

THE INSIDER'S RELOCATION GUIDE



Moving to the Phoenix Metro

2026 RELOCATION GUIDE

A complete roadmap for out-of-state buyers —
especially families moving from California

Prepared by Ryan Moxley, REALTOR®
My Home Group · Top 1% Agent · Phoenix, Arizona



What's Inside

- 01 Why the Phoenix Metro
 - 02 Cost of Living – California vs. Arizona
 - 03 Choosing Your Area
 - 04 Schools & Family
 - 05 The Arizona Buying Process for Out-of-State Buyers
 - 06 Climate & Living in the Desert
 - 07 Your Relocation Timeline & Checklist
-

A Personal Welcome

Welcome – and congratulations on taking the first step toward your move to the Valley of the Sun.

If you're reading this, you're probably doing what thousands of families do every year: looking west toward the desert and wondering whether Arizona could be the place where life gets a little easier. More sunshine. A lower tax bill. A mortgage payment that doesn't keep you up at night. Room for the kids to grow. After helping hundreds of families relocate here – many of them from California – I can tell you the answer is usually yes, but the details matter.

Relocating from out of state is different from buying down the street. You're learning new neighborhoods sight-unseen, navigating a real estate process with its own Arizona-specific quirks, and making one of the biggest financial decisions of your life from a distance. That's exactly why I built this guide. Everything here is meant to give you the lay of the land before you ever board a plane – how the metro is laid out, what each area is known for, how our buying process actually works, and what desert living is really like once the moving truck pulls away.

I've sold real estate across the Phoenix metro long enough to have closed in nearly every city you'll read about here, and I work with relocating buyers every week – including fully remote, virtual closings for clients who buy before they ever set foot in the state. My promise is simple: straight answers, no pressure, and a partner who treats your move like it's my own.

Read this cover to cover, dog-ear the checklist at the back, and when you're ready – whether that's next week or next year – pick up the phone. I'd be honored to help you find home.

Warmly,

Ryan Moxley

Ryan Moxley, REALTOR® · My Home Group · (480) 227-9143

CHAPTER ONE

Why the Phoenix Metro

Sunshine, a light tax touch, and one of the fastest-growing economies in the country – the Valley's appeal isn't a mystery. It's math and lifestyle working together.

The Phoenix metropolitan area – locals call it “the Valley” or “the Valley of the Sun” – is one of the largest and fastest-growing metro regions in the United States. It stretches across Maricopa and parts of Pinal County and includes more than two dozen distinct cities and towns, from polished Scottsdale to family-filled Gilbert to the wide-open new-build frontier of Buckeye and Queen Creek. For an out-of-state buyer, that scale is the first thing to understand: you are not choosing a single town, you are choosing among many, each with its own personality, price point, and pace of life.

Sunshine you can count on

Phoenix averages well over 300 sunny days a year – among the highest of any major U.S. metro. For families coming from cloudier or colder climates, that single fact reshapes daily life: youth sports run nearly year-round, hiking and golf are winter pursuits rather than summer-only ones, and the gray-sky stretches that wear people down elsewhere simply don't exist here. Yes, the summers are hot (we devote all of Chapter Six to living comfortably with the heat), but the trade is roughly nine months of genuinely beautiful weather.

A genuinely light tax touch

Arizona is one of the more tax-friendly states in the country, and for many relocating households the difference shows up on every paycheck and every April return. A few specifics worth knowing:

Arizona tax highlights

2.5% flat state income tax. Arizona uses a single flat rate – one of the lowest flat income-tax rates in the nation – rather than a high-earner bracket structure.

Social Security is not taxed by the state of Arizona.

Military pensions are exempt from Arizona state income tax.

No state estate or “death” tax.

For a household relocating from a high-tax state, the income-tax difference alone can be substantial year after year. We'll dig into the full cost-of-living picture – including the parts that aren't cheaper here – in the next chapter. (None of this is tax advice; your CPA should run your specific numbers.)

An economy that's actually hiring

The Valley's growth isn't just retirees and sunshine seekers — it's anchored by serious employers and a wave of advanced-manufacturing investment that is reshaping the north and southeast edges of the metro:

Major economic engines

TSMC is building a massive semiconductor campus in north Phoenix's Deer Valley corridor, a multi-tens-of-billions investment with several fabrication facilities in various stages of construction and production — thousands of direct jobs and many more across suppliers and construction.

Intel operates and is expanding major fabrication facilities in Chandler, one of the company's most important U.S. manufacturing hubs.

