

# The Ultimate Guide to Moving to California

Your Path To Building Long Term Wealth

Presented by Amy DeBusk



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**MORTGAGE MADE EASY**



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# A Personal Note Before You Begin

Relocating to California is one of the most exciting decisions a family can make – and one of the most overwhelming. Between choosing a community, understanding a property-tax system unlike any other state, and figuring out how to buy a home before you've even sold your current one, it's easy to feel buried before you start.

## **Why I created this guide**

After helping families relocate to the Greater Sacramento region for years, I kept hearing the same thing: "I wish someone had just laid it all out for me in one place." This guide is that place. It walks you through the decisions in the order they actually happen, with current 2026 numbers, so you can move forward with confidence instead of guesswork.

## **Who it's for**

This guide is written for buyers moving to Northern California from another state or another part of California, especially first time buyers and families relocating from higher priced coastal markets who want more home, better schools, and a calmer pace of life without leaving the state.

## **What you'll learn**

- The exact first steps to take before you ever tour a home
- How to choose among the region's most sought after communities
- How to buy confidently from out of state, even sight unseen
- How to buy a new home while still selling your current one
- What it truly costs to own here, including California's unique property taxes

**Warmly,**  
**Amy DeBusk**

# Mortgage Made Easy Philosophy

Buying a home, especially when you're relocating, can feel overwhelming. There are a lot of moving parts, unfamiliar terms, and important financial decisions to make. That's why I created Mortgage Made Easy.

**My goal is simple: to provide clear guidance, simplify the mortgage process, and help you make confident decisions every step of the way.**

Over the past 26 years, I've learned that every successful relocation starts the same way, not with a loan program, not with an interest rate, and not with finding the perfect home.

**It starts with understanding why.**

Why are you moving? Maybe it's to be closer to family, for a better quality of life, or a shorter commute. Maybe it's more outdoor activities, or being near your children or grandchildren. Perhaps you want a larger home or a smaller one.

*Your forever home. Or maybe you're simply ready for a fresh start.*

**Your reason is unique, and that's exactly where our planning begins.**

Once we're clear on your why, we can build a strategy around it. For one family, that might mean using our Buy Before You Sell program. For another, it may mean writing an offer contingent on selling their current home. For someone else, it could mean purchasing with a smaller down payment, qualifying for both homes temporarily, and then completing a mortgage recast after their previous home sells.

**There is almost always more than one path. My job is to help you understand your options and choose the one that best fits your goals.**

## Homeownership Is the Gateway to Building Long Term Wealth

At Amy DeBusk Home Loans, we believe homeownership is one of the most powerful ways to build long term wealth.

Whether you're purchasing your first home, relocating to Northern California, moving up into your dream home, downsizing for retirement, or bringing multiple generations under one roof, every journey begins with a clear vision and a thoughtful plan.

Our role is to help you understand your options, remove the confusion, and create a homeownership spending plan that supports both your lifestyle today and your financial future.

**Because when the mortgage is easy to understand, making great decisions becomes much easier.**

### An Amy DeBusk Philosophy

**"If there is a will, there is a way."**

I've spent more than two decades helping families accomplish goals they once believed were impossible.

Sometimes the answer is a different loan program. Sometimes it's adjusting the timeline. Sometimes it's looking at the situation from a completely different perspective.

There is rarely just one solution. When your why is clear and you're working with the right team, you'll often discover possibilities you didn't know existed.

**That's what Mortgage Made Easy is all about, helping you find the path that's right for you.**

## Your First 5 Steps Before You Move

The biggest relocation mistakes happen when buyers do things out of order, usually by falling in love with a house before the financial and logistical groundwork is in place. Here's the sequence that keeps your move calm and on a budget.

# 1

### **Talk with a mortgage advisor**

Start here, not with listings. A short conversation tells you what you can borrow, what your rate environment looks like (rates have been hovering around 6% in 2026), and which loan programs fit a relocation, including out of state income and first time buyer assistance.

# 2

### **Understand your homeownership spending plan**

Translate that pre approval into a monthly payment goal you're actually comfortable with. In California that means accounting for property taxes, insurance, HOA dues, and, in newer communities, Mello Roos special assessments before you set your price ceiling.

