25 Questions Before You Move

Practical answers for a better informed relocation decision

A successful relocation must work for your finances, household and everyday life. Use these answers to test the move before committing to a home, lease or job. Replace assumptions with evidence and give unresolved questions an owner and a deadline.

Clarify the decision and its cost

Q1. Why are we really considering this move—and what are we hoping will be better afterward?

A. Start by naming the problem you want the move to solve. More space, a better job, lower costs and being near family are different objectives; a new address may solve some and leave others untouched. Each adult should independently write three desired improvements and three nonnegotiables, then compare notes. Define what success would look like after a year in observable terms. You need a shared reason to move before you need a property shortlist.

Q2. If we don't move, what are we giving up?

A. Staying has consequences too. Identify the opportunities you could lose, the costs you would continue paying and any needs your current home cannot meet. Then compare moving with realistic alternatives: changing jobs locally, modifying your home, downsizing nearby or delaying. Include relationships, stability and services you would retain by staying. The right comparison is between workable options, not an idealized destination and the most frustrating version of your current life.

Q3. What could make us regret this move six months or two years from now?

A. Regret often begins with an assumption that goes untested. Ask what could disappoint you after the novelty fades: financial pressure, an exhausting commute, isolation, a partner's stalled career or insufficient support. List the five most consequential possibilities. For each, identify the evidence you need, a preventive action and a fallback. You cannot eliminate uncertainty, but you can avoid making a permanent commitment around an unanswered question.

Q4. Can we actually afford the lifestyle we want in the new location—not just the house?

A. You can afford the move comfortably only if the destination budget supports the life you intend to live after all recurring costs and savings. Build that budget using dependable take-home income, housing, transportation, childcare, healthcare, debt, travel and ordinary spending. Separately fund the transition and a reserve. Run a conservative version with higher expenses and lower income. If the plan works only when everything goes right, change the housing choice, timing or destination before committing.

Q5. What will our monthly housing costs really be after mortgage or rent, taxes, insurance, utilities, maintenance, and HOA fees?

A. Use a property-specific monthly budget, not the advertised payment. Include principal and interest or rent, property taxes, appropriate insurance, utilities, maintenance and any HOA or condominium charges. Check for mortgage insurance, parking and special assessments where applicable. Get current insurance quotes and verify how the tax assessor treats a purchase; the seller's bill may not reflect yours. Convert annual expenses to monthly amounts and avoid counting taxes or insurance twice when they are already in escrow. [1]

Protect income and financial flexibility

Q6. How much house can we comfortably afford without becoming house-poor?

A. Set your comfortable housing budget before asking what a lender will approve. Subtract essential spending, debt payments, ongoing savings and a realistic cushion from reliable take-home pay; the remainder sets a household-specific housing ceiling. Keep moving and closing cash separate from your emergency reserve. Test that ceiling against a job interruption and major repair. A lender evaluates loan eligibility; you must decide whether the payment leaves room for the rest of your life. [1]

Q7. Will our income go as far in the new location as it does where we live now?

A. Compare purchasing power rather than salary alone. Estimate destination take-home income, then rebuild your recurring budget using local housing, transportation, insurance, childcare and other costs. Regional cost-of-living measures are useful context, but they cannot price your exact household. A raise can disappear into housing and commuting; a lower salary may still support a better budget. Verify major numbers with actual quotes, and obtain tax advice when work and residence cross state lines.

Q8. What happens financially if one of our incomes disappears or is lower than expected?

A. Treat the income loss as a scenario to fund, not an unlikely event to ignore. Rebuild the destination budget using one dependable income, reduce discretionary spending realistically and calculate the monthly shortfall. Divide available emergency cash by that shortfall to estimate your runway, allowing for irregular bills and replacement health coverage. Decide in advance when you would cut costs, seek other work or delay the move. Keep that reserve available after closing and moving.

Q9. Are we assuming that a spouse or partner will quickly find work after the move?

A. Do not treat hoped-for employment as committed income. Until there is a credible offer and start date, run the move on the income already secured. Check the partner's actual job market, compensation, licensing requirements, childcare arrangements and ability to continue remote work from the new state. Agree on a job-search timeline and a household decision point if work takes longer than expected. The budget should survive the search period without exhausting the family's cushion.

Q10. How secure is the job or opportunity that is causing us to move?

