

RELOCATION CHECKLIST

Moving to Reno and Sparks

This is the list I'd hand a friend: what to check before you pick a home, what to set up before move-in, and what Nevada expects in your first 30 days. If anything raises a question, call or text me. I'd rather you ask than guess.

01 Before you choose a home

- | | |
|--|---|
| <p>☐ Talk to a lender first
Get preapproved so you know your real price range. The lender decides what you qualify for.</p> <p>☐ Check the flood map
Look up the address at msc.fema.gov. A flood insurance quote can change your payment.</p> <p>☐ Ask about water, sewer and heat
Some homes on larger lots use a private well, septic or propane, each with its own upkeep.</p> <p>☐ Look up schools by address
Washoe County School District assigns schools by the home's address.</p> | <p>☐ Ask insurers about wildfire, in writing
Since January 2026, Nevada lets insurers, with state approval, leave wildfire out. Get quotes before you offer.</p> <p>☐ Drive the commute at rush hour
Try a weekday morning from the home to work. US-395 and I-80 can add real time.</p> <p>☐ Ask whether there's an HOA
Get the dues and the rules before you commit. Many homes have no HOA at all.</p> <p>☐ Plan for winter
Reno has four real seasons. Over Donner Pass, expect chain controls on I-80 in storms.</p> |
|--|---|

02 Two to three weeks before move-in

Match start dates to your move-in day.

- | | |
|--|---|
| <p>☐ Electricity: NV Energy
Start service at nvenergy.com using the exact service address.</p> <p>☐ Water: TMWA
Truckee Meadows Water Authority serves most homes. A private well means no water bill.</p> <p>☐ Sewer
Ask the seller or HOA how it's billed, or whether the home is on septic.</p> <p>☐ Forward your mail
Set up mail forwarding with USPS.</p> | <p>☐ Natural gas: NV Energy
Serves most of Reno and Sparks. Some homes use propane instead, so ask the seller.</p> <p>☐ Trash and recycling: Waste Management
The only residential hauler here. Call 775-329-8822, or ask whether your HOA covers it.</p> <p>☐ Internet
Check which providers serve the exact address before you sign.</p> <p>☐ Book movers or a truck
Leave room in the schedule for winter weather.</p> |
|--|---|

03 Your first 30 days in Nevada

New residents have 30 days to get a Nevada driver license and register their vehicles, per the Nevada DMV (dmv.nv.gov). Book a DMV appointment early.

- ☐ **Get your Nevada driver license**
Bring your current license and the documents the DMV lists for new residents.
- ☐ **Get a smog check if needed**
Most vehicles based in Reno and Sparks need one to register and every year after.
- ☐ **Update your voter registration**
Register at your new address with the Nevada Secretary of State.
- ☐ **Switch to Nevada car insurance**
You'll need proof of a Nevada policy to register your vehicles.
- ☐ **Register your vehicles**
Out-of-state vehicles need a VIN inspection at a DMV office. Bring your registration and plates.
- ☐ **Update your address everywhere else**
Your bank, employer, credit cards and subscriptions.

04 Costs to plan for

Overall, the Reno area costs about the national average. Housing and gas are where it runs higher.

- ☐ **Overall prices: 101.0**
Where the national average is 100. Bureau of Economic Analysis regional price parities, 2024.
- ☐ **Gas: about 25% above national**
Per AAA, fall 2026. Factor your commute into your budget.
- ☐ **Property tax**
Depends on the parcel. Look it up with the Washoe County Assessor.
- ☐ **Mortgage rate**
Rates change daily, so ask me for the current number.
- ☐ **Rent: 123.5**
About 23% above the national level. Bureau of Economic Analysis regional price parities, 2024.
- ☐ **State income tax: none**
Nevada has no state income tax.
- ☐ **Homeowners insurance**
Costs vary widely by home and location. Get real quotes before you make an offer.

When you're ready to talk

I can compare Reno, Sparks and the North Valleys against where you live now, run the real numbers on a home, or plan a weekend scouting trip. Call or text me, or [book a short call](#).

Dan N Stach

REALTOR® | eXp Realty | S.194003
(775) 412-5692
daniel.stach@exprealty.com
www.StachRealty.com



Equal Housing Opportunity
General information only, not legal, tax, insurance or lending advice. Confirm details with the agency named. Updated October 2026.