A RELOCATION FINANCING GUIDE

California to Las Vegas Relocation Guide

Financing, neighborhoods, moving strategies, and what to expect when buying in Southern Nevada — whether you own a home with equity to put to work, or currently rent and are financing the purchase another way.

> *"Own or rent in California — there's a financing path to buying in Las Vegas."*

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Quick Answers

Five questions almost every California-to-Las Vegas buyer asks, answered in one page — whether you currently own or rent. Each answer points to the full section for detail.

Do I need to sell my California home first?

Not necessarily — if you own, it depends on your equity, income, and credit; some buyers qualify to purchase before selling using a HELOC, bridge loan, or their income alone. *(Sections 5, 6)*

How much cash might I need?

Beyond your down payment and closing costs, budget for movers, temporary housing if your timelines don't align, utility deposits, furnishings, and reserves left over after closing. *(Section 10)*

What areas should I explore?

Start with the kind of daily life you want, not a list of every neighborhood — Summerlin for trails and amenities, Henderson for established suburbs, Southwest or Northwest Las Vegas for newer construction, Downtown for historic character, North Las Vegas for affordability, Boulder City for small-town pace. *(Section 3)*

If you currently rent in California — how do I buy without home equity?

With a down payment as low as 3–3.5% on many conventional and FHA programs, 0% down for eligible veterans through a VA loan, and options like gift funds or down payment assistance — a rental history alone doesn't disqualify you. *(Section 5)*

How do I schedule a relocation financing review?

Book directly at calendly.com/robert-stjohn/ca2lv, or call 866-84-LOANS (702-866-9612). *(Section 15)*

Welcome to Southern Nevada

If you're reading this, you're probably not just curious about Las Vegas — you're seriously weighing a move.

Maybe you're tired of your California property tax bill. Maybe you've watched your home's equity grow for a decade and you're wondering what that equity could do for you somewhere else. Maybe you currently rent and you've realized that Las Vegas is a market where buying might actually be within reach. Maybe your employer told you that you can work from anywhere, and "anywhere" suddenly includes a house with a yard instead of an apartment with a wait list.

Whatever brought you here, I want to be upfront about something: this guide isn't going to spend forty pages convincing you that Las Vegas is great. You already know why you're interested — the housing, the climate, the tax picture, the pace. What most guides skip is the part that actually decides whether the move works: the money, the timing, and the order of operations — and that conversation looks different depending on whether you own a home or currently rent.

> *Relocating from California to Nevada is not really a house-hunting decision first. It's a sequencing decision.*

If you own, do you sell before you buy? Can your California equity fund your Nevada down payment before your house closes? If you rent, what down payment and qualification options exist without home equity to draw on? Either way: does a new job, a remote-work letter, or a self-employment history change what you qualify for? What happens to your monthly payment once you add Nevada's insurance, HOA, and utility patterns to the mix — because a lower purchase price doesn't automatically mean a lower monthly cost.

I work with California homeowners and renters on exactly this set of questions every day. My role isn't to hand you a preapproval letter and wish you luck — it's to help you build a financing plan that fits the move, in the right order, with realistic numbers. This guide walks through the same framework I use in a relocation consultation: your current housing situation, your available equity or down payment resources, your income picture, your target community, and the financing strategy that connects all of it.

Use it as a starting point, not a substitute for that conversation. Every situation is different, and the strategies below depend on your specific equity (or lack of it), credit, income, and timeline. Let's get into it.

A Las Vegas Valley community park and pool — the everyday amenities this guide is really about.

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CALIFORNIA TO LAS VEGAS RELOCATION GUIDE

Why Californians Consider Las Vegas

Southern Nevada draws California homeowners for a mix of lifestyle and financial reasons. A few of the most common:

Housing choices

Newer construction, larger lots, and floor plans that are difficult to find at comparable prices in most of coastal and inland California.

No Nevada individual state income tax

Nevada does not levy a state income tax on wages, retirement income, or investment income — confirmed directly by the Nevada Department of Taxation. Nevada instead funds state government primarily through sales tax (6.85% state rate; roughly 8.24% combined in the Clark County/Las Vegas area) and a gross receipts tax on businesses.