# 3

### **Choose communities that fit your lifestyle**

Decide what matters most: school ratings, commute to Sacramento, new construction vs. mature trees, lake access, or a 55+ resort lifestyle. The right city is the one that fits your daily life, not just your budget.

# 4

## **Build your relocation team**

You'll want three people working together from day one: a mortgage advisor, a local buyer's agent who knows these specific cities, and, if you're selling, a listing agent in your current market. Coordinated early, they prevent timing surprises.

# 5

## **Create your moving timeline**

Work backward from your ideal move in date. Map out pre approval, home search, escrow (typically 21 to 30 days here), the sale of your current home if applicable, and the physical move. A timeline turns a chaotic relocation into a checklist.

### **Amy's Mortgage Made Easy Tip #1**

Start with your why, not the house. Once you're clear on what matters most, the right community, home, and financing strategy become much easier to identify. And don't start touring homes until you know exactly what your monthly payment goal is. Falling in love with the wrong price point is the easiest way to derail an otherwise smooth relocation.

**[DOWNLOAD OUR "GET CLEAR ON YOUR WHY" QUESTIONNAIRE.](#)**

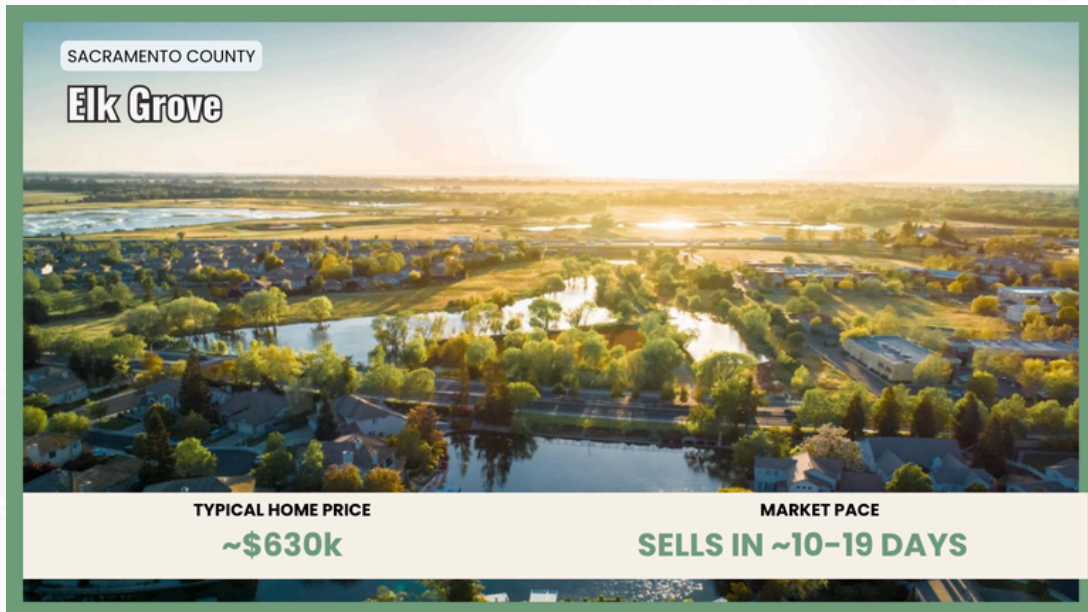
## Explore Northern California

The Greater Sacramento region isn't one market. It's a collection of distinct communities, each with its own personality, price range, and lifestyle. Below are six of the most popular destinations for relocating buyers, organized by county. Home prices vary throughout the year based on market conditions, so use these as general guidelines rather than fixed numbers.



- Award winning Folsom Cordova schools (Vista del Lago, Folsom High) and the massive new Folsom Ranch master planned community south of Highway 50, where builders are offering rate buydowns on brand new homes.
- Folsom Lake, more than 40 miles of trails, historic Sutter Street, and light rail access into downtown Sacramento make it a favorite for active families.
- Established neighborhoods north of Highway 50 offer larger lots and mature landscaping. New builds south of Highway 50 add modern efficiency but carry Mello Roos, often around \$4,000 per year.