Healthcare (Banner Health, HonorHealth, Mayo Clinic in north Scottsdale, Dignity Health) is among the region's largest employment sectors.

Finance, insurance, aerospace, and tech round out a diversified base — American Express, Charles Schwab, State Farm, Honeywell, and many others maintain large Valley operations.

That advanced-manufacturing wave matters even if you'll never work in a fab. It pulls high-wage jobs into the metro, spurs new housing in the corridors around each campus, and supports long-run demand for homes — which is exactly what you want to see as a buyer planting roots.

Lifestyle: the part spreadsheets miss

Beyond the numbers, people move here for a way of living. World-class golf and resort spas in Scottsdale. Hundreds of miles of desert and mountain hiking trails, from Camelback to the McDowell Sonoran Preserve. Spring training baseball every March. Easy weekend escapes to Sedona's red rocks, the cool pines of Flagstaff, and the Grand Canyon — all within a few hours' drive. A casual, outdoor-first culture where a backyard pool and a covered patio do a lot of your entertaining for you.

CHAPTER TWO

Cost of Living – California vs. Arizona

The headline most California families care about: your housing dollar typically stretches much further here, and the tax structure is lighter. Let's look at where the differences come from – structurally, not as a promise about any specific price.

Cost-of-living comparisons get misused all the time, so let's be careful and honest. Exact prices for homes, gas, and utilities move constantly, and they vary enormously by city and even by neighborhood. What we can talk about with confidence is structure – the categories where Arizona is reliably lighter than California's coastal metros, and the categories where the gap narrows or reverses. Use the table below as a directional map, not a price quote, and ask me to run real, current numbers for your specific situation.

Cost category	Coastal California	Phoenix Metro, AZ	Typical direction
Home price per sq. ft.	Among the highest in the U.S.	Far below major CA coastal metros	Big advantage: AZ
State income tax	Progressive; high top brackets	2.5% flat rate	Advantage: AZ
Property tax rate	~1%+ of value (Prop 13 caps growth)	Generally modest effective rates	Roughly comparable
Social Security tax	Not taxed by CA	Not taxed by AZ	Tie
Electricity / cooling	Mild climate, lower A/C load	High summer A/C usage	Often higher: AZ
Gasoline	Highest in the nation	Typically well below CA	Advantage: AZ
Auto insurance / reg.	High	Moderate	Advantage: AZ
Overall housing burden	Very high share of income	Lower share of income	Advantage: AZ

Illustrative and directional only. Not a price quote or a guarantee. Rates, prices, and tax rules change – confirm current figures with a lender, utility provider, and CPA.

Where the savings usually come from

For most California families, the single largest driver is housing. A budget that buys a modest older home in many California markets often buys a substantially larger, newer home with a yard – and

frequently a pool — somewhere in the Phoenix metro. That difference, compounded across a 30-year mortgage, is the real engine behind most relocations. Layer the 2.5% flat income tax and lower gas costs on top, and the month-to-month picture frequently improves even when a household's income stays the same.

Where Arizona is NOT automatically cheaper

Honesty builds trust, so here's the other side. Summer cooling is a real line item — running air conditioning through a desert July and August costs meaningfully more than cooling a mild coastal home, and we'll talk in Chapter Six about how home features affect that bill. New-build communities can carry special assessments (often called CFD or SID districts) that add to the annual tax bill. And many desirable neighborhoods have HOAs with monthly dues. None of these are dealbreakers — they're simply numbers to put in your spreadsheet so there are no surprises.

Two line items out-of-state buyers forget

Summer electricity. Budget for higher cooling costs June through September. Newer, well-insulated homes and efficient HVAC systems blunt this considerably.

HOA dues & special districts. Ask about HOA fees and any CFD/SID assessment on new construction before you fall in love with a home — I always pull these for my clients up front.

CHAPTER THREE

Choosing Your Area

The Valley is really three big stories: the family-driven East Valley, the value-and-growth West Valley, and the upscale Scottsdale / North Phoenix corridor. Here's how to find your fit.

This is the question I get most from relocating buyers: where should we actually live? There's no universal right answer — it depends on your commute, your budget, your kids' ages, and the lifestyle you're after. But the metro breaks down into a few broad regions, and once you understand their personalities, the map gets a lot less intimidating. Below is a quick orientation; when we talk, I'll narrow it to the two or three communities that genuinely fit you.

