THE BORDER IS CLOSE.
THE REAL ESTATE RULES AREN'T.

Moving from Massachusetts to New Hampshire

A practical guide to selling here, buying there and keeping the two transactions working together.

ONE MOVE. TWO STATES. ONE COORDINATED PLAN.

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START HERE

This is not two separate real estate deals

When the money for your New Hampshire purchase is coming from the sale of your Massachusetts home, the two transactions are connected. Dates, deposits, financing, inspections, movers, attorneys, title work and the transfer of sale proceeds all have to line up.

This is a real specialty. I have coordinated this move many times, and I know which questions need to be answered before a client is committed on either side of the border. That experience matters because the time to learn that the two states work differently is before you are under contract - not during a closing-week emergency.

The first question is not simply, 'Which house do I like?' It is: How do we structure the move so I am protected on both sides?

Three common ways to structure the move

1	Sell first Strongest financial certainty. You know your sale proceeds, but you may need temporary housing, storage or a short rent-back.
2	Buy first More control over where you land, but you must qualify while still owning the Massachusetts home and carry the timing risk.
3	Coordinate both closings Convenient when it works, but every deadline matters. The offer, financing, title work and release of sale proceeds must be planned together.

JUDY'S RULE OF THUMB

Make the plan before the Massachusetts home is listed or the New Hampshire offer is written. Once deadlines start running, choices get smaller.

APPLES AND ORANGES

What changes when you cross the border

The towns may be close, but the paperwork, customary practices and closing costs are not identical. The exact process also changes by property, lender and contract, so your team should verify the details for your particular move.

TOPIC	MASSACHUSETTS	NEW HAMPSHIRE
Contract	A short offer is commonly followed by a more detailed Purchase and Sale Agreement prepared or reviewed by attorneys.	The initial Purchase and Sales Agreement often becomes the main contract, so the language and deadlines need care from the start.
Closing team	Attorneys are a regular part of conveyancing and closing practice.	A title or settlement company commonly coordinates closing; an attorney may also be involved depending on the transaction and the parties' needs.
Inspections	Inspection rights, timing and negotiation depend on the written offer and current Massachusetts requirements.	Inspection scope and deadlines are controlled by the written agreement. Missing a date can change your rights.
Seller information	Massachusetts has specific disclosure duties and certain property-specific certificates or reports.	New Hampshire uses its own seller disclosure practices and property-specific due diligence. Do not assume the forms or obligations match Massachusetts.
Septic	Title 5 can require inspection of a septic system in connection with a transfer, subject to the regulation's timing and exceptions.	Review system approvals, capacity, maintenance history, location and any testing or inspection rights written into the agreement.
Transfer charges	A deed excise is generally a seller-side closing charge.	New Hampshire has a real estate transfer tax commonly allocated between buyer and seller, subject to the transaction and current law.

A Massachusetts seller should also plan early for any required smoke and carbon monoxide compliance inspection and certificate.

MONEY AT CLOSING

Why the New Hampshire number may look higher

A buyer can look at a New Hampshire cash-to-close figure and think, 'Why am I paying so much more?' Part of the answer may be the property-tax schedule and the amount the lender needs to establish the new escrow account.

TAX PRORATION	ESCROW RESERVE
This settles property taxes between buyer and seller as of the closing date. It credits or charges each party for the portion of the tax period each owns the property.	This is money the lender holds to pay future tax and insurance bills. It belongs to the borrower and is not an additional tax or fee paid to the state.

The honest explanation

In practice, a New Hampshire closing may require a larger upfront tax reserve than a buyer remembers from Massachusetts - sometimes roughly six months rather than a few months. But that is not a fixed statewide rule. The amount depends on the town's tax-billing cycle, the closing date, the next bill due and the lender's escrow calculation.

The right comparison is not one line on the settlement statement. Ask the lender to separate:

- ✓ lender and loan charges
- ✓ title and settlement charges
- ✓ transfer tax and recording charges
- ✓ tax prorations between buyer and seller
- ✓ prepaid interest and insurance
- ✓ the escrow reserve being set aside for future bills

EMD VS. LOAN DOWN PAYMENT

Earnest money is paid as required by the offer or purchase contract. If the sale closes, it is credited toward the buyer's total cash due at closing. The loan down payment is the portion of the price the buyer pays rather than finances. They are related, but they are not the same thing.

