



FREE RESOURCE

The Phoenix Relocation Checklist

What I tell every client moving here

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A NOTE FROM CHERYL

Welcome, and Thank You for Downloading

I have spent more than 20 years helping people move to the Greater Phoenix area, and I get the same questions over and over. This checklist is the practical answer to most of them. It is the same step-by-step I send to every client who is moving here from out of state.

A relocation is one of the most stressful life events you can take on, and most of the stress comes from small logistical details that pile up at the wrong moment. Driver's license deadlines you did not know about. Utility companies you cannot find online. The Phoenix-specific things, like why your first August electric bill triples and what to do during a dust storm, that nobody warned you about.

This checklist is built to handle all of that. Use it as a roadmap from the day you decide to move through your first ninety days settled here. Check things off as you go. Skip what does not apply. The goal is to get you through the move with your sanity intact and to help you arrive in Phoenix already feeling like a local.

If you have questions along the way or want to talk through your specific situation, my number is at the back. There is no obligation, no pressure, and no commission expectations.

How to Use This Checklist

The checklist is organized into seven phases, from 90 days before your move through your first 90 days in Phoenix. Each phase has action items with checkboxes, plus callout boxes with Phoenix-specific local knowledge. You can read it straight through, or jump to whichever phase matches where you are right now. Print it, save it to your desktop, or keep it on your phone. It is designed to be used.

Looking forward to helping however I can,

Cheryl Benjamin

PHASE 1

90+ Days Before Your Move

The financial and logistical foundation. The earlier you start these, the smoother everything else gets.

Financial Preparation

☐ Get pre-approved with an Arizona-licensed lender.

If you are buying, your existing lender from out of state may not be able to close in Arizona. Get pre-approved with a lender who handles AZ transactions, ideally one familiar with the new construction process if you are looking at builder homes.

☐ Pull your credit reports and review for errors.

Free reports at annualcreditreport.com. Disputes take 30 to 60 days to resolve, so do this now if there are any problems.

☐ Calculate your full housing budget.

Mortgage, property tax, HOA fees if applicable, summer cooling costs, and homeowner's insurance. The summer electric bill catches most relocation buyers off guard.

☐ Talk to your tax professional.

Arizona has a low flat state income tax (currently 2.5%) and does not tax Social Security. The savings can be significant depending on where you are coming from.

Sell, Rent, or Hold Your Current Home

☐ Decide your timeline strategy.

Sell first then buy in Phoenix? Buy in Phoenix first then sell? Rent for a transition period? Each has trade-offs in cost, stress, and risk. Talk through with your local agent and your Phoenix agent before committing.

☐ If selling, list your current home with a local agent.

A 90+ day runway gives you flexibility on price and lets you avoid panic-pricing if the market is slow.

Begin Researching Phoenix

☐ Read the Phoenix Relocation Guide.

If you have not already, the full guide at lovingphoenix.com walks through neighborhoods, weather, schools, and lifestyle in detail.

☐ **Visit Phoenix in summer if you have not yet.**

A July or August visit will tell you more about whether you can adapt to Phoenix than ten winter visits will.

☐ **Connect with a Phoenix-area agent.**

A local agent can answer neighborhood questions, send you listings that match your needs, and start narrowing your search before you arrive.

LOCAL KNOWLEDGE

The Two-Trip Strategy

Most relocation buyers benefit from at least two scouting trips before committing. The first is exploratory, focused on understanding the metro and identifying the regions that fit your lifestyle. The second is more focused, narrowing to specific neighborhoods and viewing actual homes. If you can swing it, schedule the trips in different seasons (one summer, one not).

PHASE 2

60 Days Before Your Move

Narrowing the search, lining up the people, sorting the logistics.

Real Estate Decisions

☐ **Narrow to 2-3 target neighborhoods.**

Use the find-your-fit framework in the relocation guide. Consider commute (if applicable), schools (if applicable), price point, lifestyle, and lot type.

☐ **Decide new construction vs. resale.**

New construction has a different timeline, different contracts, and different inspection considerations than resale. Worth thinking through with your agent before you start touring.