A. Examine the specific opportunity, not just the employer's reputation. Review the written offer, compensation structure, start date, work location, relocation assistance and any repayment conditions. Understand probationary terms and whether bonuses, commissions or equity are dependable enough to budget against. Check how many alternative employers could use your skills locally. A move tied to one uncertain role deserves more cash flexibility and fewer difficult-to-reverse commitments than a move supported by several employment options.

Test everyday life at the destination

Q11. What happens if the new job doesn't work out?

A. Build the exit plan before accepting the move. Estimate how long you could cover essential expenses, which alternative jobs are realistic and whether returning would be feasible. Review relocation repayment clauses and benefits transitions with the appropriate professionals. Consider renting initially when the role or destination is unfamiliar. Losing the job should trigger a prepared sequence of actions, rather than forcing an urgent home sale or another expensive move without resources.

Q12. What will our actual daily commute look like—not just the mileage on a map?

A. Evaluate door-to-door time on an ordinary workday in both directions, including parking, transfers, school stops and variable schedules. Test the route at the hours you expect to travel and calculate the weekly time and cost. For two workplaces, assess each commute separately. NRM's commute-area tool can help identify towns using estimated driving times, but those estimates do not include live traffic. Use the screen to narrow your search, then verify actual conditions before selecting a home.

Q13. Will we like living in this community once the excitement of the move wears off?

A. You cannot guarantee belonging before you arrive, but you can test the ingredients of a satisfying daily life. Spend time in the specific areas you could afford, including weekdays, evenings and an ordinary weekend. Try grocery shopping, errands, recreation and routes to places you would use regularly. Identify how you would meet people and maintain existing relationships. Evaluate your own routines and preferences rather than relying on a city's reputation or someone else's enthusiasm.

Q14. What are we going to miss most about where we live now?

A. Expect to miss both people and conveniences. Name the relationships, routines, familiar places and informal help that make life easier today. Decide which you can maintain, replace or accept losing, and budget the time and travel required. If proximity to one person is the main reason for moving, discuss what happens if that person later relocates. A good decision acknowledges these losses openly instead of assuming excitement about the destination will cancel them out.

Q15. What services, activities, relationships, or conveniences do we take for granted today that may be harder to find there?

A. Map your current support system before comparing destinations. Include childcare, medical care, home services, accessibility, recreation, transportation and the neighbor or relative who helps at short notice. At the destination, verify actual availability, hours, waiting lists and prices, rather than simply finding a business online. Assign an owner and deadline to each important replacement. A service that exists across town may still be impractical if it is unavailable when you need it.

Plan for the whole household

Q16. Does the new location work for everyone in the household, or primarily for the person driving the move?

A. Give every affected household member a voice appropriate to their role and age. Discuss work, friendships, privacy, accessibility, daily travel and responsibilities separately before agreeing on shared priorities. Distinguish a preference from a requirement and identify who carries each trade-off. A move need not benefit everyone identically, but persistent objections should produce a concrete accommodation or a reconsidered plan. Do not let one person's career opportunity stand in for the whole household's readiness.

Q17. How will this move affect our children, schools, friendships, activities, and routines?

A. Plan the transition around each child's actual needs rather than a school's reputation alone. Confirm attendance boundaries, enrollment rules, transport, childcare and access to any required services directly with the relevant providers. Visit where possible and involve children in age-appropriate choices. Arrange ways to maintain important friendships and rebuild activities after arrival. Timing matters, but there is no universally ideal moving month; weigh school continuity alongside finances, housing availability and household support.

Q18. If we are responsible for parents or other family members, how will the move affect their care and our ability to help them?

A. Map both routine care and emergency response before committing. Identify who currently provides appointments, transport, paperwork, practical help and respite, then determine who would cover each task after the move. Discuss the plan with the family member and other caregivers, preserving their preferences and autonomy. Price paid alternatives and realistic return travel. A shorter distance to one relative may increase your distance from another responsibility, so evaluate the whole care network rather than one relationship.

Q19. Are the healthcare providers and services we may need readily available nearby?

A. Verify access, not just proximity. Check whether suitable clinicians accept new patients and your exact insurance plan, how long appointments take and where urgent, hospital and specialist care would occur. Arrange prescriptions and records transfers before moving, particularly for ongoing treatment. Confirm coverage effective dates with your insurer; a qualifying move may allow Marketplace special enrollment, subject to eligibility rules. Do not assume an existing policy or provider network transfers unchanged across state lines. [2]

Q20. Are we comfortable with the climate, weather risks, traffic, density, crime, and other everyday realities of the area?

