



UTAH COUNTY & SALT LAKE COUNTY

Moving to Utah from out of state

The honest guide to what it costs, what the state requires of you, and what nobody tells you until you are already here.

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A move is a project, not a decision

Most people who move to Utah do the hard part twice: once emotionally, when they decide, and once logistically, when they discover the state has its own paperwork clock. This guide separates the two.

Read the first half before you commit. It is about money: what homes actually cost in the two counties most out-of-state buyers land in, what Utah taxes, and what shows up on a monthly statement here that did not exist where you live now.

Read the second half after you commit. It is about deadlines, inspections, and the handful of local realities (water, radon, inversion, HOAs) that decide whether you like your house in year three.

Your 90-day timeline at a glance

WHEN	WHAT HAPPENS
90–60 days out	Run your real numbers: income tax change, housing payment, commute. Get a lender who is licensed in Utah. Narrow to two or three areas, not ten.
60–30 days out	Visit if you can. Tour in the evening on a weekday so you see traffic and noise honestly. Decide resale versus new construction.
30 days out	Under contract. Inspection, radon test, appraisal, HOA documents, and your loan conditions all run on contract deadlines.
Move week	Utilities on, address changed, school registration started. Closings here happen at a title company, often in under an hour.
First 60 days	The state's clock: Utah driver license and vehicle title and registration transfers, plus emissions if your county requires it.
First 90 days	File your primary residence paperwork if your county asks for it, so you are taxed on the lower residential basis.

How to read the numbers in here

Every figure is sourced and dated on the last page. Home values and market conditions move; tax rates and state deadlines change by legislative session. Treat this as a map, not a contract, and confirm anything you are about to sign against the source or ask me.

The money math

Utah is not cheap and it is not expensive. It is differently priced than wherever you are coming from, and the difference is rarely where people expect.

What a home costs in the two counties

COUNTY	TYPICAL HOME VALUE	CHANGE, PAST YEAR
Utah County Lehi, American Fork, Provo, Eagle Mountain, Saratoga Springs	\$540,766	+1.7%
Salt Lake County Salt Lake City, Sandy, Draper, West Jordan, Murray	\$568,202	+1.5%

Zillow typical home value, as of August 31, 2026.^{1,2} A county figure is an average of very different places. Within Utah County the same budget buys a townhome in Lehi or a yard in Eagle Mountain.

Prices climbed hard through the early 2020s and have since settled into low single-digit movement. Practically, that means you are no longer racing a market that reprices while you shop, but you are also not waiting for a discount that the last two years suggest is not coming.

What the state taxes

TAX	RATE	WHAT IT MEANS FOR YOU
Individual income	4.45% flat	One rate on all income, no brackets. If you are coming from a high-bracket state this is often the single biggest change in your take-home pay. ³
Sales tax	6.10% state 7.19% avg. combined	Local add-ons vary by city, so the rate at the register differs across a county line. ³
Property tax	0.48%	Effective rate on owner-occupied housing, among the lower rates nationally. ³
Estate tax	None	Utah has no state estate or inheritance tax.

The primary residence discount, and how people lose it

Utah taxes a primary residence on only **55% of its market value**, a 45% exemption that applies to the home and up to one acre.⁴ It is the reason property tax bills here look small relative to home prices.

It is not always automatic for a new owner. Depending on the county's past practice, you may receive a Residential Property Declaration (form PT-19A) that must be signed and returned **within 90 days** of the notice. Ignore it and your exemption status can change.⁴ Second homes and short-term rentals do not qualify.

If you disagree with your assessed value, the deadline to appeal to the county Board of Equalization is **September 15** in Utah County, with a narrower late-appeal window after that.⁵ Salt Lake County runs its own calendar. Put it on your phone the first autumn you own here.

What a payment really includes

Compare monthly to monthly, not price to price. The mortgage is the part everybody models. These are the parts that surprise people who moved here from a condo on the coast or a house in the Midwest.

Line items to ask about before you write an offer

COST	WHAT TO EXPECT
HOA dues	In newer master-planned communities an HOA is the norm rather than the exception, and dues fund things your old town may have provided. Ask what is covered, what the reserves look like, and what the dues were three years ago.
Secondary water	Many Utah and Salt Lake County cities deliver separate non-potable water for landscaping. In Saratoga Springs, for example, the system runs roughly mid-April to mid-October and is billed as a fixed monthly charge all twelve months plus tiered usage fees in season. ⁶ Two water bills, not one.
Landscaping	New-construction homes are often delivered with bare dirt. Budget for a yard, a fence, and window coverings as part of the purchase, not as someday projects.
Heating and cooling	Real winters and dry, hot summers. A house with poor insulation costs you in both directions.
Commute	Gas, or a UTA FrontRunner pass, plus the hour of your life per day. Price the cheaper house 25 minutes further out honestly.