☐ **Schedule your home-shopping trip.**

Plan 3-4 days minimum if you are serious about finding a home this trip. Your agent should pre-book showings based on your criteria.

Schools, If You Have Kids

☐ **Verify school assignments for any home you are seriously considering.**

School quality varies more by school than by district. The home one street over may attend a very different school. Confirm before you make an offer.

☐ **Apply to charter schools you are interested in.**

Arizona's top charters fill up. Many use lottery enrollment with deadlines well before the school year starts.

☐ **Request transcripts and immunization records from current schools.**

Arizona has specific immunization requirements. Better to know now if your child needs catch-up vaccines than to discover it during enrollment.

Movers and Logistics

☐ **Get 3 quotes from interstate moving companies.**

Verify USDOT numbers. Ask about climate control for sensitive items (Phoenix summer heat in moving trucks is brutal).

☐ **Inventory items to sell, donate, or leave behind.**

Phoenix homes often have less indoor storage than Northeast or Midwest homes (no basements, smaller attics). The garage gets hot in summer. Plan accordingly.

☐ **Begin the snow gear purge.**

Keep one good winter coat for trips to Flagstaff, Sedona, or back home. Heavy parkas, snow boots, and shovels can usually go.

PHASE 3

30 Days Before Your Move

Final logistics, packing strategy, and the small details that make move week survivable.

Packing Strategy

☐ Pack a "first week" box separately.

Sheets, pillows, towels, basic kitchen supplies, phone chargers, important documents, prescriptions, a change of clothes per family member.

☐ Schedule final mover walkthrough.

Confirm pickup date, delivery window, payment method, and insurance coverage in writing.

☐ Plan for heat-sensitive items.

Candles, vinyl records, electronics, certain medications, art, and wood furniture do not survive Phoenix summer heat in a moving truck. Plan to transport these in your own car with climate control or schedule a non-summer move.

Address Changes

☐ File USPS change of address.

Set the start date for the day after you arrive in Phoenix. Forwarding lasts 12 months.

☐ Update banks, credit cards, and investment accounts.

Some require advance notice for security verification on the new address.

☐ Update employer and IRS records.

Especially important if you are changing tax states. Your accountant can advise on partial-year filing.

Insurance Review

☐ Get Arizona auto insurance quotes.

Rates often change significantly with a state change. Compare before assuming your existing carrier is your best bet.

☐ **Line up homeowner's insurance for your new property.**

Phoenix homeowner's insurance has gotten more complicated in recent years. Roof age, AC unit age, and pool fencing all affect premiums. Get quotes 30+ days before close.

☐ **Update health insurance.**

Confirm in-network providers in Arizona for any specialists you see regularly. Banner Health, HonorHealth, and Mayo are the major systems.

MONEY-SAVING TIP

If you are renting in Phoenix initially, get renter's insurance lined up before move day. Many Phoenix landlords require it as part of the lease. Cheap policies cover personal property and liability for under \$20 a month.

PHASE 4

Move Week

Tactical, day-by-day. The week is intense. Trust the checklist.

3-5 Days Before Departure

- ☐ **Confirm utility shutoff dates at your old home.**
- ☐ **Confirm utility setup dates at your new Phoenix home.**
Electricity, gas, water, internet. You want these on by the day you arrive, not the day after.
- ☐ **Pull cash, IDs, and medications into a separate "do not pack" bin.**

Day Before Departure

- ☐ **Final walk-through of your old home.**
Check every cabinet, closet, attic, garage, and basement. Move day reveals more lost items than you expect.
- ☐ **Confirm hotel reservations along your route if you are driving.**
- ☐ **Charge all electronics overnight.**

Move Day

- ☐ **Be present for the load-out.**
Sign the inventory carefully. Note any damage in writing on the bill of lading.
- ☐ **Take photos of utility meters.**
Final reading on your way out, opening reading at the new home.
- ☐ **Drop off keys with your buyer or landlord.**

Arrival Day in Phoenix

- ☐ **Verify utilities are functional.**

Lights on, AC on, water running, gas hot water heater working. Note any issues before unpacking.

☐ **Walk the property.**

Note any move-in damage that was not there during your inspection. Photograph and report immediately.