13.3%	0%	~8.24%
CA EFFECTIVE TOP MARGINAL INCOME TAX RATE	NEVADA INDIVIDUAL INCOME TAX	COMBINED NV SALES TAX, CLARK COUNTY

California, by comparison, has nine income tax brackets ranging from 1% to 12.3%, plus an additional 1% Mental Health Services Tax surcharge on taxable income above $1 million — bringing the effective top marginal rate to 13.3%, among the highest of any state. This is frequently the single biggest financial factor in a relocation decision — but the actual dollar impact depends entirely on your income sources, residency timing, and how California treats any income you continue to earn there after you move.

Sources: Nevada Department of Taxation (tax.nv.gov); California Franchise Tax Board brackets as summarized by NerdWallet, current as of mid-2026 — reconfirm current-year brackets before publication, since they adjust annually for inflation.

Access, amenities, proximity, recreation, and flexibility

- Access to entertainment, dining, sports, and travel — Harry Reid International Airport offers extensive nonstop domestic and international routes.
- Newer communities and amenities — many Las Vegas Valley communities were master-planned within the last 10–25 years.
- Proximity to Southern California — roughly a four-to-five-hour drive or a one-hour flight from most of Southern California.
- Outdoor recreation — Red Rock Canyon, Lake Mead, and Mount Charleston give the valley more four-season access than its desert reputation suggests.
- Business and remote-work flexibility — a growing base of remote employees and relocating small-business owners has made hybrid and remote-work considerations routine in Nevada purchase transactions.

DISCLAIMER

Tax outcomes depend on your individual income sources, residency status, and how long you maintain ties to California. This section is educational, not tax advice. Review your specific situation with a CPA or tax attorney licensed in California and/or Nevada before making a decision based on tax treatment.

Red Rock Canyon, minutes from the western edge of the valley.

Open desert on the valley's edge — the wider landscape just beyond the neighborhoods.

Ancient petroglyphs along the same trail system — part of the valley's outdoor character.

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CALIFORNIA TO LAS VEGAS RELOCATION GUIDE

Las Vegas-Area Community Overview

Rather than listing every neighborhood in the valley, it's more useful to organize communities around buyer profile — because "where should I live" is really a proxy for "what kind of daily life am I trying to build."

Summerlin

Master-planned lifestyle living on the western edge of the valley, with an extensive trail system, parks, golf, and a mix of established and newer luxury housing. A strong fit for buyers prioritizing amenities, walkability within villages, and proximity to Red Rock Canyon.

Henderson

A mix of established neighborhoods and newer master-planned communities southeast of the Strip, generally known for parks, recreation centers, and a suburban, family-oriented pace.

A master-planned community with mountain views, characteristic of the valley's newer-construction areas.

The 18b Arts District, part of Downtown/Central Las Vegas's walkable, established character.

Southwest Las Vegas

Newer development with convenient freeway access and relative proximity to the Strip and the airport. Popular with buyers who want new construction without moving to the outer edges of the valley.

Northwest Las Vegas

Larger homesites and newer construction with mountain views and access, in a part of the valley that has been growing steadily.

Downtown and Central Las Vegas

Historic neighborhoods and mid-century architecture close to the arts district, dining, and the urban core. A fit for buyers who want walkable, established character over new-build amenities.

North Las Vegas

Newer construction and relatively more affordable entry points, with expanding master-planned communities.

Boulder City

A small-town, low-growth community roughly a half hour from the Strip, near Lake Mead, with a distinctly different pace than the rest of the valley — one of the few Nevada cities that limits residential growth by ordinance.

Which Area May Fit You?

If you value most…	Consider starting with…
Trails, master-planned amenities, luxury and move-up options	Summerlin
Established suburbs, parks, family recreation	Henderson
New construction near the Strip/airport	Southwest Las Vegas
Larger lots, mountain views, newer builds	Northwest Las Vegas
Historic character, walkability, arts and dining	Downtown / Central Las Vegas
New-construction affordability	North Las Vegas
Small-town pace, limited growth, lake access	Boulder City

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CALIFORNIA TO LAS VEGAS RELOCATION GUIDE

California vs. Las Vegas Housing Costs

It's tempting to compare Las Vegas to California with a single number — median home price — but that comparison misses the point.