THE COORDINATION PLAN

Ten decisions to settle early

1 Your sale proceeds How much cash should be available after the Massachusetts mortgage, commissions, excise, attorney and other sale costs are paid?	2 Your buying power Can you qualify before the Massachusetts sale closes, or must the sale happen first?
3 Offer protection Does the New Hampshire offer depend on selling the Massachusetts property, and how will that affect competitiveness?	4 Closing order If both closings occur on the same day, which one happens first and how will cleared funds reach the second closing?
5 Deposits Where will deposits come from before sale proceeds are available?	6 Possession When do keys change hands? Is a rent-back, temporary stay or storage plan needed?
7 Inspection deadlines Who schedules each inspection and how quickly must decisions be made?	8 Property-specific items Septic, private well, flood zone, condo documents, permits, solar, waterfront or shared-road issues may require extra time.
9 Moving logistics Do movers, pets, medications, utilities and travel still work if a closing moves by a day?	10 Backup plan What happens if financing, title work, appraisal or a required certificate delays either side?

A calm move is usually the result of decisions made early - not luck at the closing table.

BEFORE YOU WRITE AN OFFER

The Massachusetts-to-New Hampshire checklist

Financing and cash

- ✓ Ask the lender to qualify you using the actual two-state plan.
- ✓ Request a preliminary cash-to-close estimate that separates fees, prepaid items, prorations and escrow reserves.
- ✓ Confirm how the Massachusetts sale proceeds will be delivered and when they will be available.

Massachusetts sale

- ✓ Estimate the net proceeds, not just the likely sale price.
- ✓ Plan for smoke/CO compliance and any Title 5 requirement that applies.
- ✓ Choose listing, offer, Purchase and Sale and closing dates with the New Hampshire plan in mind.

New Hampshire purchase

- ✓ Read every contingency and deadline before signing the offer.
- ✓ Review taxes, assessment history and the town's billing schedule.
- ✓ Investigate septic, well, water quality, radon, flood, permits, roads and property-specific concerns as appropriate.

The handoff

- ✓ Confirm possession, movers, utilities, insurance and key transfer.
- ✓ Keep a one- or two-day backup plan if either closing is delayed.
- ✓ Do not wire money from instructions received only by email; independently verify wiring instructions with the closing office.

ONE MORE TAX POINT

New Hampshire does not impose a broad individual tax on wages, but moving there does not automatically erase Massachusetts tax obligations. Massachusetts-source income and each household's facts should be reviewed with a qualified tax professional.

A SIMPLE ROAD MAP

From first conversation to New Hampshire keys

	Build the plan Review the Massachusetts home, likely net proceeds, buying power, preferred towns and ideal sequence.
	Prepare both sides Ready the Massachusetts property for market while the lender prepares a two-state financing and cash plan.
	Search with the numbers Evaluate New Hampshire homes using the true monthly cost, tax history, property systems and expected cash to close.
	Write the right offer Use dates and contingencies that reflect the Massachusetts sale, financing, inspection needs and desired possession.
	Run both transactions Track every deadline, appraisal, certificate, inspection, title item and communication in one coordinated schedule.
	Confirm the final figures Review both settlement statements and trace the Massachusetts proceeds into the New Hampshire purchase.
	Close and move Verify funds, keys, possession, utilities and the backup plan before the truck is loaded.

The goal is not simply to sell one house and buy another. It is to make one move with fewer surprises, clearer numbers and a plan that protects the people making it.

READY TO MAKE THE MOVE?

Let's plan both sides before the paperwork starts

I am licensed in Massachusetts and New Hampshire, and I have coordinated this exact move many times. That means we can build one strategy for selling your Massachusetts home, purchasing in New Hampshire and coordinating the timing, money and people involved from start to finish.

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No pressure. No forms. Just answers.

Important note

This guide is for general educational purposes and reflects common practices as of September 2026. Every property, contract, lender and closing is different. It is not legal, tax, lending, inspection or engineering advice. Judy coordinates the real estate plan and helps clients identify the questions to bring to their attorney, lender, tax professional, inspector and other specialists.

Selected official resources

Massachusetts smoke/CO compliance: mass.gov - Preparing your home for a smoke and CO alarm inspection
Massachusetts Title 5: mass.gov - Title 5 of the State Environmental Code
Massachusetts conveyancing: mass.gov - Massachusetts law about real estate conveyances
New Hampshire transfer tax: NH Department of Revenue Administration - Real Estate Transfer Tax
New Hampshire title insurance: NH Insurance Department - Title Insurance
Escrow accounts: Consumer Financial Protection Bureau - What is an escrow account?