**PERFECT FOR: Families who want top schools, lake and trail living, and a choice between established or brand new neighborhoods.**



- One of the region's most diverse and family friendly cities. The Elk Grove Unified School District reports more than 80 languages spoken, with safe neighborhoods and abundant parks.
- District56, the Aquatics Center, Old Town farmers' markets, and Sky River Casino anchor a strong local amenity base, with new construction communities still actively building.
- Generally the most attainable entry point among these Sacramento County favorites, with new homes available from the high \$500,000s.

**PERFECT FOR: First time and value focused buyers who want newer homes, diversity, and family amenities close to Sacramento.**



- A major relocation magnet for Bay Area buyers, balancing big city amenities (Westfield Galleria, The Fountains) with suburban calm and lower crime.
- A rare perk: Roseville runs its own municipal electric utility, with rates far below neighboring PG&E areas, creating real summer savings in the Central Valley heat.
- West Roseville (Placer One, Winding Creek, Fiddymment Farm) is new construction country with Mello Roos. East Roseville offers mature trees, larger lots, and usually no Mello Roos.

**PERFECT FOR: Buyers who want robust shopping, jobs, and schools with a choice of brand new or established neighborhoods, plus lower power bills.**



- One of the fastest growing cities in the region, offering a lower density, golf cart friendly, foothills feel just north of Roseville. It's quieter and darker at night.
- Home to Sun City Lincoln Hills, one of the largest 55+ communities in the country, with two lodges, golf, more than 70 clubs, plus newer master planned communities like Twelve Bridges (a popular no HOA option) and Trilogy at Bickford.
- Western Placer Unified schools and the new Twelve Bridges High are drawing relocating families who want space and master planned convenience.

**PERFECT FOR: Active adults and move up families who want room to breathe, resort style amenities, and a relaxed small town pace.**



- The region's premier luxury foothills community, featuring master planned villages like Serrano and Blackstone, a Tuscan inspired Town Center, and some of the state's highest rated schools, including Oak Ridge High.
- Above the valley fog with views toward Folsom Lake and the Sierra. Residents enjoy immediate access to hiking, boating, and the new 207 acre Bass Lake Regional Park currently in development.
- Budget carefully for two local realities: Mello Roos in newer villages and typically higher fire insurance premiums at higher elevations. Both can affect your qualifying numbers.

**PERFECT FOR: Move up and luxury buyers, often relocating from the Bay Area, who want larger homes, top schools, and foothill views.**



- The most attainable city in this guide and the closest to downtown Sacramento, just across the Tower Bridge, with its own city government and Washington Unified School District.
- A transformed riverfront. The Bridge District (Sutter Health Park, modern condos and townhomes) and master planned Southport / The Rivers offer new construction, many with owned solar.
- Most homes fall below the 2026 conforming loan limit, so buyers typically use conventional or FHA financing rather than jumbo loans, providing a meaningful advantage for first time buyers.

**PERFECT FOR: First time buyers and downtown commuters who want the lowest entry price, new construction, and a walkable riverfront.**



The Roseville Farmers Market is a favorite weekend destination where locals gather to shop for fresh produce, baked goods, flowers, and handcrafted products.

It's a great way to support local farmers and small businesses while enjoying the friendly community atmosphere that makes Roseville such a wonderful place to live.



Napa Valley is one of California's most celebrated wine regions, known for its beautiful vineyards, award winning wineries, and scenic countryside. Just a short drive from the Sacramento area, it's the perfect destination for wine tasting, fine dining, hot air balloon rides, and relaxing weekend getaways.

## Top Rated Schools by County

For many families relocating to Northern California, schools are one of the most important factors when choosing a community. The Greater Sacramento region is home to many highly rated public, charter, and private schools. Below is a starting point highlighting standout schools across the counties where my featured communities are located.

