

Relocation

Blueprint

Everything you need to orient, compare communities, and buy confidently in Southeast Michigan, even when you are still 800 miles away and your visit window is three days.

Metro Detroit Geography County & Community Comparison Remote Search Strategy Out-of-State Offers Relocation Checklist

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Free

Always

Table of Contents

Relocation Blueprint

- Intro The Questions You Don't Know to Ask Yet 3
- Chapter 1 Welcome to Southeast Michigan 4
- Chapter 2 Understanding Metro Detroit Geography 5
- Chapter 3 County Overview: Wayne, Oakland, Washtenaw, Livingston, Macomb 6
- Chapter 4 Choosing the Right Community 8
- Chapter 5 School District Considerations 9
- Chapter 6 Commute Patterns 10
- Chapter 7 Michigan Weather Expectations 11
- Chapter 8 Cost of Living Overview 12
- Chapter 9 Michigan Property Tax Basics 13
- Chapter 10 Researching Neighborhoods Remotely 14
- Chapter 11 Virtual Showing Best Practices 15
- Chapter 12 Building a Trusted Local Team 16
- Chapter 13 Making Offers While Out of State 17
- Chapter 14 Inspection Coordination from Afar 18
- Chapter 15 Temporary Housing Strategies 19
- Chapter 16 Driver's License, Vehicle Registration, and Voter Registration 20
- Relocation Checklist 21
- A Real Hearts to Homes Story 22
- Your Next Step 23
- Continue Your Blueprint Journey 24

Introduction

The Questions You Don't Know to Ask Yet

Relocating to Southeast Michigan is not just a home purchase. It is a geography lesson, a climate adjustment, a school district research project, and a compressed decision timeline, all at once.

Buyers who relocate here from outside Michigan, whether for a corporate transfer, a remote-work lifestyle change, a family move, or retirement, tell me the same thing: the things that surprised them after they arrived were not the things they researched before they came. They researched home prices and school ratings. They did not research what "Livonia" means as a commute anchor, why property taxes on the same-priced home vary by \$3,000 per year across county lines, or what a Michigan basement actually looks like in February.

I wrote this Blueprint for the questions you do not know to ask yet. It covers the geography, the counties, the communities, the weather, the taxes, the commute patterns, and the practical mechanics of buying a home from out of state, including how to tour effectively in a three-day visit window, how to make a competitive offer without being physically present, and how to coordinate an inspection from 800 miles away.

Southeast Michigan is a genuinely good place to live. The housing stock is affordable relative to coastal markets, the communities are distinct and character-rich, and the quality of life for families, professionals, and retirees is strong. I want you to love living here on purpose, not stumble into it six months after closing.

How to Use This Blueprint

Chapters 1 through 3 orient you geographically. Chapters 4 through 9 help you narrow your community and budget. Chapters 10 through 16 cover the mechanics of buying remotely. The Relocation Checklist at the end is your operational guide from first research through your first month in Michigan. Start with the Find Your

Fit Quiz at heartstohomesmi.com to identify communities that match your priorities, then use the Community Guides to go deep on your short list.

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Chapter 1

Welcome to *Southeast Michigan*

Southeast Michigan is not one place. It is a collection of counties, cities, townships, and neighborhoods, each with its own character, price point, school district, and commute profile. Understanding that distinction is the first step.

What "Southeast Michigan" Actually Means

When people say "Southeast Michigan," they are typically referring to the metro Detroit region and its surrounding counties: Wayne, Oakland, Macomb, Washtenaw, and Livingston. This region contains roughly 4.5 million people and spans from the Detroit riverfront west to Ann Arbor, north to Flint's southern edge, and east to Lake St. Clair. It is one of the largest metropolitan areas in the Midwest and one of the most economically diverse housing markets in the country.

Why People Relocate Here

Corporate and automotive industry transfers. Southeast Michigan remains the global center of the automotive industry. Ford, General Motors, Stellantis, and hundreds of suppliers and engineering firms employ workers who relocate from across the country and internationally. The Big Three and their supplier network create a steady stream of corporate relocations every year.

Remote workers seeking affordability. Buyers from high-cost coastal markets like New York, San Francisco, Boston, and Seattle increasingly discover that Southeast Michigan offers significantly more home for significantly less money, with strong internet infrastructure, walkable downtowns, and a lower overall cost of living.

University and healthcare anchors. The University of Michigan in Ann Arbor, Wayne State University in Detroit, and major hospital systems (Beaumont, Henry Ford, Michigan Medicine) attract faculty, researchers, and medical professionals from across the country.

Retirees and pre-retirees. Michigan's four-season climate, lake access, affordable housing, and strong healthcare infrastructure attract retirees from warmer states seeking lower costs and a change of pace, particularly to communities like Plymouth, Northville, Brighton, and Saline.

What Relocating Buyers Consistently Underestimate

Three things surprise out-of-state buyers after they arrive: (1) how much county and school district boundaries matter to daily life and cost; (2) how real Michigan winters are and what they mean for home maintenance; and (3) how different communities that look similar on a map actually feel when you live in them. This Blueprint addresses all three before you commit.