The East Valley — family central

Southeast of Phoenix, the East Valley is the heart of family relocation: Gilbert (consistently ranked among the safest cities in the country, with a charming “Heritage District” downtown), Chandler (tech jobs at Intel, strong schools, polished master-plans), Queen Creek (newer, more affordable, fast-growing, semi-rural feel), Mesa (large, varied, more attainable price points), and Tempe (home to Arizona State University, urban and walkable, popular with young professionals and investors). If schools and newer family neighborhoods top your list, you'll likely spend a lot of time here.

The West Valley — value & growth

West and northwest of Phoenix, the West Valley is where many buyers find the most home for the money and the most new construction: Peoria and Glendale (established, sports and entertainment anchors, good range of price points), Surprise (rapid growth, popular 55+ communities), Goodyear and Avondale (newer master-plans, strong employer growth), and Buckeye (one of the fastest-growing cities in the nation, a frontier of brand-new neighborhoods at attainable prices). If your budget is the priority and you don't mind being farther from Scottsdale, the West Valley deserves a hard look.

Scottsdale & North Phoenix — upscale & resort

Scottsdale is the metro's luxury and resort hub — golf, fine dining, spas, and everything from walkable Old Town condos to multimillion-dollar estates in the foothills. Neighboring Paradise Valley is the Valley's most exclusive enclave. North Phoenix — including the corridors near the TSMC campus — is a rapidly evolving mix of established neighborhoods and new development. Cave Creek and Fountain Hills offer scenic, lower-density desert living on the northern edge.

Region / City	Best known for	Who it suits	Price feel
Gilbert	Safety, schools, family master-plans	Families wanting top schools	Mid–Upper
Chandler	Tech jobs (Intel), strong schools	Professionals & families	Mid–Upper
Queen Creek	New builds, semi-rural, growth	Value-focused families	Attainable–Mid
Mesa / Tempe	Variety; ASU & walkability (Tempe)	First-timers, investors	Attainable–Mid
Peoria / Glendale	Established, sports & entertainment	Broad range of buyers	Attainable–Mid
Surprise	Growth, popular 55+ communities	Retirees & value buyers	Attainable
Goodyear / Buckeye	Fast growth, brand-new neighborhoods	New-build & budget buyers	Most attainable
Scottsdale / PV	Luxury, golf, resort, dining	Move-up & luxury buyers	Upper–Luxury
North Phoenix	TSMC corridor, mixed new dev.	Tech workers, growth-minded	Mid–Upper

“Price feel” is relative within the metro and shifts over time — ask me for current, neighborhood-level numbers.

CHAPTER FOUR

Schools & Family

Arizona gives families unusual flexibility through open enrollment and school choice. Here's how the system works and how to research districts before you buy.

If you're moving with school-age kids, schools may well drive your home search — and Arizona's system works differently than many states' do. The single most important thing to understand is open enrollment: Arizona law gives families considerable freedom to enroll in public schools outside their assigned neighborhood boundary, space permitting. In practice that means your address doesn't lock you into one school the way it might elsewhere — though the most sought-after schools fill up, so applying early matters.

How to read Arizona school quality

Arizona issues A through F letter grades to public schools through the state Board of Education, based largely on academic performance and growth. Those grades are a useful starting filter, but they're not the whole story — pair them with parent reviews, program offerings (gifted, dual-language, STEM, arts), and a visit when you're in town. Charter schools are widespread and popular here too, and they participate in the same choice system.

Smart ways to research a district before you buy

Check the state A–F letter grades for the specific schools, not just the district average.

Confirm the assigned school for any address — then ask about open-enrollment options nearby.

Look at specialty programs: gifted/AAA, dual-language immersion, STEM academies, IB.

If a particular school is the goal, ask about its open-enrollment waitlist and application window early.

I can map any neighborhood you're considering to its schools and pull the current grades for you.

Districts families ask about

Several East Valley districts have strong reputations with relocating families — for example the highly regarded districts serving parts of Gilbert and Chandler — and there are excellent schools scattered across every region of the metro, including the West Valley's growing communities. Rather than chase a single “best” district, I encourage clients to define their must-haves (commute, budget, program needs) and then let me match neighborhoods to schools that deliver on them. School boundaries and grades change, so we'll always verify current information for your exact shortlist.

