

The Snowbird Transition Checklist

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A practical overview of the financial, legal, and logistical steps worth reviewing before — and after — you make the move. Content reflects personal experience and independent research, not legal, tax, or financial advice. Always consult qualified professionals for your specific situation.

1. Domicile & Residency

- Determine your ‘domicile’ state — the state you intend as your permanent home.**
Domicile is a legal determination, not just where you spend the most time. Your domicile state governs your income taxes, estate, and voting rights. Changing domicile requires deliberate, documented action.
- Understand the ‘183-day rule’ and how your states apply it.**
Many states count days spent in-state as evidence of residency. If you spend more than 183 days in a high-tax state, that state may claim you as a resident for income tax purposes regardless of where you claim domicile.
- Document your intent to change domicile with a paper trail.**
Keep records: the date you established your new home, lease or purchase documents, utility accounts, and correspondence sent to your new address. If your domicile is ever challenged, documentation wins.
- Update voter registration to your new domicile state.**
Voter registration in your new state is one of the clearest signals of domicile intent. Do this early.
- Notify your prior state of your change of domicile in writing.**
Some states (notably California and New York) aggressively audit former residents. A formal written notification and clean final-year tax filing reduces your exposure.

2. Driver’s License & Vehicle Registration

- Obtain a driver’s license in your new domicile state.**
Most states require you to obtain a local license within 30–90 days of establishing residency. Check your new state’s exact timeline. This is one of the strongest residency signals and should not be delayed.
- Surrender your old state’s license when obtaining the new one.**
Holding licenses in two states simultaneously can create legal complications and signals ambiguity about your domicile. Surrender the old license cleanly.
- Re-register your vehicle(s) in your new domicile state.**
Vehicle registration follows domicile, not physical location. Re-registering your vehicle is another documented signal of your intent. Be aware that some states have emissions testing requirements that may affect older vehicles.
- Check REAL ID compliance requirements in your new state.**
Federal REAL ID requirements are now enforced for domestic air travel. When obtaining your new license, confirm it meets REAL ID standards — you’ll need your passport, Social Security card, and proof of address.

3. Tax Planning

- Review state income tax implications for both states.**

Some states have no income tax (Nevada, Florida, Arizona, Texas). Others tax retirement income, Social Security, or investment distributions differently. Know what you're moving toward and what you're leaving behind.

- Understand property tax rules in both states, including any senior exemptions.**

Many states offer senior property tax freezes or exemptions that require application and proof of primary residency. These deadlines are easy to miss in the first year.

- You can only claim a homestead exemption in one state 2014 your domicile.**

Homestead exemptions apply only to your primary residence. Claiming the benefit in two states simultaneously is not permitted and can result in loss of both exemptions, back taxes, penalties, and liens. Some states 2014 notably Florida 2014 actively cross-reference exemption claims with other states and can recover back taxes for up to 10 years with significant interest and penalties. If you change domicile, relinquish the exemption in your former state promptly.

- Use your domicile state address as the mailing address on all federal tax forms and IRS correspondence.**

The address on your federal return and W-2s, 1099s, and other tax documents should match your domicile state — not a secondary residence or forwarding address. This creates a consistent paper trail that reinforces your domicile claim and avoids triggering residency inquiries from the wrong state.

- Review state estate and inheritance tax exposure.**

A handful of states impose their own estate or inheritance taxes with exemptions far below the federal threshold. Your domicile at death determines which state's rules apply to your estate.

4. Financial & Portfolio

- Confirm your financial accounts reflect your new address.**

Brokerage, bank, and retirement accounts should show your new domicile address. This matters for state tax withholding on distributions and for establishing your state of record with each institution.

- Review your portfolio for unrealized gain concentration before any state transition.**

If you're moving from a high-income-tax state to a no-income-tax state, timing large realizations for after the move can be meaningful. Conversely, avoid triggering gains while you're still a resident of the departing state.

- Evaluate whether a Securities-Backed Line of Credit (SBLOC) fits your liquidity strategy.**

An SBLOC allows you to borrow against your taxable portfolio without selling — preserving the cost basis and deferring the tax event. Most major custodians offer this. Ask your advisor or custodian about terms, eligible collateral, and margin call conditions.

5. Estate & Legacy

- Retain attorneys in both states — not just one.**

A single attorney rarely has deep working knowledge of two states' property law, LLC requirements, trust statutes, and probate rules simultaneously. An attorney in each state ensures your documents and structures actually comply with local law — not just in theory. They also need to coordinate with each other. What is valid and efficient in one state can create unintended complications in the other if the two plans aren't aligned.