PLACER COUNTY		
School	City	Known For
<b>Granite Bay High</b>	Granite Bay	Top ranked AP programs, STEM, and athletics
<b>Whitney High</b>	Rocklin	A rated academics with STEM and visual arts focus
<b>Western Sierra Collegiate Academy</b>	Rocklin	High performing grades 7 to 12 college prep charter
<b>Rocklin High</b>	Rocklin	Strong test scores and active extracurricular programs
<b>Del Oro High</b>	Loomis	Outstanding graduation rates and strong community culture
<b>Woodcreek High</b>	Roseville	Strong STEM focus and diverse course offerings
<b>John Adams Academy</b>	Roseville / Lincoln	K to 12 classical education charter
<b>Creekside Charter</b>	Olympic Valley	Top rated K to 8 charter serving the Tahoe region
<b>Oakhills Elementary</b>	Granite Bay	Premier kindergarten through grade 3 with high math and reading proficiency
<b>Valley View Elementary</b>	Rocklin	Award winning elementary school with top test scores

## Top Rated Schools by County

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## SACRAMENTO COUNTY

School	City	Known For
<b>West Campus High</b>	Sacramento	Competitive college prep magnet with top statewide rankings
<b>Vista del Lago High</b>	Folsom	Top tier academics and robust elective programs
<b>Folsom High</b>	Folsom	Strong AP courses, athletics, and STEM partnerships
<b>Mira Loma High</b>	Sacramento	Renowned International Baccalaureate (IB) program
<b>Franklin High</b>	Elk Grove	Wide selection of AP classes and career academies
<b>Rio Americano High</b>	Sacramento	Active arts programs and strong college readiness metrics
<b>Natomas Pacific Pathways Prep (NP3)</b>	Sacramento	Highly rated charter school serving grades 7 to 12
<b>Elk Grove High</b>	Elk Grove	Established agricultural and career academy programs
<b>Sacramento Country Day</b>	Sacramento	Top ranked private school serving preschool through grade 12
<b>Riverview STEM Elementary</b>	Rancho Cordova	10 out of 10 rated elementary school with strong academic proficiency

<b>EL DORADO COUNTY</b>		
<b>School</b>	<b>City</b>	<b>Known For</b>
<b>Oak Ridge High</b>	El Dorado Hills	#1 public high school in the county with outstanding college readiness
<b>Ponderosa High</b>	Shingle Springs	Strong AP programs and a connected community
<b>Pacific Crest Academy</b>	El Dorado	5 star public charter with strong test scores
<b>Union Mine High</b>	El Dorado	Consistent test scores and a unique 4x4 block schedule
<b>Rescue Union District Schools</b>	Rescue / El Dorado Hills area	Highly rated K to 8 feeder district for El Dorado Hills
<b>Oak Meadow Elementary</b>	El Dorado Hills	10 out of 10 state rating for reading and academic growth
<b>Lakeview Elementary</b>	El Dorado Hills	Among the county's top elementary schools for math and STEM
<b>Silva Valley Elementary</b>	El Dorado Hills	Strong parent involvement and foundational math programs
<b>Marina Village Middle</b>	El Dorado Hills	Premier grades 6 to 8 school with strong math and student support programs
<b>John Adams Academy</b>	El Dorado Hills	Sought after transitional kindergarten through grade 12 classical education charter

## **Amy's Mortgage Made Easy Insight**

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A quick but important note: school “rankings” shift every year, and in California your school assignment depends on the specific home address — sometimes even street by street within the same city. Treat this list as a starting point, not a final answer. When we talk, I can connect you with a local Realtor who maps homes to the exact schools you care about, so you're never guessing about boundaries.

## **Buying From Another State**

Plenty of buyers close on a Sacramento area home before they ever set foot in California. The process is well established. The key is understanding how each piece works so nothing catches you off guard.

### **Buying sight unseen**

It's more common than ever, especially for new construction. The safeguards include a trusted local agent acting as your eyes, detailed video walkthroughs, and smart use of contingencies so you're never locked into a home without enough information.

### **Virtual showings**

Live video tours let your agent walk through a property in real time while you direct them. Ask them to open cabinets, check the view, or take a closer look at ceilings. It's the next best thing to standing in the room yourself.

### **Home inspections**

Always order a professional home inspection, even when buying remotely. You'll receive a detailed report with photos, and you can join the inspector by phone or video to ask questions before your contingency period ends.

## Remote closings

California supports remote and mobile notary closings. Documents can be reviewed and signed near you, so you don't need to fly in just to complete your final paperwork.

## Working with a local Realtor

This is the linchpin of the process. A local buyer's agent understands the area's micro markets, spots red flags that may not be obvious during a video tour, and coordinates directly with your mortgage advisor to help keep your escrow on schedule.