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Chapter 2

Understanding Metro Detroit *Geography*

Metro Detroit does not radiate cleanly from a center point. It sprawls in multiple directions, with distinct sub-markets that have little in common beyond a shared interstate system.

The Anchor Cities

Detroit is the urban core, experiencing a significant downtown and Midtown renaissance, with new residential construction, corporate headquarters relocations, and a growing restaurant and arts scene. Urban Detroit buyers are a distinct market from suburban buyers; this Blueprint focuses primarily on the suburban and exurban communities where most relocating families and professionals settle.

Ann Arbor is the university anchor to the west, a walkable, progressive, culturally rich city with strong schools, a vibrant downtown, and housing prices that reflect its desirability. Ann Arbor proper is expensive; the surrounding townships (Pittsfield, Scio, Webster) offer more space at lower price points while maintaining Ann Arbor schools or nearby alternatives.

Plymouth and Northville are the western suburban anchors, historic downtowns, strong schools, and a community character that attracts relocating families who want a small-town feel within commuting distance of both Detroit and Ann Arbor.

The Major Corridors

Southeast Michigan's housing search is organized around interstate corridors. Understanding which corridor your commute will use is the single most important geographic filter:

I-275 corridor: Runs north-south through western Wayne and Oakland counties. Communities along this corridor include Canton, Plymouth, Livonia, Farmington Hills, Novi, and Northville. Primary access to Detroit Metro Airport (DTW), Ford's Dearborn campus, and western Oakland County employers.

I-94 corridor: Runs east-west from Detroit through Dearborn, Ann Arbor, and west toward Chicago. Key communities: Ypsilanti, Ann Arbor, Belleville, Van Buren Township. Primary access to University of Michigan, Stellantis Warren, and eastern Wayne County employers.

I-75 corridor: Runs north-south through central Oakland and Macomb counties. Communities: Troy, Rochester Hills, Auburn Hills, Sterling Heights, Clarkston. Primary access to GM Tech Center (Warren), Oakland County corporate corridor, and northern Macomb employers.

M-14 / US-23 corridor: Northwest from Ann Arbor toward Brighton and Livingston County. Communities: Dexter, Chelsea, Brighton, Howell. Primary access to University of Michigan Medical Center, Ann Arbor tech corridor, and Livingston County employers.

Pro Tip: Map Your Commute Before You Map Your Search

Before you open a single listing, identify your employer's address (or your remote-work coffee shop preference) and run rush-hour commute times to three or four corridor anchors using Google Maps at 7:30 AM on a Tuesday. Southeast Michigan traffic is real, and a home that looks 20 minutes away on a Sunday afternoon map can be 50 minutes on a weekday morning. Your commute corridor determines your viable search area.

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Chapter 3

County Overview:
Wayne, Oakland, Washtenaw, Livingston, Macomb

County boundaries in Michigan are not administrative trivia. They determine property tax rates, school district options, and the character of the communities within them.

Wayne County

Wayne County is Michigan's most populous county and contains Detroit, Dearborn, Livonia, Canton, Plymouth, Westland, Taylor, and Garden City. Housing stock ranges from historic Detroit neighborhoods to post-war suburban ranches and newer construction in Canton and Plymouth Townships. Wayne County generally offers the most affordable entry points in Southeast Michigan, with median home prices below Oakland and Washtenaw. Property tax millage rates vary significantly within the county: Detroit proper carries higher millage than outer-ring suburbs like Plymouth and Canton. School districts vary widely; Plymouth-Canton Community Schools and Livonia Public Schools are among the strongest in the county.

Oakland County

Oakland County is the economic engine of Southeast Michigan's suburban market, home to Troy, Rochester Hills, Birmingham, Bloomfield Hills, Farmington Hills, Novi, and Auburn Hills. It has the highest concentration of corporate headquarters, medical facilities, and professional employment in the region. Housing prices are higher than Wayne County; school districts like Birmingham, Rochester, and Troy are consistently top-rated. Oakland County's property tax millage rates are among the highest in the state, reflecting strong school funding and municipal services. Buyers relocating for Oakland County employment often target the I-75 and I-275 corridors.

Washtenaw County

Washtenaw County centers on Ann Arbor and includes Ypsilanti, Saline, Chelsea, Dexter, and Milan. The University of Michigan is the dominant economic and cultural anchor. Ann Arbor proper commands premium prices; surrounding townships offer more space and lower price points. Washtenaw County schools are generally strong, with Ann Arbor Public Schools, Saline Area Schools, and Chelsea School District among the most sought-after. Property taxes reflect the county's desirability and school investment. Buyers relocating for university, healthcare, or Ann Arbor's tech corridor typically start here.

Livingston County

Livingston County (Brighton, Howell, Hartland, and surrounding townships, is Southeast Michigan's fastest-growing exurban market. Buyers here trade a longer commute (typically 45 to 70 minutes to Detroit or Ann Arbor) for significantly more land, newer construction, and lower price-per-square-foot. Livingston County appeals to remote workers, buyers who do not need daily commuting access, and families who want acreage without leaving the metro area entirely. Schools in Brighton and Hartland are well-regarded; property taxes are moderate relative to Oakland and Washtenaw.