- Have your trust reviewed by an attorney licensed in your new domicile state.**

A trust valid in one state is generally valid in others, but state-specific provisions — particularly around trustees, beneficiary rights, and pour-over wills — may need updating. Don't assume your existing documents transfer seamlessly.

Consider a combination structure: a revocable living trust for investments and banking, and LLCs to hold real estate.

A revocable living trust is the right vehicle for financial accounts and investment portfolios — it avoids probate, maintains privacy, and allows seamless management if you become incapacitated. Real estate, however, benefits from a different structure. LLCs held in each state where you own property provide liability protection that a revocable trust cannot, isolate risk between properties, and can simplify title transfer. The two structures work together: the trust can be the sole member of each LLC, capturing both the estate planning benefits of the trust and the liability protection of the LLC. This is a meaningful distinction most general estate plans overlook.

Confirm beneficiary designations on all accounts and policies.

Beneficiary designations on IRAs, 401(k)s, life insurance, and annuities supersede your will and trust. Review every account. Outdated designations are one of the most common — and costly — estate planning errors.

Update healthcare directives and power of attorney for your new state.

Healthcare directives and powers of attorney are state-specific documents. What's valid in Idaho may not be immediately recognized in Arizona. Have local versions executed in your new domicile state.

6. Logistics

Convert as much correspondence as possible to email before you move.

Before your transition, systematically convert financial statements, bills, tax documents, and institutional correspondence to paperless delivery. This eliminates the single biggest logistical headache of dual-state living. USPS mail forwarding works reliably for what remains — it is not as unreliable as many people assume — but the less paper in motion between two addresses, the better.

Review health insurance coverage across both states.

Medicare Advantage plans are often regionally restricted. If you spend significant time in both states, confirm your plan covers you in both or consider a Medicare Supplement (Medigap) plan with broader coverage.

Find an insurance carrier that operates in both states and can structure a coordinated policy.

Insurance is one of the more complex pieces of dual-state living. Not all carriers operate in both states, and using separate carriers creates gaps and coordination problems at claim time. The cleanest solution is a single carrier licensed in both states that structures individual sub-policies for each property and vehicle, tied together under an overall umbrella policy. The umbrella provides liability coverage that spans everything. Shop specifically for this structure — not every agent will think to offer it.

Build a digital 'transition binder' and store it in Dropbox or on a thumb drive — not in a physical binder.

A physical binder sounds organized until you realize it lives in one state while you're in the other. Store your domicile documentation, account contacts, insurance policies, estate documents, and key legal files digitally — Dropbox, iCloud, or a thumb drive you carry with you. Your surviving spouse or executor will need access to this regardless of which state you're in when it matters.

Embrace digital-first everything — including your reading.

Books are heavy, take up space, and don't travel well between two homes. A Kindle solves this completely — your entire library lives in the cloud and is available in either

state instantly. The same principle applies broadly: the less physical “stuff” you need to maintain in two locations, the simpler and more enjoyable dual-state living becomes.

7. The Reality of Two of Everything

Nobody mentions this part. Once you’re genuinely living in two places, you need two of almost everything — and the sooner you accept that, the more comfortable both locations become.

- Equip both homes fully — don’t plan on carrying things back and forth.**
Cookware, tools, linens, electronics, medications — two complete sets. It feels redundant at first and practical immediately after. The alternative is a checklist of things to pack every time you move, and something critical is always forgotten. Treat each home as fully self-contained.
- Establish a primary care physician in each state.**
Finding a good doctor takes time — don’t wait until you need one. Establish relationships with a primary care physician in both locations before a health issue arises. Make sure each has your complete medical history and knows about the other.
- Use a national pharmacy chain so prescriptions transfer seamlessly.**
A local independent pharmacy in one state cannot easily fill your prescriptions in another. CVS, Walgreens, Walmart, and other national chains maintain your prescription records nationally — you can fill or transfer prescriptions at any location in either state without starting over.
- Establish a dentist in both locations.**
This sounds excessive until you break a tooth in Texas and your dentist is in Idaho. Dental emergencies don’t respect your travel schedule. A dentist in each state who knows your history can handle routine care locally and respond quickly when timing matters. The same logic applies to any specialist you see regularly.

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