> *A lower purchase price does not automatically mean a proportionally lower monthly cost.*

Property taxes, insurance, HOA dues, energy usage, and financing structure all affect the real, all-in monthly number. The categories below are what actually belong in that comparison. Treat every number as an illustrative example, not a quote.

- Purchase price, down payment, and estimated principal and interest
- Property taxes and homeowners insurance
- HOA dues and utilities (electricity load in summer is a real factor in the desert)
- Solar considerations (owned, leased, or PPA — each affects financing differently)
- Pool maintenance (common in Las Vegas resale and new-construction inventory)
- Landscaping (desert landscaping is typically lower-water than California turf, but not zero-cost)
- Commuting and vehicle expenses

Illustrative Scenario (example numbers only — not a quote)

Category	Example: Coastal/Inland CA	Example: Las Vegas Valley
Purchase price	$950,000	$550,000
Down payment (20%)	$190,000	$110,000
Est. principal & interest*	Calculate at current rate	Calculate at current rate
Property taxes (annual, approx.)	~1.1–1.25% effective rate under Prop 13	~0.49% statewide avg.; 3%/yr owner-occupied cap
Homeowners insurance (annual, approx.)	Varies; wildfire-exposed areas trending higher	Varies; check flood zone and HOA master policy
HOA dues	Varies by community	Often higher in master-planned communities
Utilities (summer peak)	Moderate	≈14¢/kWh avg. (~30% below national avg.)

**Principal and interest depend on the note rate at time of purchase — ask for current numbers in a relocation financing consultation rather than relying on this table.*

Solar is common across newer Las Vegas Valley neighborhoods — see the solar financing note below.

NOTE

A note on solar financing: If a home has brand-new, fully-owned (not leased or PPA) solar, FHA-eligible buyers may be able to finance the solar cost directly into the purchase loan and, in some cases, access a lender incentive credit — commonly structured as a percentage of the sales price, up to a capped dollar amount — toward closing costs, debt payoff, reserves, or a rate buydown. Program-specific; condos typically not eligible; ask if a home you're considering has owned solar already installed.

NOTE

If you currently rent in California: the comparison that matters most to you isn't Nevada-purchase-versus-California-purchase — it's Nevada-purchase-versus-continuing-to-rent. California rents have climbed enough in many markets that a Las Vegas mortgage payment, taxes, and insurance combined can land close to — sometimes below — what a comparable California rental costs, especially once you factor in that a mortgage payment builds equity instead of being fully spent.

NOTE

A financing nuance worth knowing: The 2026 baseline conforming loan limit is $832,750 for most U.S. counties, including Clark County, Nevada. Certain high-cost California counties are designated for the higher ceiling of $1,249,125 — worth factoring into a purchasing-power comparison, not just the sale price.

5 Financing Your Purchase: Equity Strategies for Owners, Down Payment Options for Renters

This is often the most valuable section in the guide, because it answers the question almost every California buyer actually has — and that question has two different starting points depending on whether you currently own or rent.

If You Currently Own in California

The core question: *how does my current home help me buy the next one?* There are several strategies, and the right one depends on your equity position, income, credit, and how much flexibility you need on timing.

Sell First, Then Buy

The most financially conservative approach. You know your exact proceeds before you commit to a purchase, which simplifies qualification. The tradeoff is timing — you may need temporary housing between the sale and your Nevada closing.

Buy Contingent on the California Sale

Your Nevada purchase contract is contingent on your California home selling by a certain date. This protects you financially, but in competitive listing situations a contingent offer can be less attractive to a seller than a clean one.

HELOC or Home-Equity Loan

A home-equity line of credit or loan against your current California property lets you access equity before it sells, which can fund a Nevada down payment. It adds a payment, so it needs to be modeled into your overall debt picture, not treated as free money.

Closed-End Second

A fixed-rate, fixed-term second mortgage against your California equity — unlike a HELOC's variable line, you get a lump sum with a set payment. The advantage over a cash-out refinance: your existing first-mortgage rate stays untouched.