☐ **Unpack the "first week" box.**

Tonight you need a bed, pillows, sheets, and a bathroom. Everything else can wait.

PHASE 5

Your First 30 Days in Phoenix

Some of these are legal deadlines, not suggestions. Knock them out in the first two weeks if you can.

Legal Deadlines (Within 30 Days of AZ Residency)

☐ **Get an Arizona driver's license.**

AZ MVD (azdot.gov/mvd). Bring proof of identity, proof of Arizona residency (utility bill works), and your existing license. Schedule online to skip the walk-in line.

☐ **Register your vehicles in Arizona.**

Same 30-day window. Bring your title, registration, proof of insurance, and emissions test (required in Maricopa County for most vehicles).

☐ **Update voter registration.**

Through the AZ Secretary of State or your county recorder. Required to vote in Arizona.

Utility & Service Setup

☐ **Confirm electricity provider and account.**

APS (aps.com) or SRP (srpnet.com) depending on your address. Some neighborhoods have a choice; most do not.

☐ **Set up Southwest Gas.**

If your home has gas appliances. Most newer Phoenix homes are all-electric.

☐ **Set up city water/sewer.**

Through your city's utility department, not a private company.

☐ **Confirm trash and recycling pickup.**

Most cities handle this directly. Pickup day varies by neighborhood.

☐ **Set up internet.**

Cox and CenturyLink/Quantum Fiber are the main providers in most of the metro.

HOA and Community Setup

☐ **Contact your HOA management company.**

Get on their email list, set up the resident portal, request gate codes if applicable, review the CC&Rs and design guidelines.

☐ **Submit any required architectural review applications.**

Even small changes (paint color, landscaping, satellite dish) often require pre-approval. Doing this work without approval risks fines.

HVAC, Pool, and Home Systems

☐ **Test your AC system thoroughly.**

If you moved in winter or spring, you have not stress-tested it yet. Run it hard for several hours and check that it cools every room.

☐ **Replace HVAC air filters.**

Phoenix dust is real. Most systems need filter changes every 30-60 days, not the 90 days you may be used to.

☐ **Get on a pool service if you have one.**

Most homes with pools have a pool tech come weekly. The summer chemistry needs attention you cannot skip.

Local Knowledge: Why Your First Bill Will Shock You

If you moved into a Phoenix home and just got your first APS or SRP electric bill in summer, do not panic. A typical Phoenix home runs \$300 to \$500 a month for cooling in July and August. Larger homes can hit \$700 or more. This is normal. The good news is that your winter electric bills will drop to under \$100, often well under, balancing the year. Energy-efficient construction, a newer AC system, and adjusting your thermostat upward by 2-3 degrees during the day make a real difference.

PHASE 6

Your First 90 Days in Phoenix

Settling in. The first 30 days are about logistics. The next 60 are about feeling at home.

Healthcare

☐ Establish a primary care physician.

Wait lists for new-patient appointments are real. Schedule even if you do not need care yet, so you have an established relationship for when you do.

☐ Transfer prescriptions.

CVS, Walgreens, Walmart, Costco, Fry's, and Safeway all have pharmacies. Choose the most convenient and have your old pharmacy transfer your records.

☐ Identify your nearest urgent care and ER.

Banner, HonorHealth, and Dignity all run urgent care networks. Save addresses in your phone before you need them.

Property and Tax

☐ Verify your Maricopa County Assessor record.

mcassessor.maricopa.gov. Confirm the property characteristics on file are accurate. Errors can affect your assessment.

☐ Set up your property tax payment method.

Many Phoenix mortgages escrow taxes. If yours does not, taxes are due in two installments per year.

Phoenix-Specific Preparations

☐ Build a monsoon kit.

Flashlights, spare batteries, a battery-powered weather radio, candles, matches, bottled water for 3 days, a first-aid kit. Storms can knock out power for hours.

☐ Learn the monsoon driving rules.

If a dust storm hits while you are driving, pull off the road, turn off your lights and engine, take your foot off the brake, and stay buckled. "Pull aside, stay alive."

☐ **Stock summer car essentials.**

A windshield sunshade is non-optional. Park in shade when you can. Keep water in the car. Never leave heat-sensitive items (medications, electronics, vinyl records, candles, plants, pets, kids) in a parked car.

