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REAL ESTATE

FREE GUIDE · RELOCATION

Moving to Vermillion, South Dakota

A simple plan for your move to a college town on the Missouri River bluffs.

Taxes · Moving timeline · Buying from out of town
Moving costs · Your first 90 days

Updated November 2026

Maloney Real Estate movemetosodak.com

START HERE

Why people choose Vermillion

Vermillion is a college town in southeast South Dakota. People move here for the university, a walkable Main Street, and a calm pace.

QUICK ANSWER

Vermillion has lower home prices than most of the country, no state income tax, and a lively college-town feel.

25%
lower than the typical U.S. home value

$0
state income tax in South Dakota

1 hour
by car from Vermillion to Sioux Falls

Sources: Zillow Home Value Index, Aug. 2026 (Vermillion $276,371; U.S. $368,697); SD Department of Revenue; Travel South Dakota (drive time). A typical value is not a price.

What you will find here

- **Health care.** Sanford Vermillion Medical Center is in town.
- **College.** The University of South Dakota is in Vermillion. It shapes the local housing market.
- **Downtown.** Main Street is walkable, with local shops and services.
- **Schools.** Vermillion Public Schools serve the town.
- **Choices.** Pick a home near campus, in the older core, on the edge of town, or on a few acres.

BE READY FOR WINTER

South Dakota winters are cold and snowy. Plan for a good coat, snow tires or all-weather tires, and a snow shovel. Many people say the summers make up for it.

STEP 1

Money and taxes in South Dakota

Taxes are different here. Some bills go down. Some stay the same.

Topic	What to know
Income tax	South Dakota has **no state income tax**. You still pay federal income tax.
Sales tax	The state rate is 4.2%. Vermillion adds 2%, so the total is about 6.2%. The state rate is set to return to 4.5% on July 1, 2027.
Food	South Dakota taxes groceries. Plan for sales tax at the store.
Property tax	Local governments set it. It can differ from house to house, so ask your agent for the tax bill on any home you like.
Your car	You pay a one-time tax when you title a car here. If you paid tax in your old state, you may owe only the difference. Ask the Clay County treasurer.

Sources: SD Department of Revenue; AARP South Dakota state tax guide; Stripe (city sales tax rates).

More: South Dakota has no state income tax · cost of living

Age 65 or older?

South Dakota has tax help for older homeowners and people with a disability. You must own and live in the home.

- **Assessment freeze.** Keeps your home's taxable value from going up. Apply by **April 1** each year.
- **Tax refund.** Gives back part of the sales tax you paid. Apply by **July 1** each year.

Income limits apply, and they change every year. Call the SD Department of Revenue at **1-800-829-9188** to check.

Source: SD Department of Revenue, 2026 program notices.

> **TIP**
>
> Talk to a tax pro before you move. They can tell you how your state taxes, your retirement income, and your home sale will change.

STEP 2

Your moving timeline

Count back from the day you want to move.

When	What to do
6 months before	Set your budget. Talk to a lender about a loan. Make a list of what you want in a home.
5 months before	Plan a trip to Vermillion. See the neighborhoods. Start looking at homes online.
4 months before	Make an offer on a home. If you own a home now, get it ready to sell.
3 months before	List your old home. Get an inspection on your new home.
2 months before	Get quotes from 3 movers. Book one. Start sorting and packing things you do not use every day.
1 month before	Change your address. Set up power, water, and internet. Tell your bank, doctor, and school.
Moving week	Pack a “first night” box. Keep your keys, papers, and medicine with you.
After you arrive	See page 7 for your first 90 days.

MOVING IN WINTER?

Check the weather forecast before moving day. Ask your mover what happens if a snowstorm hits. Winter moves often cost less, but plan some extra time.

STEP 3

Buying a home from out of town

You can buy a home without living here yet. Here is how to do it well.