### Amy's Mortgage Made Easy Tip #2

I always encourage clients to visit the neighborhood at least once before removing contingencies whenever possible. A short trip to walk the streets, test the commute, and experience the community firsthand is worth far more than any number of photos.

MORTGAGE MADE EASY SUCCESS STORY

## Relocating from Texas to California for a New Career Opportunity

When Mark and Jennifer (names changed for privacy) received a job promotion that required them to relocate from Texas to Northern California, they faced a challenge many relocating families experience. They had found the perfect home in California, but their Texas home hadn't sold yet. Like many homeowners, most of their wealth was tied up in their existing home, and they didn't want to rush the sale just to make the timing work.

To make the move possible, we designed a strategy around their long term goal, not just the immediate transaction. Rather than waiting for their Texas home to sell, we qualified them to carry both mortgages temporarily. To reduce the amount of cash they needed upfront, they purchased their California home with just 10% down.

We also chose a 30 year fixed interest only mortgage. During the interest only period, their monthly payment was significantly lower than it would have been with a traditional principal and interest loan, giving them valuable breathing room while carrying two homes. To further reduce their out of pocket expenses, we structured the loan with a lender credit by selecting a slightly higher interest rate. That lender credit covered virtually all of their closing costs, allowing them to preserve more of their savings for moving expenses and settling into their new home.

Their strategy didn't stop there. Once their Texas home sells, they plan to use the sale proceeds to substantially pay down their California mortgage and refinance into a lower loan amount with what we hope will also be a lower interest rate, reducing their monthly payment even further.

This is a great example of how relocation financing is often about building a plan in phases. The loan that gets you into your new home doesn't always have to be the loan you keep long term. Sometimes the best strategy is simply the one that gets you where you want to be while keeping your cash flow comfortable and giving you flexibility for the next chapter.

### **Amy's Mortgage Made Easy Tip #2**

There isn't always one perfect mortgage. Sometimes the right solution is a series of smart financial decisions that work together to get you home. My job is to help you see the entire path, not just the next step.

The strategies behind Mark and Jennifer's move, buying before selling, making a lower down payment, using interest only financing, and recasting or refinancing later, are exactly what the next pages explain in detail.

## Selling One Home While Buying Another

The single most common relocation concern I hear is: "How do I buy a new home without selling mine first, or end up homeless in between?" The good news is you have more options than most people realize. Here are the four most useful strategies.

# 1

### Buy Before You Sell

Programs and financing structures let you purchase your new home first, move on your own timeline, and then sell your current home without the pressure of a rushed, simultaneous closing. This option is ideal when you want certainty about where you're moving before listing your current home.

# 2

### Buying on a Home Sale Contingency

Your offer to buy depends on selling your current home first. This protects you financially, but in competitive markets, a contingent offer can be less attractive to sellers. It tends to work best in slower price ranges or when sellers are especially motivated.

# 3

### Bridge Loans

Bridge financing lets you use the equity in your current home for the down payment on your next home, helping you buy before your existing home sells. You'll typically carry two mortgage payments for a short time, so it's important to have a clear plan for selling your current home.

## 4

## Mortgage Recasts

Once your current home sells, you can apply the proceeds as a large lump sum toward the principal balance of your new mortgage. Your lender then reamortizes the loan, resulting in a lower monthly payment without refinancing. It's a powerful way to reduce your payment after the dust settles.

Strategy	Best when...	Watch out
<b>Buy Before You Sell</b>	You want to move on your timeline	Qualifying for both homes
<b>Home Sale Contingency</b>	You need your sale proceeds first	Weaker in hot markets
<b>Bridge Loan</b>	You need speed and convenience	Two mortgage payments for a short time
<b>Mortgage Recast</b>	After your current home sells	Your lender must allow recasting

### Amy's Mortgage Made Easy Tip #3

There is no single "best" strategy. The right solution depends on your available equity, your timeline, and how competitive your target neighborhood is. This is exactly the kind of planning we map out together during your strategy session.

## Buy Before You Sell, In Depth

If you already own a home, the hardest part of relocating is the timing. You don't want to sell first and end up renting in between, but you also don't want a contingent offer to lose out in a competitive market. These are the specialized tools I use to solve exactly that problem. Think of them as different keys for different locks. During your strategy session, we'll determine which one, or which combination, best fits your situation.

