MORE REALTY

RELOCATION GUIDE

# Moving to Portland & Surrounding Communities

## Your Complete Homebuying & Relocation Guide

*Your move to Oregon, made easier. One step at a time.*

Thinking about making Portland or a surrounding community your new home? Whether you're relocating for work, retirement, family, lifestyle, or simply a fresh start, moving to a new state involves more than finding the right house.

From understanding Oregon's housing market and comparing communities to coordinating your move and settling into your new neighborhood, there's a lot to consider.

The good news? You don't have to figure it all out on your own.

We've created this step-by-step relocation guide to help you navigate the process with confidence, avoid common surprises, and make informed decisions along the way.

**Let's get you home to Oregon.**

### Courtesy of Paul Knighton

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PHASE 01 / YOUR RELOCATION ROADMAP

# Plan your move

*Build your foundation before you start shopping for homes.*

## Step 1 - Connect With a Local Real Estate Professional

Before falling in love with an online listing, connect with a real estate professional who understands the Portland area.

Portland, Beaverton, Hillsboro, Tigard, Tualatin, Lake Oswego, West Linn, Oregon City, Milwaukie, Gresham, Troutdale, and Sherwood each offer different lifestyles, housing options, price points, and commuting considerations.

A knowledgeable local agent can help you understand these differences and identify communities that align with your priorities.

**Our Tip:** Schedule an introductory relocation consultation early in your research. We'll discuss your timeline, budget, lifestyle, and what matters most in your next home.

## Step 2 - Understand Your Budget and Oregon's Cost of Living

Moving to Oregon may change your overall cost of living, but the financial impact depends on where you're moving from and your individual circumstances.

Before making decisions, consider:

- Home prices and monthly mortgage payments
- Oregon income taxes and any applicable local taxes
- Property taxes, assessments, and any applicable relief programs
- Homeowners insurance and HOA fees
- Utilities, transportation, and commuting expenses
- Equity available from the sale of your current home
- Moving costs and potential temporary housing expenses

Oregon has no general sales tax. Your total tax picture can still include state income tax and local obligations, depending on where you live or work and your circumstances. Ask your tax professional about applicable Metro, Multnomah County, and Portland requirements.

**Our Tip:** Look beyond the purchase price. We can help you compare housing costs across Portland-area communities, while your lender and tax professional can help evaluate your broader financial picture.

Current market context: The Portland metro's median sale price was $545,000 in September 2026, essentially flat compared with a year earlier, with prices running close to 2025 levels through the fall. Buyers had 4.2 months of supply, more options and more time than at the market's peak, and pending sales were down about 18% from a year ago as the market cooled. Prices vary a lot by area and community, so ask us for current pricing when you're ready to compare.
Source: Regional Multiple Listing Service (RMLS), Portland Metro Market Action Report, September 2026.

PHASE 01 / CONTINUED

# Plan your move

## Step 3 - Explore Portland-area Communities

One of the biggest decisions you'll make isn't necessarily which home to buy. It's deciding where you want to live.

Each community offers something different.

- **Portland:** Compare individual neighborhoods, housing styles, transit access, and proximity to your daily destinations.
- **Beaverton and Hillsboro:** Explore west-side neighborhoods and compare access to employment, shopping, parks, and transit.
- **Tigard and Tualatin:** Consider southwest-area housing options alongside your commute and everyday destinations.
- **Lake Oswego and West Linn:** Compare established neighborhoods, housing styles, recreation, and property-specific costs.
- **Oregon City and Milwaukie:** Explore established communities southeast of Portland and compare neighborhood amenities and routes.
- **Gresham and Troutdale:** Consider east-side communities and access to your workplace, services, and recreation.
- **Sherwood and nearby communities:** Compare smaller-community settings, available homes, and travel times to your usual destinations.

This guide focuses on Oregon communities around Portland. City limits, county lines, school districts, and service areas do not always match.

**Our Tip:** Don't choose a community based solely on photos or home prices. Think about daily routines, commute times, recreation, shopping, schools, and the lifestyle you want.

## Step 4 - Plan a Portland-area Scouting Visit

If possible, spend several days exploring the area before making your purchase decision.

Visit neighborhoods at different times of day, test your actual routes, including bridge crossings and freeway traffic, explore local amenities, and get a feel for the communities on your shortlist.

**Our Tip:** We'll help organize a customized area tour based on your interests, budget, and timeline. Our goal is to show you the reality of each community, not just the brochure.