Macomb County

Macomb County (Sterling Heights, Clinton Township, Shelby Township, Macomb Township, and St. Clair Shores) is the eastern anchor of the metro, bordering Lake St. Clair. It offers some of the most affordable suburban housing in the region relative to square footage, with strong community identity and growing retail and dining corridors along Hall Road (M-59). Macomb County schools vary by district; Utica Community Schools and Chippewa Valley Schools are among the stronger options. Macomb appeals to buyers working in the I-75 corridor, Stellantis Warren, or employers in the eastern suburbs who want maximum home for their budget.

County	Character	Median Price Range	Best For
Wayne	Diverse; urban to suburban	\$180K to \$350K	Affordability; airport proximity; diverse communities
Oakland	Corporate suburban; upscale	\$280K to \$600K+	Top schools; corporate corridor; professional employment
Washtenaw	University town; progressive	\$300K to \$700K+	University; healthcare; walkable downtowns

Livingston	Exurban; growing	\$280K to \$500K	Remote workers; land; newer construction
Macomb	Suburban; value-oriented	\$200K to \$400K	Maximum square footage; eastern corridor employers

Price ranges are illustrative medians for Southeast Michigan, July 2026. Actual prices vary significantly by community, school district, and home condition. See the Community Guides at heartstohomesmi.com for community-specific profiles.

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Chapter 4

Choosing the
Right Community

Community selection is the decision that most relocating buyers get wrong, not because they choose badly, but because they choose based on listings rather than lifestyle fit.

Start With Lifestyle, Not Listings

Before you evaluate a single listing, answer five questions about how you want to live in Michigan:

- 1. Walkability vs. space.** Do you want to walk to coffee, restaurants, and a farmers market on Saturday morning? Or do you want a half-acre, a three-car garage, and no shared walls? Southeast Michigan offers both, but rarely in the same community. Downtown Plymouth, downtown Northville, and downtown Ann Arbor are walkable. Canton, Macomb Township, and Brighton Township are spacious. Know which you are optimizing for.
- 2. School district priority.** If you have school-age children, school district boundaries should narrow your search before price does. A home in the right district at the top of your budget is a better long-term decision than a larger home in a weaker district. See Chapter 5.
- 3. Commute tolerance.** How many minutes per day are you willing to spend in a car? This single variable eliminates large portions of the map for most relocating buyers. Be honest about it.
- 4. Housing stock age and character.** Do you want a 1960s brick ranch with mature trees and established neighbors? A 2010s colonial in a newer subdivision? A historic home in a walkable downtown? Southeast Michigan's housing stock is heavily weighted toward mid-century construction, which means basements, mature landscaping, and maintenance considerations that differ from newer markets.
- 5. Community identity.** Michigan communities have strong local identity. Plymouth feels different from Canton, which feels different from Livonia, which feels different from Northville, even though they are geographically close. You cannot understand this from listings alone. Use the Community Guides at heartstohomesmi.com and the Find Your Fit Quiz to narrow your list before you visit.

Start With the Find Your Fit Quiz

The Find Your Fit Quiz at heartstohomesmi.com asks about your lifestyle priorities, walkability, school importance, commute tolerance, housing type, and budget, and returns a ranked list of Southeast Michigan communities that match. It takes five minutes and eliminates weeks of unfocused searching. Use it before your first visit, not after.

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Chapter 5

School District
Considerations

In Southeast Michigan, school district boundaries are property boundaries. A home on one side of a street can be in a top-rated district; a home on the other side is not. This is not a detail, it is a primary search filter.

How Michigan School Districts Work

Michigan public schools are funded primarily through local property taxes and state per-pupil funding. School district boundaries are independent of city and township boundaries, a single city can contain multiple school districts, and a single school district can span multiple municipalities. This means that "buying in Ann Arbor" does not automatically mean Ann Arbor Public Schools; the specific address determines the district.

Districts Relocating Families Frequently Target

School District	Communities Served	Notes
Plymouth-Canton Community Schools	Plymouth, Canton, parts of Salem and Northville	Large district; strong programs; verify address carefully
Northville Public Schools	Northville city and township	Consistently top-rated; premium home prices reflect demand
Livonia Public Schools	Livonia	Strong district; affordable entry point relative to quality
Ann Arbor Public Schools	Ann Arbor city (verify address)	Highly sought-after; significant price premium in district
Saline Area Schools	Saline, parts of Pittsfield and York Townships	Strong district; popular with university families

Birmingham Public Schools	Birmingham, Bloomfield Hills area	Top-rated; among highest home prices in the region
Rochester Community Schools	Rochester, Rochester Hills	Strong district; Oakland County premium
Brighton Area Schools	Brighton, Hartland	Growing district; Livingston County value

School district ratings change. Verify current district assignment for any specific address before making an offer, do not rely on city name or ZIP code alone. Your agent can confirm district assignment through the local school district website or MISchoolData.org.

Verifying District Assignment Remotely

Before you make an offer on any home, verify the school district assignment for that specific address. Use MISchoolData.org (Michigan's official school data portal) or the individual school district's website address lookup tool. Your agent should confirm this in writing as part of your offer preparation. A home listed as being "in the Ann Arbor area" may be in Ypsilanti Community Schools, a meaningful difference for a relocating family.

