep a 2-week essentials box: prescriptions, chargers, important documents, change of clothes.
- Schedule the first 30 days at destination: utility setup, school enrollment, DMV appointment, specialist visits.

## Ready to Begin Your Departure Strategy?

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Patricia's relocation program is built on this checklist — and goes much deeper. Every move is different; the best results come from beginning the conversation early. There is no fee for the strategy session, and no obligation to list.

### Schedule your private strategy call:

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[www.elitecollectiverealty.com/relocation](http://www.elitecollectiverealty.com/relocation)

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