PHASE 01 / CONTINUED

# Plan your move

## Step 5 - Research Schools and Neighborhood Details

For households with school-age children, understanding school options is an important part of relocation planning.

School district boundaries don't always follow city limits, and homes on the same street may have different school assignments.

Research school district maps, enrollment policies, transportation, and available programs directly through the appropriate districts.

Also consider neighborhood details such as HOA rules, development plans, road access, and nearby amenities.

**Our Tip:** Always confirm school assignments and enrollment eligibility directly with the district before making a purchase decision.

## Step 6 - Get Pre-Approved and Plan Your Financing

Getting pre-approved early helps establish a realistic price range and positions you to act when you find the right home.

Discuss your down payment, estimated closing costs, mortgage options, and how the sale of your existing home may affect your purchase.

If you're changing jobs, working remotely, or relocating with your current employer, confirm how your employment situation may affect loan qualification.

**Our Tip:** We work with lenders familiar with the Portland-area market and can provide introductions to help you explore your financing options.

PHASE 02 / YOUR RELOCATION ROADMAP

# Find and purchase your Oregon home

*Turn your relocation plan into the right home purchase.*

## Step 7 - Decide Between New Construction and Resale

The Portland-area offers both established resale neighborhoods and new construction communities.

Each option has advantages worth considering.

**New Construction**

- Modern layouts and newer building systems
- Builder warranties, subject to their terms
- Potential builder financing or closing-cost incentives
- Opportunities to select finishes or upgrades
- Possible construction timelines and additional costs for landscaping, fencing, or other features

**Resale Homes**

- Established neighborhoods and landscaping
- Potentially larger lots in certain areas
- More information about the home's existing condition
- Different architectural styles and locations
- Potential maintenance or renovation considerations

**Our Tip:** Even when purchasing directly from a builder, consider having your own buyer representation. The builder's sales representative works for the builder. Independent representation can help you evaluate contract terms, incentives, inspections, and the overall purchase.

## Step 8 - Begin Your Home Search

With your financing and community preferences established, it's time to explore available homes.

We'll help you compare properties based on more than photos and asking prices.

Important considerations include location, condition, property features, lot size, neighborhood restrictions, resale potential, and how well each home fits your long-term plans.

If you're shopping remotely, video tours and detailed property information can help narrow your choices before traveling.

**Our Tip:** We'll create a customized home search based on your priorities and help you evaluate opportunities as they become available.

PHASE 02 / CONTINUED

# Find and purchase your Oregon home

## Step 9 - Make an Offer and Negotiate the Terms

Once you've found the right home, we'll help you evaluate comparable sales, current market conditions, and the terms of a potential offer.

An offer involves more than the purchase price.

Depending on the property and circumstances, you'll want to consider:

- Earnest money
- Financing and appraisal provisions
- Inspection rights and deadlines
- Seller concessions or closing-cost assistance
- Closing and possession dates
- Sale-of-existing-home considerations
- Included appliances and other property

**Our Tip:** The strongest offer isn't always the highest offer. Price, terms, financing, timing, and risk all play a role in creating an agreement that works for both parties.

## Step 10 - Complete Inspections, Appraisal, and Due Diligence

Once you're under contract, several important steps typically occur before closing.

These may include home inspections, reviewing property disclosures, evaluating title information, completing the lender's appraisal process, and resolving any issues identified during due diligence.

Discuss sewer-scope and radon testing with qualified professionals. Evaluate older homes carefully; rural properties may need well or septic review. Inspections can also benefit new construction.

**Our Tip:** Never assume that a newer home or newly built property doesn't need careful evaluation. We'll help you understand the process, coordinate appropriate professionals, and track important contractual deadlines.

## Step 11 - Coordinate the Sale of Your Current Home

If you're selling a home in another state, timing becomes especially important.

You'll need to consider when your current property closes, when proceeds become available, and whether your Oregon purchase depends on that sale.

Some buyers can purchase before selling. Others need to coordinate both transactions carefully.

**Our Tip:** We can help coordinate with your current listing agent and lender, and provide a referral to a qualified real estate professional if you don't already have one.

## Step 12 - Prepare for Closing

As your closing date approaches, confirm your financing, insurance, required funds, closing documents, and possession arrangements.

Your lender and closing team will provide instructions regarding final loan requirements and the closing process.