# 1

## The Cash Equivalent Offer

Make a strong, non contingent offer and close fast

This program lets you compete like a cash buyer. Using a short term loan, your offer can be made with no financing, appraisal, or home sale contingencies, the kind of clean offer that often wins in a competitive market.

Once you've moved in, you refinance into your permanent mortgage on your normal timeline.

Because the offer is so strong, buyers using it often win homes more easily, and sometimes for less than the highest bid. The short term loan carries no monthly payments. Interest simply accrues and is settled when you refinance or sell.

- Lets you offer like a cash buyer, with no financing, appraisal, or home sale contingencies
- Closings can happen quickly, in some cases in as little as 10 days
- Available for primary residences, second homes, and investment properties
- No monthly payments during the short term period. Interest accrues and is paid at payoff

# 2

## Unlock the Equity in Your Current Home

Tap your existing equity for the down payment on your new home

If most of your wealth is tied up in your current home, and you have plenty of equity but not enough cash available for a down payment, closing costs, or reserves, this bridge solution allows you to access that equity before your home sells so you can use it toward your next purchase.

It can be structured to either pay off your existing mortgage, eliminating that monthly payment, or sit behind your current loan while you keep your existing mortgage in place. Like the other solutions, there are no monthly payments. Interest accrues and is repaid when your departing home sells. Closings can typically happen much faster than with a traditional cash out refinance.

- Access a meaningful portion of your current home's equity before it sells
- Use the proceeds for your down payment, closing costs, or cash reserves
- No monthly payments. Interest accrues and is repaid when your home sells
- Typically requires your current home to be under contract to sell (see the Guaranteed Backup option below)

### 3

## The Guaranteed Backup Contract

A safety net that frees you to buy first, then sell for top dollar later

This is the quiet workhorse behind a smooth move. It places a guaranteed backup offer on your departing home, delivering two major benefits.

First, it allows us to exclude the payment on your current home when qualifying you for your new one, often the biggest hurdle for homeowners buying before they sell.

Second, it gives you the flexibility to list and sell your current home on the open market, on your own timeline, commonly up to about 120 days after closing on your new home. That means you can wait for the best possible offer instead of feeling pressured to sell quickly.

In other words, you get the certainty of a guaranteed sale as a safety net while still keeping all the upside of selling your home for what it's truly worth.

- Removes your current mortgage payment from your qualifying picture
- Gives you time, typically up to about 120 days, to sell for the best possible price
- Acts as a guaranteed backup so you're never stuck owning two homes indefinitely
- Can be paired with the equity unlock solution above to meet its "under contract" requirement

#### **Amy's Mortgage Made Easy Tip #4**

These programs are powerful, but they're not one size fits all. Each has its own costs, timelines, qualifying requirements, and availability depends on your specific situation. Bring me your goals and your numbers, and I'll help you find the strategy that turns "I can't buy until I sell" into "Let's get you into your new home."

## **What Will It Cost?**

Your monthly mortgage payment is only part of the picture. Here's what to budget for when owning a home in California, including a few expenses that often surprise buyers relocating from out of state.

#### **Amy's Mortgage Made Easy Tip #5**

Just because you qualify for a certain payment doesn't mean it's the right payment for your lifestyle. Let's build a homeownership spending plan that supports your long term goals, not simply the maximum amount a lender will approve.

## **Property Taxes**

Thanks to Proposition 13, your base property tax rate starts at 1% of your purchase price, with annual increases generally capped at 2%. After adding local bonds and assessments, new homeowners typically pay an effective rate of about 1.1% to 1.3%.

One important difference for buyers moving from out of state is that you do not inherit the previous owner's lower tax basis. Your home is reassessed based on the price you paid.

Also budget for a one time supplemental property tax bill that typically arrives 3 to 9 months after closing and is not included in your escrow account.

## **Homeowners Insurance**

Plan on roughly \$1,500 to \$3,000 per year for a typical home. However, foothill and higher fire risk areas, including parts of El Dorado Hills, can cost significantly more, sometimes \$4,000 to \$8,000 or higher.

Insurance costs can affect your loan qualification, so it's important to obtain an insurance quote for the specific property before removing contingencies.