Bridge Financing

A short-term loan specifically structured to help you complete a Nevada purchase before your California property closes, typically repaid from the sale proceeds — a strong tool for buyers who need to move quickly.

Departing-Residence Strategy

If you plan to keep the California property as a rental rather than sell it, some loan programs allow documented or projected rental income to help offset the existing mortgage payment in your qualifying ratios.

Non-QM Second Lien

If your income doesn't fit conventional second-mortgage documentation — self-employed, complex or investor income, recent credit events — a non-QM second lien can access equity using bank-statement, asset-based, or other alternative qualification.

Retirement-Account or Asset-Based Strategies

For buyers with substantial retirement or investment assets, asset-based or asset-depletion qualification may be an option in certain non-QM programs.

Reverse Mortgage (HECM) — For Eligible Owners Age 62 and Older

A Home Equity Conversion Mortgage lets a qualifying owner convert home equity into cash — lump sum, line of credit, or monthly payments — without a required monthly mortgage payment, as long as the home remains the primary residence and taxes, insurance, and upkeep stay current. It's a meaningful option, not a default one: a HECM reduces the equity available to heirs, carries upfront and ongoing costs, and federal rules require mandatory HUD-approved counseling before you can proceed.

Decision Flow: Do You Need to Sell Your California Home to Qualify?

No → You likely have enough income and/or assets to qualify without the sale — explore purchasing before selling, including bridge or HELOC strategies (Section 6).

Maybe → Your qualification depends on the specifics — review your equity, existing debts, reserves, and projected new payment together before deciding.

Yes → Selling is likely required to qualify — coordinate your California listing timeline with your Nevada purchase timeline so they land close together.

Keeping it as a rental → Review whether projected or documented rental income can be used in qualification, and what departing-residence guidelines apply to your loan program.

DISCLAIMER

Every strategy above is subject to lender guidelines, program availability, your credit and income profile, and current underwriting standards, which change. Nothing here should be read as a guarantee of eligibility or program availability.

If You Currently Rent in California

Not having home equity to draw on doesn't put buying in Las Vegas out of reach — it just means the financing conversation starts from your income, credit, and available savings instead of a sale or a HELOC. Common paths for renters:

Low-Down-Payment Conventional Financing

Many conventional loan programs allow a down payment in the roughly 3–5% range for qualifying buyers, subject to credit, income, and loan-level pricing.

FHA Financing

FHA loans allow a down payment as low as 3.5% for qualifying borrowers and are often a fit for buyers with limited savings or a shorter credit history.

VA Financing

Eligible veterans and active-duty service members may qualify for 0% down through a VA loan, subject to eligibility, entitlement, and lender guidelines.

Gift Funds

Down payment and/or closing costs can often be covered in part or in full by a documented gift from an eligible donor, subject to program and lender documentation requirements.

Down Payment Assistance (DPA)

Down payment assistance isn't one product — it generally comes in three structures: a **forgivable second** (a silent second loan that's forgiven over time if you stay in the home), a **repayable second** (a low- or no-interest second loan, deferred until you sell, refinance, or pay off the first mortgage), or a **DPA grant** (funds that don't need to be repaid at all, often paired with FHA financing). Depending on the specific program, DPA can layer on top of your first mortgage to bring total financing above 100% of the purchase price, with assistance commonly available up to roughly 5% of the loan amount, subject to a minimum credit score (some programs go as low as approximately 600 FICO).

Building Your Qualification Picture

As a renter, your on-time rent payment history, credit profile, and documented income carry more weight in the conversation since there's no existing property or equity to model.

DISCLAIMER

Down payment minimums, gift-fund rules, and assistance-program availability are all subject to change and to specific lender and program guidelines. Confirm current details in a relocation financing consultation.

Buy Before You Sell: Options in Detail

This section applies to current California homeowners coordinating two properties; if you currently rent, skip ahead to Section 7.

For many California homeowners, this is the single biggest obstacle to relocating: "I don't want to be house-less between closings, but I also don't want to carry two mortgages."

This section exists because it's a genuine differentiator — most lenders quote a rate; fewer walk a buyer through the full menu of ways to solve the timing problem.