**Our Tip:** Verify all wire instructions using a trusted phone number obtained independently. Never rely solely on emailed changes to wiring information.

PHASE 03 / YOUR RELOCATION ROADMAP

# Prepare for moving day

*Get the details organized before the moving truck arrives.*

## Step 13 - Plan Your Moving Logistics

Whether you're hiring a full-service moving company, using a portable storage container, or moving yourself, planning ahead can reduce last-minute complications.

Compare quotes, understand insurance and liability coverage, confirm delivery windows, and consider temporary storage if your moving and closing dates don't align.

**Our Tip:** Obtain multiple written quotes and avoid committing to nonrefundable arrangements until your purchase timeline is sufficiently certain.

## Step 14 - Arrange Utilities and Home Services

Before moving in, determine which providers serve your new address and arrange the appropriate service start dates.

Depending on the property, services may include electricity, natural gas, water, sewer, trash, recycling, and internet.

Availability and providers can vary by city, neighborhood, and individual address.

**Our Tip:** Don't assume every internet provider serves every neighborhood. Confirm service availability directly for the property before closing if reliable internet is essential for your work or household.

## Step 15 - Update Your Address, Insurance, and Important Accounts

Create a checklist for updating your address and account information.

Include USPS mail forwarding, banks, credit cards, insurance policies, employers, medical providers, subscriptions, and other important contacts.

If you're working remotely or transferring with an employer, confirm any applicable payroll, tax withholding, or employment compliance requirements before your move.

**Our Tip:** Keep a single moving checklist with important dates, account changes, and confirmation numbers.

## Step 16 - Complete Your Final Walkthrough and Get the Keys

Before closing, you'll typically have an opportunity to complete a final walkthrough consistent with your purchase agreement.

Confirm the property's condition, any agreed-upon repairs, and the status of included items.

Coordinate key delivery, garage remotes, access codes, and other possession details with your real estate team.

**Our Tip:** Make sure you understand exactly when you're entitled to possession. Closing, recording, and physical possession aren't always the same moment.

PHASE 04 / YOUR RELOCATION ROADMAP

# Settle into Oregon

*Make your new community feel like home.*

## Step 17 - Take Care of Oregon Licensing and Vehicle Registration

If you become an Oregon resident and plan to drive, Oregon DMV says to obtain an Oregon driver license and title and register your vehicle within 30 days of establishing residency.

These are separate processes. Confirm your documents, fees, and any exceptions directly with Oregon DMV. Depending on your address and vehicle, DEQ emissions testing may be required before registration.

**Our Tip:** Start early, especially if a lender holds your vehicle title. Use Oregon DMV's New to Oregon guidance and DEQ's address lookup to plan the required steps.

## Step 18 - Register to Vote and Complete School Enrollment

Once you've established residency, review Oregon's voter registration requirements and deadlines.

If you have children, contact the appropriate school district to confirm enrollment requirements, school assignments, and documentation.

**Our Tip:** Start school-related research before moving whenever possible, particularly if you're relocating near the beginning of the school year.

## Step 19 - Establish Health Care and Update Insurance

Research local medical providers, transfer prescriptions, confirm health insurance network coverage, and arrange any needed specialist care.

Check local providers, hospital access, appointment availability, and your plan's network for the community you choose. Transfer ongoing care and prescriptions before your existing supply runs out.

**Our Tip:** If you have ongoing medical needs, investigate provider availability and insurance coverage before your relocation.

## Step 20 - Get Connected to Your New Community

Moving isn't complete when the boxes are unpacked.

Explore your neighborhood, discover local restaurants and parks, attend community events, and get involved in activities that interest you.

Explore local parks, neighborhood business districts, farmers markets, and community events. Build your own list of nearby walking routes, libraries, recreation programs, and everyday favorites.

**Our Tip:** Ask us about local activities, community resources, and places worth exploring. Helping you feel at home is part of what makes relocation rewarding.

# YOUR FIRST 30 DAYS IN OREGON

## A Simple Arrival Checklist

Use this checklist to stay organized during your first month.

- □ Confirm Oregon residency and driver license requirements; plan for the DMV's 30-day deadline.
- □ Complete vehicle title and registration within the applicable deadline; check whether DEQ testing is needed.
- □ Update your vehicle and homeowners insurance as needed.
- □ Register to vote, if eligible.
- □ Complete school enrollment, if applicable.
- □ Establish health care and transfer prescriptions.
- □ Confirm all utilities and home services are active.
- □ Update your mailing address and important accounts.
- □ Review your county property-tax account and any relief-program eligibility or filing deadlines.
- □ Meet your neighbors and explore your new community.