Building Local Rhythm

☐ **Find your trail.**

South Mountain, Camelback, Piestewa, the White Tanks, North Mountain. Most Phoenixians have a regular hike. October through April hikes happen at any time. Summer hikes happen at sunrise.

☐ **Find your favorite Mexican restaurant.**

Critical to Phoenix life. The first one you love sets the standard.

☐ **Visit the Desert Botanical Garden.**

It is a great way to learn the names of the plants in your own yard. Spring wildflowers and Las Noches de las Luminarias in December are highlights.

☐ **Plan a Sedona day trip.**

Two hours north. Different ecosystem, different temperature, different feel. A reset for your first summer.

Local Knowledge Only Locals Know

A handful of small things that make life noticeably easier once you know them.

Arizona Doesn't Observe Daylight Saving Time

Phoenix stays on Mountain Standard Time year-round. From November through March we share time with Mountain Time states. From March through November we share time with Pacific Time states (California). This affects flight bookings, video meetings, and remembering what time to call family. Set a calendar reminder for the spring and fall transitions.

The 8-Month vs 4-Month Mindset

Phoenix has eight months of beautiful weather and four months of summer. Locals plan their lives around this. Outdoor projects, remodels, big trips, and tough workouts happen October through May. Summer is for indoor-leaning life, early-morning everything, vacations to cooler places, and pool time. Once you adopt this rhythm, summer becomes much more manageable.

West-Facing Windows Cost More to Cool

Sun direction matters. West-facing windows take the late-afternoon heat and significantly increase cooling costs. North-facing exposure is the most efficient. When comparing homes, ask about exposure. A well-shaded west-facing house with newer windows can cool fine; an unshaded one cannot.

HOA Architectural Approval Is Real

If you live in an HOA community, almost any exterior change requires pre-approval. New paint color, landscape changes, satellite dishes, fences, even some plants. The approval process takes weeks. Plan ahead. Doing the work first and asking forgiveness later usually means a fine and a forced reversal.

Wildlife You Will Meet

Scorpions, javelinas, coyotes, snakes, and the occasional bobcat are part of Phoenix life, especially in newer outlying neighborhoods bordering open desert. None of them want anything to do with you if you stay aware. Shake out shoes you have left on a covered patio. Do not feed wildlife. Keep pet food inside. Walk your small dog on a short leash at dawn and dusk.

The Sonoran Desert Is Beautiful, Lean Into It

The first instinct of many newcomers is to rip out the desert landscaping and put in a lawn or tropical plants. Resist it. The Sonoran Desert is one of the most biodiverse deserts on earth, your water bill will thank you, and your HOA will not send violation letters. Saguaro cactus, palo verde trees, and seasonal wildflowers will grow on you.

You Made It.

If you have worked through this checklist, you have done more preparation than 90% of relocation buyers. The next few months will still have surprises, but you have set yourself up to handle them.

If you have not worked through it yet, that is fine too. This is meant to be referenced, not memorized. Pull it back up whenever you need it.

And whether your move is in 90 days, 30 days, or has already happened, I would love to hear how it is going. If you have questions, want to talk through your specific situation, or just want a friendly local to point you toward a great taco place, my information is below.

REACH OUT ANYTIME



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What's Next?

- Read the full [Phoenix Relocation Guide](#) if you have not already.
- Browse [55+ active adult communities](#) if that is your focus.
- Get a free [home value estimate](#) on your current home.
- Or just [reach out](#) with questions. No pressure, no obligation.

THE LOVING PHOENIX TEAM

Meet the Team Behind the Checklist

Cheryl leads a team of experienced agents who specialize in the West Valley and serve buyers and sellers across the Greater Phoenix metro. When you reach out, you are tapping into a bench of advisors with deep experience in relocation, move-up families, downsizers, multigenerational homes, horse property, and 55+ active adult communities.



The Loving Phoenix Team at Real Broker is committed to fair housing. We welcome all buyers, regardless of race, color, religion, sex, national origin, familial status, disability, sexual orientation, gender identity, or source of income. Equal Housing Opportunity.