- **Bridge loans** — short-term financing secured against your current home's equity, used to fund the new purchase before the old one sells.
- **HELOCs** — a revolving line against your California equity, often faster and less expensive to set up than a bridge loan.
- **Closed-end second / home-equity loan** — a fixed-rate, fixed-term lump-sum second mortgage that leaves your existing first-mortgage rate untouched.
- **Non-QM second lien** — for borrowers whose income doesn't fit conventional second-mortgage documentation.
- **Delayed financing** — for buyers who purchase the Nevada home with cash and then finance shortly after closing.
- **Cross-collateral or equity-access programs, where available** — some lenders use the departing residence as additional collateral rather than requiring a separate loan.
- **Temporary financing** — short-term solutions structured specifically to bridge the gap between two closings.
- **Non-QM asset-based qualification** — for borrowers with significant liquid or investment assets whose income documentation doesn't fit conventional guidelines.
- **Using sale proceeds to recast or pay down the new loan later** — once the California home sells, proceeds can sometimes recast the new Nevada mortgage.

IMPORTANT

Not every option above is available in every situation, and availability depends on lender, loan program, equity position, and market conditions at the time. This section is meant to show the range of tools that exist — not to promise that any specific one applies to you.

Employment and Income Considerations

California-to-Nevada moves create underwriting questions that a same-state purchase usually doesn't. Lenders want to see that your income is stable and continuing — a state move by itself doesn't disqualify you, but it does change what documentation is needed.

- **Transferring with the same employer** — usually the most straightforward; a transfer letter documenting continued employment and compensation helps confirm continuity.
- **Remote-work documentation** — if your employer is allowing you to work from Nevada, written authorization confirming the arrangement is typically needed.
- **New employment or offer-letter qualification** — some loan programs allow qualification based on a signed offer letter for a new position.
- **Self-employed borrowers** — typically requires two years of tax returns, though alternative-documentation ("alt-doc") non-QM programs allow bank-statement or asset-based qualification instead.
- **Commission, bonus, overtime, or variable income** — usually averaged over a trailing period (commonly 24 months).
- **Retiring during or shortly after the move** — retirement income needs to be documented and, in some cases, needs to have already begun.
- **Converting a primary residence into a rental** — affects how your California mortgage payment is treated in your debt-to-income ratio (see Section 5).
- **Maintaining a California business while living in Nevada** — business income documentation and business structure both matter; work with your lender and CPA together.
- **Medical and other licensed professionals relocating for work** — specialty professional loan programs exist for certain licensed professions, sometimes offering reduced down payment requirements. Eligibility is lender- and program-specific — ask directly if this may apply to you.

Employment/Income Documentation Checklist

- [ ] Employer relocation letter (if applicable)
- [ ] Remote-work authorization (if applicable)
- [ ] Signed offer letter (if applicable)

- [ ] First paystub after start date (if required by program)
- [ ] Business ownership documents (if self-employed)
- [ ] Rental agreement for departing residence (if keeping as rental)
- [ ] Reserve documentation (bank/investment statements)

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CALIFORNIA TO LAS VEGAS RELOCATION GUIDE

Nevada Homebuying Differences

California buyers are often surprised by how many small procedural details differ once they're transacting in Nevada. None of these are dealbreakers — they just need to be expected.

- **Escrow and title process** — Nevada practices differ from California's in timing, customary fee splits, and who typically opens escrow.
- **Due diligence and inspection timelines** — Nevada purchase contracts have their own standard due-diligence periods.
- **HOA resale packages** — many Nevada communities require a resale package disclosing HOA financials, rules, and any pending assessments.
- **Solar agreements** — if a home has leased or PPA solar, the agreement needs to be reviewed and, in most cases, formally assumed at closing.
- **SID/LID assessments** — Special/Local Improvement District assessments fund infrastructure and can appear as a line item on the tax bill.
- **Water and desert landscaping** — water use and landscaping rules (including turf restrictions in parts of the valley) differ from California norms.
- **Pool inspections** — pools are common in Las Vegas resale inventory; a dedicated pool inspection is worth budgeting for.
- **HVAC age and performance** — given the cooling load in the desert climate, HVAC age and efficiency matters more here.
- **Homeowners insurance considerations** — Nevada underwriting looks at different risk factors than California.
- **New construction incentives** — builders frequently offer rate buydowns, closing-cost credits, or design-center credits (see Section 9).
- **Closing and signing logistics** — signing practices and the closing timeline can differ from California.