Tips that help

- **Visit if you can.** Even one weekend helps. Drive around. See the streets, the neighborhoods, and the shops.
- **Ask for a video tour.** Your agent can walk through a home live on your phone.
- **Get an inspection.** An inspector checks the roof, the furnace, the pipes, and more.
- **Check flood and insurance details.** If a home is near the river or the lake, ask about flood risk and insurance cost.
- **Ask about wells and septic.** Homes outside town may have them. They need special checks.
- **Get your loan ready first.** A pre-approval letter shows sellers you are serious.

Kinds of homes in Vermillion

Kind	Good if you want
Older core	A walk to Main Street and downtown.
Near campus	A short drive to the University of South Dakota.
Edge of town	Newer homes and larger family homes.
Acreage	More land just outside town. Think about well, septic, and snow.

Start your search

- All homes for sale in Vermillion
- About Vermillion, SD · Acreages
- Yankton vs. Vermillion
- The latest Vermillion market update

STEP 4

Your old home and moving costs

Do you own a home now?

Many people sell first. Then they know how much they can spend here. Others buy first so they only move once. Each choice has tradeoffs, so talk it over with an agent.

- Selling your home can give you money for your next one.
- The IRS may let you keep up to $250,000 of profit tax-free. It is $500,000 if you are married and file together. You must have owned and lived in the home for at least 2 of the last 5 years. Ask a tax pro about your case.

Source: IRS Topic No. 701, Sale of Your Home.

How much does a move cost?

Long-distance moves cost the most. Most estimates for a 2 to 3 bedroom home are about **$4,500 to $4,900**. Local moves are often about $1,250 to $1,400.

$4,566
average cross-country move, 2026

$2,200+
low end of 2026 long-distance estimates

+25%
extra for a busy summer date, by one estimate

Sources: Angi (2026 long-distance cost data); Coastal Moving Services and Moving Calc (2026 estimates that cite industry data). Prices vary a lot by distance, weight, and season.

Ways to save

- Get **3 quotes** in writing. Compare them.
- Move less. Sell or give away what you do not need.
- Pick a quiet time of year. Weekdays often cost less than weekends.
- Pack some boxes yourself.
- Check that long-distance movers are licensed at fmcsa.dot.gov.
- Never pay a big deposit up front.

STEP 5

Your first 90 days

After you arrive, a few jobs come up fast. Here is the list.

WITHIN 90 DAYS

Driver's license

If you live in South Dakota for more than 90 days, you need a South Dakota license.

- Visit a driver exam station in person.
- Bring papers that prove who you are and where you live.
- Check the state's list of required documents first.

WITHIN 90 DAYS

Car title and plates

New residents must title and register their vehicles within 90 days.

- Go to the Clay County treasurer's office.
- Bring your title, proof of insurance, and ID.
- Ask about the one-time tax and any fees.

Sources: SD Department of Public Safety, Driver Licensing Information; SD Department of Revenue, Motor Vehicle.

Set up your home

- **Power, water, and trash.** Call each company a few weeks early. Ask about deposits and start dates for your address.
- **Internet.** Ask what plans are offered at your address.
- **Mail.** Change your address with the post office.
- **Vote.** Register with the county auditor or on the state's website.

Settle in

- **Doctors.** Ask your insurer which providers are in your network. Move your records. Refill your medicine.
- **Schools.** Move your child's records to the Vermillion School District. Visit the school if you can.
- **Banks and insurance.** Update your address with each one.
- **Meet people.** Say hello to your neighbors. Check out events downtown.

COMPARE

Vermillion, Yankton, or Sioux Falls?

These three places are all within a short drive. Each one feels different.

Place	Feels like	Good if you want
Vermillion	A college town	Events at the University of South Dakota and a walkable Main Street.
Yankton	A friendly river town	Lower home prices, the lake nearby, and a hospital in town. About 30 minutes from Vermillion.
Sioux Falls	The state's biggest city	More jobs, stores, and restaurants. About 1 hour by car from Vermillion.