## **HOA Dues**

Master planned communities and many 55+ neighborhoods often have monthly HOA dues that help maintain amenities such as pools, clubhouses, trails, and common areas.

HOA fees vary widely, from modest monthly amounts to several hundred dollars, so be sure to include them in your housing budget from the beginning.

## **Mello Roos (Special Assessments)**

Many newer communities, including West Roseville, Folsom Ranch, parts of El Dorado Hills, and Lincoln, have Mello Roos assessments that help fund schools, roads, and parks.

These assessments commonly range from about \$100 to \$500 or more per month. They are one of the biggest reasons two similarly priced homes can have very different monthly ownership costs.

## **Closing Costs**

Plan to budget about 2% to 3% of the purchase price for lender fees, title insurance, escrow, and prepaid expenses.

Seller credits and interest rate buydowns are common in the 2026 market and can help offset many of these costs, making them worth discussing with your mortgage advisor.

## Moving Expenses

Moving costs are easy to underestimate, especially during a long distance relocation.

Use the relocation checklist that follows to build a realistic moving budget into your overall financial plan.

### Typical moving-expense checklist

- ✓ Movers
- ✓ Utility transfers and deposits
- ✓ Travel to California
- ✓ Short term storage
- ✓ Packing supplies
- ✓ Temporary housing
- ✓ Professional cleaning
- ✓ Tips and incidentals

### Amy's Mortgage Made Easy Tip #6

Build a small cushion, about 5% to 10% above your estimated moving costs, to help cover the unexpected expenses that almost every relocation brings. A funded buffer can turn a stressful week into a much more manageable one.

## Avoid These 7 Common Relocation Mistakes

# 1

### Waiting Too Long to Get Pre Approved

Pre approval is the foundation of a successful home search. Without it, you won't know your budget, you can't move quickly when the right home becomes available, and sellers may not take your offer as seriously.

# 2

## **Choosing a House Before Choosing the Community**

The excitement of a home is temporary, but the community shapes your everyday life. Choose the city and neighborhood that fit your lifestyle first, then find the right home within it.

# 3

## **Underestimating Moving Costs**

Long distance moves can add up quickly. A realistic moving budget, with a little extra built in, helps prevent unexpected expenses during an already busy transition.

# 4

## **Assuming You Must Sell Before Buying**

You don't always have to sell your current home first. Buy before you sell programs, bridge loans, and home sale contingencies give many buyers options they didn't realize were available.

# 5

## **Not Understanding California Property Taxes**

California property taxes work differently than in many other states. Your home is reassessed at the purchase price, supplemental tax bills can arrive after closing, and Mello Roos assessments may significantly affect your monthly housing costs.

# 6

## **Buying Without a Local Expert**

Real estate markets can change from one neighborhood to the next. A knowledgeable local real estate agent and mortgage advisor can identify issues and opportunities that an out of area team may miss.

A RELOCATION SUCCESS STORY

## Sometimes Home Calls You Back



Dave and Sally, husband and wife (names changed for privacy), reached out to me after making a move they believed would improve their lives. Several years earlier, they had sold their beautiful home in Gold River and relocated to Arizona. On paper, the decision seemed to make perfect sense. Home prices were lower, there was no state income tax, and they could buy a larger home for less money.

But after living there for a while, something didn't feel right.

One afternoon, Sally looked at Dave and said, "What are we doing? We're so unhappy here."

They missed everything they had taken for granted. They missed walking their two dogs along the American River. They missed the mature trees and the changing seasons. They missed their friends, their family, and the community they had called home for so many years. Most of all, they missed the feeling of belonging.

When they called me, they weren't asking about interest rates. They were asking if coming home was even possible.

At first, they didn't think they would qualify. They had reduced their working hours, and on paper, their income wasn't enough to comfortably purchase the home they wanted.

After taking a closer look at their complete financial picture, we discovered something many people don't realize. They had accumulated significant retirement assets over the years. By documenting eligible retirement distributions in accordance with agency guidelines, we were able to create a qualifying income strategy that reflected the financial resources they had already worked so hard to build.

Suddenly, the conversation changed. Instead of asking, "Can we move home?" they were asking, "Which home should we buy?"