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Chapter 6

Commute
Patterns

Southeast Michigan commutes are longer and more variable than most relocating buyers expect. Rush-hour traffic on I-275, I-75, and I-94 is a daily reality, not an occasional inconvenience.

Major Employment Centers and Their Corridors

Employer / Center		Location	Best Corridor Communities	Typical Rush-Hour Range
Ford Motor Company		Dearborn	Livonia, Canton, Plymouth, Westland	20 to 35 min
GM Tech Center		Warren	Sterling Heights, Troy, Rochester Hills, Shelby Twp	20 to 40 min
Stellantis (Chrysler)		Auburn Hills / Warren	Rochester Hills, Troy, Sterling Heights, Macomb Twp	20 to 40 min
University of Michigan		Ann Arbor	Ann Arbor, Saline, Ypsilanti, Dexter, Chelsea	10 to 30 min
Detroit Medical Center		Detroit	Dearborn, Grosse Pointe, Royal Oak, Ferndale	20 to 40 min
Beaumont Health (Corewell)		Royal Oak / Troy	Troy, Royal Oak, Birmingham, Madison Heights	10 to 25 min
Detroit Metro Airport (DTW)		Romulus	Canton, Plymouth, Westland, Belleville	15 to 30 min
Downtown Detroit		Detroit	Dearborn, Ferndale, Royal Oak, Grosse Pointe	20 to 45 min

Rush-hour ranges are illustrative for buyers living in the listed corridor communities. Actual times vary by specific address, weather, and construction. Test your actual commute address at 7:30 AM before committing to a community.

Remote Workers: Location Still Matters

Remote workers often assume that commute is irrelevant to their search. It is not. Community character, walkability, internet infrastructure, and proximity to amenities still shape daily quality of life. Remote workers frequently prioritize walkable downtowns (Plymouth, Northville, Ann Arbor, Ferndale, Royal Oak) or exurban space (Livingston County, western Washtenaw) depending on lifestyle preference. The Find Your Fit Quiz accounts for remote-work priorities specifically.

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Chapter 7

Michigan Weather
Expectations

Michigan has four distinct seasons. Buyers from warm-climate states consistently underestimate what the fourth one requires, of them, of their homes, and of their vehicles.

What Each Season Actually Means

- Spring (March to May):** Unpredictable. Michigan springs can produce 70-degree days in March and snow in April. Home inspection season peaks in spring; it is also when basement moisture issues become visible as snow melts. Buyers arriving in spring see the region at its most optimistic, which can mask drainage and foundation concerns that a fall or winter visit would reveal.
- Summer (June to August):** Warm, humid, and active. Southeast Michigan summers average 80 to 90°F with significant humidity. Lake Michigan and Lake Huron are within driving distance; local lakes and parks are heavily used. Air conditioning is not optional in most homes. Humidity drives basement moisture and mold risk in older homes without dehumidification.
- Fall (September to November):** Many residents consider this the best season. Comfortable temperatures, fall color, and football culture. Home buying activity peaks in fall as families settle before the school year is fully underway. A fall visit gives relocating buyers an honest picture of the region's character.

Winter (December to February): Cold, snowy, and long. Average January temperatures in Southeast Michigan are 18 to 25°F. Snow accumulation of 40 to 60 inches per season is normal. Ice dams, frozen pipes, furnace failures, and snow removal are real homeownership responsibilities from November through March. Buyers from warm climates should visit in winter before committing, not to be discouraged, but to understand what they are signing up for.

What Winter Means for Your Home

Michigan homes are built for winter, but older homes require maintenance to stay that way. Key winter-related home features to evaluate during your search: furnace age and condition (18 to 25 year lifespan), insulation depth in the attic (R-49+ recommended), sump pump with battery backup, garage insulation if you want a functional workspace in winter, and driveway pitch for snow removal. The Home Inspection Blueprint at heartstohomesmi.com/blueprint-library covers these systems in detail.

Michigan Tip: Visit in Two Seasons

If your relocation timeline allows, plan two visits: one in spring or fall to evaluate communities and housing stock in pleasant conditions, and one in January or February to experience a Michigan winter before you commit. Buyers who visit only in summer frequently report that winter was more intense than they expected. Buyers who visit in both seasons arrive prepared.

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Chapter 8

Cost of Living
Overview

Southeast Michigan is significantly more affordable than coastal markets, but "affordable" does not mean "cheap," and the cost categories that surprise relocating buyers are not always the obvious ones.

Housing: The Primary Advantage

Relocating buyers from New York, San Francisco, Boston, Seattle, and Los Angeles consistently find that Southeast Michigan offers 40 to 60% more home for the same monthly payment. A \$400,000 budget that buys a 900-square-foot condo in a coastal city buys a 2,200-square-foot colonial on a quarter-acre in Canton or a 1,800-square-foot ranch in Plymouth. This is the primary financial advantage of relocating here, and it is real.