**Important:** Oregon licensing, registration, residency, and tax requirements may change. Confirm current rules with the Oregon DMV, Oregon Department of Revenue, county offices, and other appropriate agencies.

### Official resources / verify current requirements

**Oregon DMV: New to Oregon**
https://www.oregon.gov/odot/dmv/pages/new2or/moving.aspx

**Oregon DEQ: Vehicle testing boundaries**
https://www.oregon.gov/deq/Vehicle-Inspection/Pages/Testing-Boundaries.aspx

**Oregon taxes overview**
https://www.oregon.gov/dor/Pages/index.aspx

**Portland Revenue Division: Local taxes**
https://www.portland.gov/revenue

**Multnomah County: Property assessment FAQs**
https://multco.us/info/property-assessment-faqs

**Oregon Health Authority: Radon testing**
https://www.oregon.gov/oha/PH/HEALTHYENVIRONMENTS/HEALTHYNEIGHBORHOODS/RADONGAS/Pages/testing.aspx

ANSWERS FOR YOUR MOVE

# Frequently asked questions

*About moving to the Portland area*

### Is Portland, Oregon, a good place to relocate?

Portland and its surrounding communities offer a combination of urban amenities, outdoor recreation, established neighborhoods, and growing communities. Whether it's the right fit depends on your budget, lifestyle, employment, housing needs, and personal priorities.

### Which Portland-area community should I consider?

That depends on what matters most to you. Portland, Beaverton, Hillsboro, Tigard, Tualatin, Lake Oswego, West Linn, Oregon City, Milwaukie, Gresham, Troutdale, and Sherwood offer different housing options and community experiences. A personalized area tour can help you compare them.

### Can I buy a home in Oregon before moving there?

Yes. Many relocating buyers begin their search remotely using video tours, electronic documents, and virtual meetings. However, it's important to understand the risks and limitations of purchasing without personally visiting a property.

### Should I buy new construction or an existing home?

Both can be excellent options. New construction may offer modern designs and builder incentives, while existing homes may provide established neighborhoods, landscaping, and different location choices. The right decision depends on your priorities and the specific property.

ANSWERS FOR YOUR MOVE / CONTINUED

# Frequently asked questions

## Do I need my own agent when buying from a builder?

You're not necessarily required to have independent buyer representation, but it can be beneficial. Builder representatives work on behalf of the builder, and having your own agent can help you evaluate the purchase from your perspective. Representation arrangements and compensation should be discussed and agreed upon in advance.

## How much are property taxes in the Portland area?

Oregon property taxes depend on assessed value and local taxing districts; assessed value can differ from market value. Two similarly priced homes may have different tax bills. Review the property's actual tax account, assessments, and any relevant exemptions with the county assessor rather than estimating tax from purchase price alone.

## How long does it take to buy a home in Oregon?

The timeline varies depending on financing, market conditions, property availability, construction status, and contract terms. A resale purchase with financing may take several weeks from accepted offer to closing, while new construction or a purchase dependent on selling another property may take longer.

## Can you help coordinate my move from another state?

Yes. We can assist with your Portland-area home search and purchase, coordinate with other professionals involved in your transaction, and help you connect with resources that support your relocation.

**COURTESY OF PAUL KNIGHTON**

# YOUR MOVE STARTS WITH A CONVERSATION

## Let's Build Your Personal Portland-area Relocation Plan

Every move is different.

Maybe you're relocating from another state for a new job. Perhaps you're retiring, moving closer to family, looking for a different lifestyle, or simply exploring whether Oregon might be the right place for your next chapter.

Whatever brings you to the Portland area, we're here to help you make informed decisions and move forward with confidence.

From comparing communities and finding the right home to negotiating your purchase and coordinating the details, we'll help you develop a plan that fits your needs, budget, and timeline.

**Ready to explore your options?**

Schedule a complimentary Portland-area relocation consultation.

Tell us where you're moving from, when you're hoping to arrive, and what you're looking for in your next home.

**Let's make your move to Oregon a great one.**

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*This guide provides general relocation and real estate information and is not intended as legal, tax, lending, or financial advice. Requirements, deadlines, market conditions, and service availability can change. Buyers should independently verify material information with the appropriate professionals and agencies.*