**"Your path to how you're going to relocate becomes clear once you know your why."**

For this family, their "why" was never about finding a bigger house. It was about coming home. Their financing strategy simply became the bridge that helped them get there.

### **Amy's Mortgage Made Easy Insight**

One of the biggest mistakes I see is people assuming they won't qualify before exploring all of their options. Every family's financial picture is unique, and sometimes the solution isn't earning more income. It's simply understanding how to use the assets and resources you already have. If there is a will, there is a way.

## What It's Like to Work with Amy DeBusk Home Loans

Relocating to a new state is about so much more than qualifying for a mortgage. It's about finding the right community, creating a homeownership spending plan that supports your lifestyle, and having a trusted advisor who can help you navigate every step of the journey with confidence.

For more than 26 years, I've had the privilege of helping hundreds of families purchase their first home, relocate across the country, move into their dream home, downsize for retirement, and build long term wealth through homeownership.

My promise is simple: I'll make the mortgage process easy to understand, provide clear guidance, and help you build a strategy designed around your goals, not just a loan program.

### Here's what you can expect:

#### **A Personalized Mortgage Strategy**

No two families are alike. We'll explore your options together and create a financing strategy that fits your timeline, your goals, and your homeownership spending plan.

#### **Clear Communication**

You'll always know where you are in the process, what comes next, and what to expect. I believe an informed client is a confident client.



## **Creative Financing Solutions**

We'll explore every option, from buying before you sell and lower down payments to using retirement assets or planning a future recast or refinance, to help you reach your goals.

## **A Local Resource Beyond the Mortgage**

Need a trusted Realtor, inspector, insurance agent, contractor, or moving company? I'm happy to connect you with professionals I've come to know and trust throughout the Sacramento region.

## **A Relationship That Doesn't End at Closing**

Even after you've unpacked, I'm still here. Whether you have questions about your mortgage, refinancing, building equity, or your next home, you can count on me as a trusted resource for years to come.

## **The Mortgage Made Easy Promise**

At Amy DeBusk Home Loans, we believe homeownership is the gateway to building long term wealth.

Whether this is your very first home, a relocation to Northern California, your dream home, or your forever home, every journey begins the same way: get clear about your why.

**"Your path to how you're going to relocate becomes clear once you know your why."**

And one thing I've learned after helping families for more than two decades is this:

***"If there is a will, there is a way."***  
**I'd be honored to help you find yours.**

## Your Next Steps

**1**

### **Schedule Your California Relocation Strategy Session**

We'll talk through your timeline, your target communities, and the right plan for buying and, if needed, selling your current home.

**2**

### **Get Pre Approved**

Lock in your budget and establish a monthly payment goal so you can shop with confidence.

**3**

### **Connect with a Trusted Realtor**

I'll introduce you to a local real estate agent who knows these specific communities inside and out.

**4**

### **Start Touring Communities**

Visit neighborhoods in person or virtually. Once the groundwork is in place, the exciting part begins.

**5**

### **Welcome Home!**

Close on your new home, move in, and begin your next chapter in Northern California.

## Ready to Start Planning Your Move?

Relocating to California is a big decision, but you don't have to figure everything out on your own. Whether you're still exploring the idea, comparing communities, wondering how much home fits comfortably within your homeownership spending plan, or trying to determine the best strategy for buying before selling your current home, I'm here to help.

During your **complimentary 30 minute California Relocation Strategy Session**, we'll talk about your goals, answer your questions, and build a personalized game plan designed around your unique situation. Together, we'll discuss:

- Your relocation goals and timeline
- Your homeownership spending plan
- Which Northern California communities may be the best fit for your lifestyle
- Your mortgage options and financing strategies
- Buying before you sell, buying with a home sale contingency, or purchasing with a lower down payment and completing a mortgage recast later

✓ Next steps to help you move forward with confidence

There's no pressure and no obligation, just clear guidance, honest answers, and a personalized plan to help make your move to California as smooth as possible.

## Schedule Your Complimentary 30 Minute California Relocation Strategy Session

Book Online: [www.talkingwithamy.com](http://www.talkingwithamy.com)

Or scan the QR code below to pick a time that's convenient for you.



### Amy DeBusk Home Loans

*"Your path to how you're going to relocate becomes clear once you  
know your why."*

**Because if there is a will, there is a way.**