Southern Nevada's desert landscape, near Valley of Fire.

Open desert terrain west of the valley — the backdrop for the water-use notes below.

A Note on Homestead Protection

Both states offer a homestead exemption that shields home equity from most creditors, but the mechanics differ. Nevada's homestead exemption protects up to $550,000 of equity, but it is *not automatic* — you must record a Declaration of Homestead with the county recorder. California's homestead exemption floors and caps based on your county's median home sale price, currently ranging from roughly $371,500 to $743,500 statewide, and is automatic for most homeowners. This is a legal/asset-protection topic, not a financing one — review your specific situation with an attorney licensed in the relevant state.

Sources: Nevada Revised Statutes Chapter 115 and Nevada Legislative Counsel Bureau fact sheet; California homestead exemption figures per 2021 legislation with annual inflation adjustment — confirm current-year figures before publishing.

DISCLAIMER

This section should be reviewed with a licensed Nevada real estate professional for precise contract language and current local customs, which can vary by community and change over time.

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CALIFORNIA TO LAS VEGAS RELOCATION GUIDE

New Construction vs. Resale

New construction is a major draw for relocating Californians, and it comes with its own set of financing and negotiation considerations.

- **Builder incentives** — rate buydowns, closing-cost credits, and design credits are common, but the value needs to be measured against the full loan structure.
- **Preferred-lender comparisons** — builders often offer incentives tied to using their preferred lender; worth comparing against outside financing.

- **Lot premiums** — premium lots (view, corner, cul-de-sac, larger) carry additional cost.
- **Upgrade costs** — design-center upgrades can meaningfully change your final price.
- **Estimated completion dates** — builder timelines can shift; this affects your rate-lock strategy and moving timeline.
- **Rate-lock considerations** — extended rate locks for new construction typically cost more.
- **Solar requirements** — Nevada does not have a statewide new-construction solar mandate; confirm per community and per builder.
- **Landscaping after closing** — many Nevada production builders deliver homes with minimal or no backyard landscaping (see Section 10).
- **HOA and master-association dues** — new communities often layer a sub-HOA and a master association.
- **SID/LID balances** — new communities are more likely to carry SID/LID balances for infrastructure.
- **Inspection options** — even with new construction, an independent inspection is worth the cost.

> *Builder incentives can be valuable, but the full loan structure — not just the advertised rate — should be compared against outside financing before you decide.*

Considering an Older Resale Home Instead?

Renovation financing programs — including the Fannie Mae HomeStyle Renovation loan and the FHA 203(k) family of programs — let you roll the cost of updates or repairs into a single purchase loan instead of paying for renovations separately. This can open up resale inventory in established communities (see Section 3) that might otherwise need cash you'd rather keep in reserve.

10 Cost-of-Living Planning: Relocation Budget Worksheet

Use this worksheet to estimate the cash needed around the move itself, separate from your down payment and closing costs.

Category	Estimated Cost	Notes
Movers	$	Get 2–3 quotes; confirm binding vs. non-binding
Temporary housing	$	If closings/lease-end don't align
Storage	$	Short-term, if needed
Travel (house-hunting, move day)	$	
Deposits	$	If not owner-activated
Utility activation	$	
Furnishings	$	
Window coverings	$	Many NV production homes delivered without them
Landscaping	$	Especially for new construction — see Section 9
Pool service (setup/first months)	$	If applicable
Vehicle registration (NV)	$	See Section 11 — 30-day requirement
Insurance changes	$	Auto and homeowners (or renters, until closing)
California home-sale expenses (if you own)	$	Commission, repairs, staging, closing costs
Lease-end costs (if you rent)	$	Notice period, move-out inspection, deposit timing
Cash reserves after closing	$	Lenders typically want reserves remaining post-closing
Total estimated relocation cash need	**$**	

Moving Timeline: A 90-Day Plan

Home base: a Las Vegas Valley neighborhood, with the Strip's entertainment and dining still just minutes away.