Family priority	What to ask / look for
Top academic ratings	State A–F grades for each specific school; recent trend, not just one year

Family priority	What to ask / look for
Flexibility / choice	Open-enrollment availability; nearby charters; waitlist timing
Special programs	Gifted, dual-language, STEM, IB, arts – offered at which campuses
Newer schools	Fast-growing areas (Queen Creek, Buckeye) often have brand-new campuses
Commute realism	Drive the route at school drop-off time, not midday

CHAPTER FIVE

The Arizona Buying Process for Out-of-State Buyers

Arizona's process has a few features that surprise newcomers – in good ways. Here's what's different, and how a remote purchase actually works.

Buying a home in Arizona follows the same broad arc you'd expect – get pre-approved, make an offer, open escrow, inspect, appraise, close – but several Arizona-specific details are worth understanding before you start, especially if you're buying from out of state.

Arizona is a non-disclosure state

Final sale prices are not a matter of public record in Arizona. That means the casual “what did it sell for” data you might find on consumer websites is often incomplete or estimated. Real, reliable sold comparables come through the MLS – which is exactly why working with a local agent who can pull accurate comps is more valuable here than in disclosure states. When I price an offer for you, I'm using real closed data you can't fully see from the outside.

“Dry funding” – recording day is keys day

Arizona is a dry funding state. In plain terms: your loan funds, the deed records with the county, and you get your keys – all on the same day. There's no awkward gap between signing and possession the way some states experience. Once it records, the home is yours and you can move in. For a relocating buyer coordinating a moving truck across state lines, that predictability is a real gift.

The inspection period and the BINSR

After your offer is accepted, you'll typically have a 10-day inspection period to investigate the home. If you want repairs or want to raise concerns, that's handled through a document called the BINSR – the Buyer's Inspection Notice and Seller's Response. You submit your requests; the seller has a window (commonly five days) to respond. It's a structured, fair back-and-forth, and as your agent I guide you through exactly what to ask for and what's reasonable.

Arizona buying facts at a glance

Non-disclosure state: sale prices aren't public – accurate comps come through the MLS / your agent.

Dry funding: loan funds, deed records, and keys all happen the same day.

BINSR: ~10-day inspection period; seller typically has ~5 days to respond.

2026 conforming loan limit: \$806,500 in Maricopa & Pinal County – loans above this are “jumbo.”

Earnest money: a good-faith deposit (often ~1% of price) held in escrow and credited at closing.

The 2026 conforming loan limit

For 2026, the conforming loan limit for Maricopa and Pinal County is \$806,500. Loans at or below that limit follow conventional conforming guidelines; loans above it are considered jumbo and carry their own qualification standards. Knowing where your purchase falls relative to this line affects your rate options and down-payment planning — something your lender and I will map out together early.

Buying remotely — sight-unseen, done right

A large share of my relocation clients buy before they've moved — some without ever walking the home in person — and modern tools make that genuinely safe when it's handled well. Live video walkthroughs where I'm your eyes and ears, detailed photo and measurement packages, electronic signatures for the entire contract, professional inspections with full reports, and a mobile notary for your closing documents all make a remote purchase smooth. Earnest money moves by wire to a licensed escrow company — never to me — and I'll walk you through every wire-fraud safeguard so your funds are protected.

Your remote-buying toolkit

Live FaceTime / video showings — I tour the home as your on-the-ground eyes.

Full photo, video, and measurement packages on every serious candidate.

Electronic signature for offers and contracts — sign from anywhere.

Professional inspection with a written report before your inspection period ends.

Mobile notary and remote closing coordination so you needn't fly in to sign.

CHAPTER SIX

Climate & Living in the Desert

Yes, it gets hot. No, it doesn't run your life. Here's an honest look at the desert seasons and how Valley homes are built to keep you comfortable.

Let's address the question everyone asks: how bad is the heat, really? The honest answer is that summer is genuinely hot — daytime highs climb past 100°F for stretches of June through September — but desert living is built around it, and the other roughly nine months of the year are spectacular. Understanding the rhythm of the seasons takes the mystery out of it.

The desert seasons

Winter (Nov–Mar) is the Valley's crown jewel: sunny days in the 60s and 70s, cool nights, and the reason “snowbirds” flock here. Spring (Apr–May) is warm and beautiful with desert blooms. Summer (Jun–Sep) is hot and dry — this is when life shifts earlier and later in the day, pools earn their keep, and air conditioning runs hard. Monsoon season (roughly July through September) brings dramatic afternoon thunderstorms, dust storms (“haboobs”), and a welcome break in the heat. Fall (Oct) eases back into perfection.