Cost Categories Relocating Buyers Should Budget For

Category	Southeast Michigan	What Surprises Buyers
Property taxes	1.5% to 2.5% of home value annually	Higher than many Sun Belt states; varies significantly by county and school district
Homeowners insurance	\$900 to \$2,400/year	Older homes and homes with aging roofs cost more; shop multiple carriers
Heating (natural gas)	\$150 to \$350/month in winter	Significant winter utility cost; budget for it separately from summer
Cooling (electric A/C)	\$80 to \$200/month in summer	Humid summers drive A/C usage; older homes may need updated systems
Auto insurance	Michigan is among highest in nation	No-fault insurance system; rates vary significantly by ZIP code
Snow removal	\$300 to \$800/season (service)	Not optional for most suburban homes; budget if you will not self-clear
State income tax	Flat 4.25%	Lower than many coastal states; no local income tax

Illustrative ranges for Southeast Michigan, July 2026. Auto insurance in particular varies significantly by driving record, vehicle, and ZIP code. Get quotes before you finalize your community choice.

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Chapter 9

Michigan Property Tax
Basics

Michigan property taxes work differently than most states. Understanding the system before you buy prevents the most common post-closing financial surprise for relocating buyers.

The Three Key Numbers

State Equalized Value (SEV): Approximately 50% of your home's market value, determined by the county assessor. This is the starting point for tax calculation.

Taxable Value: The number your tax bill is actually calculated on. For existing homeowners, Michigan's Proposal A caps annual taxable value increases at inflation (or 5%, whichever is less). This means long-term owners often pay taxes on a taxable value well below current SEV.

Millage Rate: The tax rate applied to taxable value, expressed in mills (thousandths of a dollar). Total millage = school operating + school debt + county + municipality + special assessments. Combined millage rates in Southeast Michigan range from approximately 28 to 55 mills depending on community.

The Uncapping Surprise for New Buyers

When you purchase a home in Michigan, the taxable value uncaps to the current SEV in the year following your purchase. You will pay taxes based on the home's current market value, not what the seller was paying. A seller who has owned for 20 years may be paying taxes on a taxable value of \$120,000. You will pay on an SEV of \$175,000 or more. The difference can be \$2,000 to \$4,000 per year.

Never Use the Seller's Tax Bill as Your Budget

This is the single most common financial mistake relocating buyers make. The seller's current property tax bill reflects their capped taxable value, not what you will pay. Always ask your agent or the local assessor for an uncapped tax estimate based on the purchase price before you finalize your monthly budget. For a full explanation of Michigan property taxes, Proposal A, millage rates, and how to appeal your assessment, see the Michigan Property Tax Guide at heartstohomesmi.com.

Principal Residence Exemption (PRE)

Michigan offers a Principal Residence Exemption that eliminates the local school operating millage (typically 18 mills) on your primary residence. File the PRE form with your local assessor within 30 days of closing. If you own multiple properties, only your primary residence qualifies. This exemption is worth \$1,500 to \$3,000 per year depending on your home's taxable value.

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Chapter 10

Researching Neighborhoods

Remotely

You can rule out most of the wrong communities before you ever get on a plane. The tools are there. The question is whether you use them with a plan or scroll listings at random.

The Remote Research Stack

Step 1: Find Your Fit Quiz. Start at heartstohomesmi.com. The quiz returns a ranked community list based on your lifestyle priorities. This is your starting short list, not a final answer, but a focused starting point.

Step 2: Community Guides. Read the full Community Guide for each community on your short list. The guides cover housing stock character, school districts, commute patterns, downtown amenities, property tax profiles, and what buyers discover after they arrive. They are written specifically for buyers who do not already know the area.

Step 3: Google Maps street view. Walk the neighborhood virtually. Look at the condition of neighboring homes, the street character, proximity to commercial corridors, and whether the area feels like what you expected from the Community Guide.

Step 4: Crime and safety data. Use crimemapping.com or the local police department's public data portal to review crime patterns in your target neighborhoods. Southeast Michigan communities vary significantly in this regard even within the same city.

Step 5: Flood zone check. Use FEMA's flood map service center (msc.fema.gov) to verify whether any target property is in a flood zone. Flood insurance is expensive and often required in designated zones. This is a five-minute check that prevents a significant post-closing surprise.

Pro Tip: Set Up MLS Alerts Before Your Visit

Ask your agent to set up automated MLS alerts for your target communities and price range before your first visit. Arriving with a pre-screened list of 8 to 12 homes to tour, rather than browsing cold, makes a three-day visit window dramatically more productive. Your agent can eliminate obvious mismatches remotely so your in-person time is spent on homes worth serious consideration.

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Chapter 11

Virtual Showing

Best Practices

A virtual showing is not a substitute for an in-person visit, but it is a highly effective filter for eliminating homes that will not work before you spend a day touring them.

What a Good Virtual Showing Includes

Ask your agent to conduct a live video walkthrough (FaceTime, Zoom, or similar) rather than relying on static listing photos. A good virtual showing covers: every room including basement and attic access, the backyard and side yards, the street and neighboring properties, the mechanical systems (furnace, water heater, electrical panel), and any areas of visible concern (water staining, foundation cracks, roof condition from ground level). Request that the agent narrate what they are seeing and flag anything they would note in a showing report.