60–90 Days Before Moving

- [ ] Financing consultation
- [ ] Review California home equity (if you own) or savings/down payment resources (if you rent)
- [ ] Determine sell, retain, or rent strategy (if you own)
- [ ] Review your lease terms and notice requirements (if you rent)
- [ ] Begin community research
- [ ] Connect with a Nevada Realtor

30–60 Days Before Moving

- [ ] Obtain preapproval
- [ ] Prepare California home for sale (if selling) or provide lease-end notice (if renting)
- [ ] Tour neighborhoods
- [ ] Compare new construction and resale
- [ ] Review moving-company estimates

15–30 Days Before Moving

- [ ] Finalize homeowners and auto insurance
- [ ] Confirm employment/income documentation
- [ ] Schedule inspections
- [ ] Coordinate movers
- [ ] Transfer or schedule utilities

Closing and Move-In

- [ ] Complete final walkthrough
- [ ] Confirm funds to close
- [ ] Sign closing documents
- [ ] Change driver's license and vehicle registration (within 30 days of establishing Nevada residency)
- [ ] Update mailing address and insurance information

NOTE

Nevada law requires new residents to register their vehicle and obtain a Nevada driver's license within 30 days of establishing residency; late registration can carry a penalty (commonly cited around $1,000, reduced to roughly $200 once you come into compliance). Source: dmv.nv.gov New Resident Guide — reconfirm before each print run.

Relocation Financing Checklist

Everyone

- [ ] Income documentation
- [ ] Asset/bank statements
- [ ] Identification
- [ ] Expected Nevada purchase price
- [ ] Planned occupancy date
- [ ] Employment or remote-work documentation

If You Currently Own in California

- [ ] Most recent mortgage statement
- [ ] Home-equity estimate
- [ ] Current homeowners insurance
- [ ] Estimated California sale date
- [ ] Information on any property being retained

If You Currently Rent in California

- [ ] Current lease agreement and end date
- [ ] Rent payment history (typically 12 months, for underwriting)
- [ ] Down payment source documentation (savings, gift funds, or assistance program, if applicable)
- [ ] Current renters insurance (if applicable)

Frequently Asked Questions

Do I need to sell my California home before buying?

Not necessarily. It depends on your income, debt, and equity position. Some buyers qualify to purchase before selling using a HELOC, bridge financing, or their existing income alone; others need the sale to complete first.

Can I qualify using a job offer?

Some loan programs allow qualification based on a signed offer letter, subject to program-specific documentation requirements.

Can I keep my California home as a rental?

Often, yes, subject to loan guidelines, your equity and reserve position, and how the departing-residence rules apply to your specific loan program.

Can projected rent help me qualify?

In some cases, documented or projected rental income can offset the existing mortgage payment in your qualifying ratios.

Can I use a HELOC for the Nevada down payment?

This is a common strategy, subject to your California lender's guidelines, combined loan-to-value, and how the added payment affects your overall qualification.

Can I buy before my current home closes?

Yes, this is possible through several strategies covered in Section 6, depending on your equity, income, and credit profile.

Is Nevada property tax lower than California?

Generally, yes. Nevada's statewide average effective property tax rate runs around 0.49%, compared with roughly 1.1%–1.25% for most California homeowners under Prop 13. Nevada also caps how much an owner-occupied primary residence's tax bill can increase in a single year — 3%, versus up to 8% for non-owner-occupied and commercial property.

Should I use the builder's lender?

Sometimes the incentive is worth it, sometimes outside financing is better — it depends on the full loan structure, not just the advertised rate.

Can I purchase remotely?

Yes, remote and out-of-state closings are routine in Nevada transactions, including for relocating California buyers.

How soon do I need to occupy the new home?

This depends on your specific loan program's occupancy requirements — owner-occupied financing typically requires occupancy within a defined window after closing.

Can I recast the loan after my California home sells?

In some cases, yes — sale proceeds can be used to pay down the new loan and recast the payment, subject to your servicer's recast policy and loan terms.