How desert homes keep you comfortable

Valley homes are engineered for the climate in ways newcomers don't always notice: efficient central air conditioning sized for the heat, light-colored tile or low-slope roofs, dual-pane low-E windows, generous insulation in newer builds, covered patios and deep overhangs for shade, and often a pool for the summer months. When I'm touring homes for a relocating client, I pay close attention to the age and efficiency of the HVAC system and the windows — because in this climate, those features directly shape both your comfort and your summer electric bill.

Desert-living features to look for

HVAC age & efficiency: newer, higher-efficiency systems dramatically cut summer cooling costs.

Older units are a negotiating point.

Pool: wonderful in summer — budget for maintenance, and note Arizona's pool-barrier safety law if you have young children.

Landscaping: low-water “xeriscape” (desert plants, gravel, drip irrigation) is common, beautiful, and cheap to maintain.

HOA & landscaping rules: many communities have HOA standards for yards and exteriors — I'll review the CC&Rs; with you.

Shade & orientation: covered patios, mature trees, and north/east-facing yards make summer far more livable.

Water, HOAs, and the practical stuff

Two more desert realities worth a mention. First, water: Arizona manages its water supply carefully, and most of the metro is served by long-established municipal systems. In a small number of unincorporated fringe areas, water delivery can be more complicated, so for any rural-edge property I'll help you confirm the water situation in writing before you commit. Second, HOAs are common in Valley master-plans — they keep neighborhoods tidy and protect values, but they also come with dues and rules. I always pull and review the HOA documents so you know exactly what you're agreeing to.

CHAPTER SEVEN

Your Relocation Timeline & Checklist

A move this big is far less stressful when it's broken into stages. Here's a simple 90 / 60 / 30-day roadmap – print it, check the boxes, and lean on me for any step.

Every relocation is a little different, but the families who feel calm on moving day almost always followed some version of this timeline. Work backward from your target move date and tackle each phase in order. I'm happy to be your accountability partner the whole way through.

90+ Days Out – Foundation

- Get pre-approved with a lender experienced in relocation and Arizona loans.
- Set your budget – include HOA dues, summer cooling, and any new-build special assessments.
- Define must-haves: school needs, commute, home size, pool, single vs. two-story.
- Narrow to two or three target regions using Chapter Three.
- Connect with me (Ryan) so I can set up a tailored, automatic home search.
- Begin researching schools and confirming open-enrollment options.
- Start decluttering – the less you move across state lines, the cheaper and easier it is.

60 Days Out – Search & Offer

- Tour homes in person or via live video walkthroughs with me.
- Compare neighborhoods on commute, schools, HOA, and lifestyle fit.
- Make an offer with accurate, MLS-based comps (remember: AZ is non-disclosure).
- Open escrow and wire earnest money to the licensed escrow company – verify wiring details by phone.
- Schedule your professional home inspection within the 10-day inspection period.
- Book your moving company or rental truck early – summer and month-end book up fast.
- Submit your BINSR repair requests and negotiate the seller's response.

30 Days Out – Closing & Move

- Complete the appraisal and final loan underwriting with your lender.
- Schedule utilities (electric, water, internet) to start on your closing/recording day.
- Arrange a mobile notary or in-person signing for closing documents.
- Do your final walkthrough (in person or by video) before recording.
- Confirm dry-funding timeline – recording day is keys day in Arizona.
- Update your address, register vehicles, and plan your Arizona driver's-license switch.
- Get your keys, celebrate, and welcome home to the Valley of the Sun!

One number to keep handy

Stuck, unsure, or just want a second opinion at any step? Call or text me directly at (480) 227-9143. Helping relocating families navigate exactly this is what I do every week.

LET'S FIND YOUR HOME

Ready to Make the Move?

Whether your move is next month or next year, I'd be honored to be your guide. From building a custom home search to running real cost-of-living numbers to handling a fully remote, sight-unseen purchase — I'll make your relocation to the Phoenix metro feel effortless.

Ryan Moxley

REALTOR® · My Home Group · Top 1% Agent

Call or text · (480) 227-9143

moxleysellsaz@gmail.com

ryanmoxleyrealestate.com

ryanmoxleyrealestate.com/relocating

My Home Group · ADRE SA643872000 · Equal Housing Opportunity · REALTOR®

This guide is for general educational purposes and is not legal, tax, or financial advice. Figures are illustrative; verify current prices, rates, and rules with the appropriate professional.