What Virtual Showings Cannot Replace

Virtual showings cannot convey: the feel of a neighborhood at different times of day, the actual noise level from nearby roads or commercial areas, the smell of a basement (a significant indicator in Michigan homes), the true scale of rooms, or the condition of a roof from ground level. Use virtual showings to narrow your list to 6 to 8 homes for an in-person visit, not to make a final purchase decision without ever visiting the property.

Making a Three-Day Visit Count

Most relocating buyers have one to three days for an in-person visit. Structure the visit deliberately: Day 1, tour your top 4 to 5 homes with your agent, focusing on communities and housing stock. Day 2, revisit your top two choices, drive the neighborhoods at different times, eat in the downtown, and visit a grocery store and a school if applicable. Day 3, make your offer if you are ready, or schedule follow-up virtual showings for homes that came on market during your visit. Do not try to see 15 homes in three days. Depth beats breadth.

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Chapter 12

Building a Trusted Local Team

When you are buying from out of state, your local team is your eyes, your judgment, and your protection. Build that team before you need it. That is time well spent.

The Core Team

Buyer's agent. Your agent is your primary local representative, conducting showings, evaluating neighborhoods, negotiating your offer, coordinating inspections, and managing the transaction through closing. For relocating buyers, agent selection is more important than for local buyers because you are delegating judgment you cannot exercise in person. Choose an agent who has relocated buyers before, knows your target communities deeply, and communicates proactively without requiring you to chase them. Interview at least two agents by video call before committing.

Lender with Michigan experience. Not all lenders understand Michigan's property tax uncapping, transfer taxes, or the timing requirements of out-of-state closings. Choose a lender who has closed Michigan transactions for relocating buyers and can issue a pre-approval letter quickly when you need to make an offer. Get pre-approved before your first visit, not after.

Home inspector. Your agent should recommend a Michigan-licensed inspector before you are under contract. For relocating buyers, the inspector's written report and willingness to conduct a post-inspection video call are more important than for local buyers who can attend in person. See Chapter 14 and the Home Inspection Blueprint for what to request.

Title company. Michigan is a title-company state (not an attorney-close state). Your title company handles escrow, title search, and closing coordination. Your agent and lender will recommend a title company; confirm they have experience with out-of-state buyer closings and wire transfer security protocols.

Corporate Relocation Packages

If your employer provides a corporate relocation package, it may include a preferred agent network, temporary housing allowance, and closing cost assistance. Understand what your package covers before you build your own team, and verify that any agent assigned through a corporate program knows your target communities specifically, not just Michigan generally. You are not required to use a corporate-assigned agent if your package allows you to choose.

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Chapter 13

Making Offers While Out of State

An out-of-state offer is not inherently weaker than a local offer, but it requires more deliberate structure to compete effectively in a seller's market.

Offer Components That Matter Most

Pre-approval letter. A current pre-approval letter from a reputable Michigan lender, submitted with the offer, signals that your financing is verified. For relocating buyers, this is the equivalent of showing up in person, it demonstrates seriousness and financial readiness.

Earnest money deposit. Michigan standard earnest money is \$1,000 to \$3,000 for homes under \$400,000. Relocating buyers can strengthen their offer with a larger earnest money deposit (\$5,000 to \$10,000) that demonstrates commitment. Earnest money is held in escrow and applied to your closing costs or down payment, it is not a fee.

Inspection contingency. Do not waive your inspection contingency to make your offer more competitive unless you have a specific, informed reason to do so. Michigan's mid-century housing stock has real inspection findings that matter. A waived inspection on a 1960s ranch in Livonia is a different risk than a waived inspection on a 2018 new build in Canton. Your agent should advise on the specific property, not a blanket policy.

Closing timeline. Align your closing date with your relocation timeline. If your employer is covering temporary housing for 60 days, a 45-day close may be ideal. If you need to coordinate a simultaneous sale in your current state, build that into the offer timeline explicitly.

Electronic Signatures and Remote Closing

Michigan purchase agreements, addenda, and closing documents can all be executed electronically via DocuSign or similar platforms. You do not need to be physically present to sign an offer, release contingencies, or close on your home. Your closing funds are wired to the title company, confirm wire instructions by phone, never by email, due to wire fraud risk. The Michigan Closing Cost Blueprint at heartstohomesmi.com/blueprint-library covers the full cash-to-close calculation and wire transfer protocol.

From Experience Derica Wade, Associate Broker

"The relocating buyers who win in competitive markets are not the ones who waive everything. They are the ones who have done the remote research, arrive with a pre-approval and a short list, make a clean offer with strong earnest money and a reasonable timeline, and have an agent who can articulate why they are a serious buyer even though they are not local yet. Sellers respond to certainty. An out-of-state buyer who has done the work communicates certainty."

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Chapter 14

Inspection Coordination *from Afar*

You will not be present for your home inspection. That is manageable, if you have the right inspector, the right add-on tests, and a clear protocol for reviewing the report remotely.

Scheduling the Inspection

Book the inspection within 24 hours of offer acceptance. Michigan inspection contingencies are typically 7 to 10 days. Your agent should attend the inspection in person, take photos and video of any findings the inspector flags, and conduct a video call with you immediately after the inspection concludes, before the written report arrives 24 to 48 hours later.