A. Evaluate each issue separately using relevant, current evidence and your own tolerance. Test traffic, noise and density firsthand; review climate patterns, property hazards and evacuation information. Obtain address-specific insurance quotes early. Standard homeowners insurance generally excludes flood damage, so investigate coverage separately. For crime, examine official local reporting, its dates, geographic scope and gaps; avoid labeling entire communities from anecdotes or incomplete rankings. Where comparable data are unavailable, acknowledge the gap rather than filling it with assumptions. [1]

Challenge assumptions before committing

Q21. Are we choosing the right community first—or are we being distracted by a house we love?

A. Choose the setting for your daily life before letting a property drive the decision. Establish your geographic search area, total housing budget, commuting limits, service needs and other objective requirements first. Then evaluate homes within those boundaries. A beautiful house cannot shorten an unworkable commute or create needed services. Keep a written list of nonnegotiables and apply it consistently, including when you find a property that creates an emotional urge to relax your standards.

Q22. What are we assuming about future home values, taxes, insurance costs, or our ability to sell the property later?

A. Separate facts you can verify from forecasts you cannot rely on. Review current taxes, insurance terms, property condition and local market information, then test higher costs and a weaker resale outcome. Obtain an independent inspection and use qualified professionals for property, lending and tax questions. Do not make affordability depend on appreciation, refinancing or a quick sale. Future value is uncertain; your plan should remain workable if ownership lasts longer or costs more than expected.

Q23. How difficult would it be to reverse this decision if we discovered we made the wrong move?

A. Price the reversal before making the commitment. Include another move, lease termination or selling costs, possible market losses, job changes, school disruption and temporary housing. Consider how long it could take to regain employment or sell, not just the direct dollar amount. Renting first, retaining cash or staging the transition can preserve flexibility, although each has costs. The less certain the job or destination, the more valuable it is to avoid locking every part of the decision at once.

Q24. What important questions haven't we answered yet because we don't know what we don't know?

A. Use a structured review to uncover dependencies and gaps. Examine finances, destination knowledge, household needs, logistics and the sequence of commitments. Ask what must happen first, which numbers lack evidence and who will verify each assumption. NRM's assessment can organize planning complexity and unresolved risks; its free guides and checklists can support the investigation. Keep a short register of open questions with an owner and deadline, and use qualified advisors where specialized verification is needed. [3]

Q25. If we knew everything we know today before we started looking at houses, would we still make this move?

A. Answer again from today's evidence, without treating time spent searching or money already spent as a reason to continue. Compare the move with staying, delaying or changing the plan. Ask whether the original objectives still hold, the budget survives conservative assumptions and the household's essential needs are addressed. A yes can be conditional on resolving specific gaps. A no is useful information: revising the plan before the next major commitment is a successful decision, not a failed move.

Put Your Answers to Work

Turn the questions into a relocation plan

For each unanswered question, record what you need to verify, the person responsible and the date it must be resolved. Prioritize issues that could change your decision or make a commitment difficult to reverse. Revisit the answers when the job, property, budget or household circumstances change.

How No Regrets Move can help

No Regrets Move™ brings financial fit, location, logistics and decision readiness into a structured assessment. Its index identifies planning complexity and unresolved decision risk; it does not predict happiness, regret, property values or the success of a move. Use the findings to focus further investigation and conversations with your advisors. [3]

Free resources

Explore the NRM Resources library for guidance on deciding whether to move, affordability, retirement, renting before buying, job relocation and evaluating an unfamiliar city. Other free resources include the Moving Budget Calculator, Before You Commit Checklist and professional questionnaire and toolkit. [3]

NoRegretsMove.com/resources

Sources and verification

These answers are practical planning guidance, not a personalized financial, tax, legal, lending or medical recommendation. Verify property-specific facts and obtain advice appropriate to your circumstances before committing.

[1] Consumer Financial Protection Bureau. Figure out how much you want to spend. https://www.consumerfinance.gov/owning-a-home/prepare/figure-out-how-much-you-want-to-spend/

[2] HealthCare.gov. Moving and Special Enrollment Period eligibility. https://www.healthcare.gov/screener/sep/next-steps/moved/

[3] No Regrets Move. Resources and assessment methodology. https://www.noregretsmove.com/resources

No Regrets Move methodology. https://www.noregretsmove.com/methodology