Sources: Maloney Real Estate; Travel South Dakota (Vermillion to Sioux Falls drive time).

> **GOOD TO KNOW**
>
> Maloney Real Estate helps people in all three places. If you are not sure where to live, we can show you each one.

Ask yourself

- How far do I want to drive to work?
- Do I want a quiet town or a big city?
- How much house do I want for my money?
- Do I want to be near the water?
- Where will my family and friends visit?

Compare the cost

A typical Vermillion home costs about $276,000. A typical Sioux Falls home costs about $332,000. The South Dakota typical is about $322,000. The U.S. typical is about $369,000. Run your own numbers before you decide.

See our guides: Yankton vs. Vermillion · About Vermillion · About Sioux Falls

Source: Zillow Home Value Index, August 2026.

More local details: moving to South Dakota and cost of living.

PRINT THIS PAGE

Your moving checklist

Plan

- [ ] Set your budget
- [ ] Talk to a lender
- [ ] Make a wish list for your home
- [ ] Plan a trip to Vermillion
- [ ] Ask a tax pro about the move

Buy

- [ ] Get a pre-approval letter
- [ ] Tour homes in person or by video
- [ ] Make an offer
- [ ] Get a home inspection
- [ ] Check flood and insurance details

Sell your old home

- [ ] Get a home-value check
- [ ] Fix small things
- [ ] Clean deeply
- [ ] List your home

Pack and move

- [ ] Sort and pack
- [ ] Get 3 mover quotes
- [ ] Book your date
- [ ] Change your address
- [ ] Pack a “first night” box

First 90 days

- [ ] Get your SD driver’s license
- [ ] Title and register your car
- [ ] Set up power, water, and internet
- [ ] Register to vote
- [ ] Find doctors and schools
- [ ] Update your bank and insurance

QUICK ANSWERS

Questions people ask

Is Vermillion, SD a good place to live?

Many people think so, if they like a small college town. It has lower home prices, no state income tax, and a hospital. It is quieter than Sioux Falls. Winters are cold, so plan ahead.

Does South Dakota have a state income tax?

No. You still pay federal income tax and sales tax.

How long do I have to get a South Dakota license?

If you live here more than 90 days, you need one. You also have 90 days to title and register your car.

Can I buy a home before I move?

Yes. Many people do. Use video tours, get an inspection, and work with a local agent.

How much does it cost to move to Vermillion?

It depends on how far you move and how much you own. For a long-distance move, many estimates are $4,500 to $4,900. Get 3 quotes.

Thinking about Vermillion?

We help people buy and sell homes in Yankton, Vermillion, and Sioux Falls. Tell us your timeline and budget.

(605) 677-9006

movemetosodak.com/contact/

Good to know. This guide is for general information only. It is not legal, tax, or financial advice. Rules, limits, and prices change, so check with a tax professional or the state agency before you decide. Numbers were checked in November 2026. Equal Housing Opportunity.

Sources

1. Zillow Home Value Index, Vermillion, SD (Aug. 2026) — zillow.com/vermillion-sd/home-values
2. SD Dept. of Revenue, sales tax, senior tax programs, and new-resident vehicle titling (2026) — dor.sd.gov
3. SD Dept. of Public Safety, Driver Licensing Information — dps.sd.gov/driver-licensing
4. AARP, South Dakota State Tax Guide — aarp.org/states/south-dakota; Stripe, city sales tax rates — stripe.com
5. IRS Topic No. 701, Sale of Your Home — irs.gov/taxtopics/tc701
6. Angi, long-distance move costs (2026) — angi.com; Coastal Moving Services (2026) — coastalmovingservices.com
7. Travel South Dakota, Vermillion to Sioux Falls — travelsouthdakota.com; Sanford Health — sanfordhealth.org
8. Maloney Real Estate local guides — movemetosodak.com