Add-On Tests for Michigan Homes

For any home built before 1990 in Southeast Michigan, request these add-on tests alongside the general inspection: radon test (48-hour device; Michigan basements have elevated radon risk), sewer scope (clay and cast-iron laterals are common in pre-1970 homes), and well/septic inspection if applicable. These tests cannot be conducted after closing without significant cost. The Home Inspection Blueprint at heartstohomesmi.com/blueprint-library covers each of these in detail, including cost ranges and what findings mean for your negotiation.

Reviewing the Report Remotely

When the written report arrives, schedule a 30 to 45 minute video call with your agent to review it together. Do not read it alone and panic, and do not read it alone and dismiss significant findings. Your agent should categorize findings into three buckets: safety items requiring immediate action, significant items worth negotiating, and maintenance items to budget for after closing. This categorization is the basis of your inspection response.

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Chapter 15

Temporary Housing *Strategies*

Most relocating buyers need somewhere to stay between their arrival and their closing, or between closing and move-in day. Planning this in advance prevents expensive last-minute decisions.

Corporate Relocation Housing

If your employer provides a relocation package, confirm what temporary housing is covered and for how long. Corporate relocation companies (Cartus, Aires, Weichert Workforce Mobility) maintain approved temporary housing networks in Southeast Michigan. Understand the per-diem limits and duration before you arrive so you can plan your housing search timeline accordingly.

Self-Arranged Temporary Housing

Option	Typical Cost	Best For
Extended-stay hotel (Residence Inn, Homewood Suites)	\$1,800 to \$3,200/month	30 to 60 day stays; furnished; flexible
Furnished short-term rental (Furnished Finder, Airbnb monthly)	\$2,000 to \$4,500/month	30 to 90 days; more space; kitchen access
Corporate apartment (Oakwood, National Corporate Housing)	\$2,500 to \$4,000/month	Relocating professionals; employer-reimbursable
Staying with local contacts	\$0 to nominal	Short gaps; requires local connection

Southeast Michigan's furnished short-term rental market is tight. Book temporary housing as early as possible, especially for summer and fall arrivals when demand peaks.

Timing Temporary Housing With Your Closing

Ideally, your temporary housing start date aligns with your arrival and your closing date aligns with the end of your temporary housing lease, so you move directly from temporary housing into your new home without a gap. Build at least two weeks of buffer between your expected closing date and your temporary housing end date. Closing delays happen, and a two-week buffer prevents a forced extension at premium rates.

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Chapter 16

Driver's License, Vehicle Registration, and Voter Registration

Michigan requires new residents to update their driver's license and vehicle registration within 30 days of establishing residency. These are straightforward, but easy to defer until they become urgent.

Michigan Driver's License

New Michigan residents must obtain a Michigan driver's license within 30 days of establishing residency. Visit a Michigan Secretary of State (SOS) branch with: your current out-of-state license, proof of Michigan residency (utility bill, lease, or closing documents), proof of Social Security number, and proof of legal presence. A vision test is required. Your out-of-state license will be surrendered. Appointments are strongly recommended at Michigan.gov/SOS, walk-in wait times at busy branches can exceed two hours.

Vehicle Registration

Register your vehicle in Michigan within 30 days of establishing residency. You will need: your Michigan driver's license, the vehicle title (or lienholder information if financed), proof of Michigan no-fault auto insurance, and payment of registration fees and 6% Michigan use tax on the vehicle's value. Michigan's no-fault insurance system is among the most expensive in the country, obtain insurance quotes before you arrive so you understand the cost of registering your vehicle. Registration is handled at the Secretary of State office.

Voter Registration

Register to vote in Michigan at the Secretary of State office when you obtain your driver's license, or online at Michigan.gov/Vote. Michigan allows same-day voter registration at your polling location on election day. If you are relocating from a state with different election timing, note that Michigan's state and local elections follow the national cycle, but local school board and municipal elections occur throughout the year.

Michigan Residency Setup Checklist

- Schedule SOS appointment for driver's license within first two weeks of arrival
- Obtain Michigan no-fault auto insurance quotes before registering vehicle
- Register vehicle at SOS (can be same appointment as license)
- Register to vote (at SOS or online at Michigan.gov/Vote)
- File Principal Residence Exemption (PRE) with local assessor within 30 days of closing
- Update USPS mail forwarding from your prior address
- Update address with employer, bank, insurance, and investment accounts
- Transfer utilities into your name (DTE Energy or Consumers Energy; municipal water/sewer)
- Update Michigan income tax withholding with employer (flat 4.25% state rate)
- Locate your polling place at Michigan.gov/Vote after registering

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Checklist

Relocation Checklist

Use this checklist from your first research session through your first 30 days in Michigan. Phases can overlap, start each one as early as your timeline allows.