Will moving states affect my loan approval?

Not by itself. What matters is documented, continuing income and how your overall financial picture supports the new payment.

I currently rent in California — can I still buy in Las Vegas without home equity?

Yes. Renters routinely purchase using low-down-payment conventional financing (roughly 3–5% down), FHA financing (3.5% down), VA financing (0% down for eligible veterans), gift funds, or down payment assistance programs where available.

Does my rental payment history matter if I've never owned before?

It can help. Consistent, on-time rent payments are a positive factor lenders consider, and some loan programs give first-time buyers additional flexibility.

Can I use gift funds or down payment assistance for a Nevada purchase?

Often, yes, subject to the specific loan program's documentation requirements and, for assistance programs, current eligibility and funding availability.

About Robert St. John

I understand the move from California to Las Vegas because I've made it myself. After renting in Long Beach, I relocated to Las Vegas in July 2020 and became a homeowner. That firsthand experience gives me a practical understanding of the questions, decisions, and opportunities that come with relocating and purchasing a home in a new state.

I have worked in the mortgage industry for more than 10 years and have been a licensed Mortgage Loan Originator since 2017. Combined with over 20 years of customer service experience, my approach is built around a simple belief: take care of your customers, and they will take care of you.

My goal is to make the mortgage process more transparent, approachable, and less stressful from the very beginning. I don't believe in simply turning someone away because of their current income, assets, or credit. If you're not ready today, I'll help you create a realistic game plan to become ready in the future.

I'm licensed in both California and Nevada, and cross-state relocation financing is a significant part of what I do — not a side case I occasionally handle. Whether you're coordinating the sale or retention of an existing California property and its equity, or building a purchase from your income, credit, and savings as a renter, it involves bringing your income and employment documentation, your available resources, and your Nevada purchase timeline into one plan that actually works together.

With access to a wide variety of loan programs, I can assist first-time buyers, investors, business owners, foreign nationals, and borrowers with unique financial circumstances. Financing options are available for single-family homes, condominiums, multifamily properties, co-ops, non-warrantable condos, and more — and on the strategy side, that toolkit spans conventional, FHA, VA, and jumbo financing; bridge loans, HELOCs, closed-end seconds, and non-QM second liens for accessing California equity; reverse mortgages (HECM) for eligible owners 62 and older; down payment assistance in its various forms; renovation financing like Fannie Mae HomeStyle and FHA 203(k); and alternative-documentation programs for self-employed and 1099 borrowers.

My role is to review the full relocation strategy with you, not just quote a rate. That includes coordinating with your California and Nevada real estate professionals so financing, timing, and the sale, lease-end, or purchase side of the transaction move together instead of working against each other.

> *I help California homeowners and renters understand how their current housing situation, available equity or down payment resources, employment, and relocation timeline affect their ability to purchase in Nevada. My role is to compare the available strategies and help create a financing plan that works with the move — not against it, whether you're starting from home equity or starting from scratch.*

Whether you are ready to purchase now or are just beginning to explore a move from California to Las Vegas, I'm here to help you understand your options and build a clear path forward.

The Southern Nevada desert Robert now calls home — the same terrain his California-to-Las-Vegas move crossed in July 2020.

Take the Next Step

Schedule a California-to-Las Vegas Relocation Financing Review

Whether you currently own a home in California or rent, let's map out your specific path to buying in Las Vegas. During the consultation, we'll review:

- Your current housing situation — California property and equity, or your current rental and savings
- Whether you need to sell before buying (if you own), or your down payment options (if you rent)
- Estimated Nevada purchasing power
- Monthly-payment targets
- Bridge, HELOC, conventional, FHA, VA, jumbo, non-QM, and down payment assistance options
- The best order of operations for your move

Scan to schedule

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Or call 866-84-LOANS (702-866-9612)
www.stjohnloans.com

Ready to talk numbers?

Every relocation is different. Let's build a plan around yours.

Robert St. John

Licensed Mortgage Professional — Licensed in CA, NV, TX, AZ, MI & FL | NMLS #1578510

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Scan to schedule your consultation

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