Before Your First Visit (Remote Research Phase)

- Complete the Find Your Fit Quiz at heartstohomesmi.com
- Read Community Guides for your top three to five communities
- Identify your commute corridor and test rush-hour times on Google Maps
- Verify school district assignments for any community on your short list (MISchoolData.org)
- Get uncapped property tax estimates for your target price range
- Get pre-approved with a Michigan-experienced lender
- Interview at least two buyer's agents by video call; select your local team
- Set up MLS alerts for your target communities and price range
- Review the First-Time Home Buyer's Blueprint for Michigan transaction mechanics
- Confirm corporate relocation package benefits and timeline (if applicable)
- Book temporary housing for your visit and post-arrival period

During Your Visit

- Tour 4 to 6 pre-screened homes with your agent (not 15)
- Revisit top two choices; drive neighborhoods at morning and evening
- Visit downtown, grocery store, and school in your top community
- Confirm school district assignment for any home you are seriously considering
- Make your offer before you leave if you are ready, or schedule virtual follow-ups
- Identify a backup community in case your first choice market is too competitive

Under Contract Through Closing

- Schedule home inspection within 24 hours of acceptance; add radon and sewer scope for pre-1990 homes
- Attend inspection debrief by video call with your agent the day of inspection
- Review inspection report with agent; categorize findings before responding
- Submit inspection response within contingency window
- Compare Closing Disclosure to Loan Estimate using the Michigan Closing Cost Blueprint
- Confirm wire transfer instructions by phone with title company 48 hours before closing
- Arrange homeowner's insurance effective on closing date
- Confirm temporary housing end date has at least two weeks of buffer past expected closing
- Do not open new credit, change jobs, or make large purchases during this period

First 30 Days in Michigan

- Obtain Michigan driver's license (SOS appointment within 30 days)
- Register vehicle and obtain Michigan no-fault auto insurance
- Register to vote at Michigan.gov/Vote
- File Principal Residence Exemption (PRE) with local assessor
- Transfer all utilities into your name
- Update USPS forwarding; notify bank, employer, and insurance of new address
- Locate polling place and note upcoming local elections
- Explore your community: downtown, library, parks, grocery, coffee shop
- Introduce yourself to neighbors
- Review property tax assessment in first spring; appeal if SEV appears incorrect

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Real Hearts to Homes Story · Relocation Blueprint

Three Days, Two States, One Canton Colonial

"She was relocating from Austin for a Ford engineering role in Dearborn. Her corporate relocation package covered temporary housing for 60 days but required her to be in Michigan within three weeks of her start date. She had never been to Michigan."

"We started six weeks before her move date. She took the Find Your Fit Quiz and landed on Canton, Plymouth, and Livonia as her top three. She read all three Community Guides. We set up MLS alerts and did four virtual showings over two weeks. By the time she arrived for her three-day visit, she had a pre-approval, a short list of five homes, and a clear sense of what each community felt like."

"Day one: we toured four homes. Day two: she drove Canton and Plymouth independently in the morning, met me to revisit her top choice, a 1998 colonial in Canton with Plymouth-Canton schools, and we walked the neighborhood. She called her husband in Austin that evening. Day three: we made the offer."

"The inspection found a 12-year-old roof, a functioning but aging furnace, and a sewer line with minor root intrusion. We got a \$4,200 seller credit. She closed 31 days after her visit, moved into corporate housing for two weeks, and was in her home before her 60-day clock expired."

"What she said afterward: 'I thought I would feel lost here. I felt prepared.' That is the goal."

Derica Wade, Associate Broker · Hearts to Homes Team · Real Estate One · Plymouth, Michigan

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Your Next Step

What Happens Next

The best relocation transactions start before the plane ticket is booked. If you are in the research phase, you are exactly where you should be.

If you have not yet taken the Find Your Fit Quiz, that is your next step. Five minutes, no commitment, and you will have a ranked community list that gives your research a starting point instead of a blank map.

If you have a relocation timeline and know your target corridor, schedule a video call with a local agent before your first visit. A 30-minute conversation about your priorities, your budget, and your timeline will make your visit dramatically more productive, and cost you nothing.

If you are under contract or approaching a closing from out of state, review the inspection and closing sections of this Blueprint and the Michigan Closing Cost Blueprint. Confirm your wire transfer protocol with your title company by phone before any funds move.

Start Before You Arrive

**Book a Free
Relocation Strategy Call**

We will review your priorities, identify communities that fit, set up your MLS alerts, and build a visit plan that makes your time in Michigan count. 30 minutes. No pressure. Completely free.

Derica Wade · Associate Broker, Real Estate One

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Blueprint Library

Continue Your Blueprint Journey

Start Here First-Time Home Buyer's Blueprint Even experienced buyers benefit from this guide when purchasing in an unfamiliar state. Covers Michigan-specific transaction mechanics, the inspection period, property taxes, and what happens at the closing table. heartstohomesmi.com/blueprint-library

Inspect Before You Commit Home Inspection Blueprint Michigan's mid-century housing stock has specific inspection considerations, sewer scopes, radon, foundation freeze-thaw, and galvanized plumbing. Essential reading before your inspection contingency window opens. heartstohomesmi.com/blueprint-library

Know Your Numbers Michigan Closing Cost Blueprint Every fee, prepaid, and escrow deposit on your Closing Disclosure, including Michigan transfer taxes, property tax escrow, and the wire transfer protocol for out-of-state closings. heartstohomesmi.com/blueprint-library

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