A fair way to compare against where you live now

Take your current monthly housing cost, then adjust in this order:

1. **Income tax change.** Flat 4.45% here against your current state and local rate. This can move hundreds of dollars a month before housing enters the picture.
2. **Payment on a Utah price** at today's rate, with taxes figured on 55% of value, not 100%.
3. **Add the HOA, secondary water, and utilities** for the specific community, not a county average.
4. **Subtract what you stop paying:** tolls, a second car you will not need, storm or flood insurance you carried elsewhere.
5. **Add one-time costs:** the move itself, landscaping, and the deposits every new utility account wants.

This is the calculation I run for clients before they tour anything. Numbers first, houses second.

I am a real estate agent, not a CPA or an attorney. Nothing here is tax or legal advice, and a move across state lines can change more than your housing cost. Run your specific situation past a tax professional licensed in both states before you rely on it.

Where out-of-state buyers land

Both counties sit against the Wasatch mountains on a north-south corridor connected by I-15. Where you land usually comes down to which end of that corridor your job is on.

Utah County, the south end

Home to the Silicon Slopes tech corridor running through Lehi and American Fork, plus two large universities. It has been the faster-growing of the two, which shows up as new subdivisions, new schools, and new arterial roads that are busier each year.

It tends to fit you if

- Your job is in the Lehi to Provo tech corridor
- You want newer construction and more square footage per dollar
- You want a yard and a garage over walkability
- You have young kids and are shopping school boundaries

Trade-offs to weigh

- Growth is visible: construction, traffic, and school rezoning
- Farther west and south means cheaper but longer commutes
- Newer communities usually mean HOAs and bare-dirt yards
- Less nightlife and fewer restaurants per square mile

Salt Lake County, the north end

The state's economic center: the airport, downtown employers, the medical and university complex, and the closest access to the Cottonwood canyon ski resorts. Housing stock is older and more varied, from 1920s bungalows to foothill custom homes to dense new downtown apartments.

It tends to fit you if

- You work downtown, at the airport, or in healthcare
- You fly often, or ski more than a few times a season
- You want walkable neighborhoods and older character homes
- You want the shortest possible canyon access

Trade-offs to weigh

- Older homes: ask about roofs, sewer lines, and knob-and-tube wiring
- Smaller lots and less new inventory near the core
- Winter inversion sits heaviest in the valley bottom
- Prices sit slightly above Utah County on average

The relocation mistake I see most

People pick a city from a list online, then discover the drive. Before you choose, do this once: open a map at 5:15pm on a Tuesday and check the drive from three candidate areas to the actual address where you will work. A fifteen-minute difference on paper is often forty in practice, and I-15 does not have an alternate route.

On schools and neighborhoods: I am glad to send you boundary maps, state report cards, and the data so you can judge for yourself. Fair housing law means I describe homes, commutes, and public data, never the kind of people who live somewhere. That is a feature, not a dodge. You will get better information.

The 60-day paperwork clock

This is the part that catches people. The state does not wait for you to finish unpacking, and two of these items have to happen in person.

Vehicles: 60 days

New residents have 60 days to transfer titles and registrations to Utah.⁷ Bring your out-of-state title, proof of Utah insurance, and be ready for a VIN inspection. Do this before the deadline, because the emissions step below can add a day.

Emissions and safety inspections

Utah eliminated the general annual safety inspection in 2018; it now applies only to narrow cases like rebuilt salvage titles, first-time street-legal ATV registrations, certain motor homes, and commercial vehicles.⁸ Emissions testing, however, is required in five counties, including both of ours.

COUNTY	EMISSIONS REQUIREMENT
Salt Lake, Davis, Weber	Vehicles under six years old test every two years, on an odd or even schedule matched to the model year. ⁸
Utah	Same biennial schedule, plus diesel vehicles of model years 1998–2021 require an emissions inspection. ⁸
Cache	Vehicles six years and older follow the biennial schedule; newer vehicles are not currently tested. ⁸

Your own vehicle's requirement shows in the state's Motor Vehicle Portal when you go to renew.⁸ Rules differ by county and change, so confirm yours before you pay for a test you did not need.

Driver license

Plan on an in-person visit and bring more paper than you think. Utah asks for proof of identity and lawful status, one document verifying your Social Security number, and **two documents proving your Utah residence address**, each showing your name and that address.⁹

The chicken-and-egg problem, solved

Those two proofs are the step that sends people home empty-handed. Acceptable documents include a mortgage or rental contract, a utility bill, a bank or credit card statement, a property tax notice, court documents, a school transcript, or a vehicle title; anything older than 90 days may need extra review.⁹

So on closing day, save two things: your signed settlement or mortgage paperwork, and the first utility bill in your name. That combination has never failed a client of mine.

While you are at it

- **Voter registration** follows your new address; Utah runs elections largely by mail.
- **School enrollment** needs proof of address, immunization records, and a birth certificate. Start it the week you close.
- **Doctors and dentists** book out; establish care before you need it.

How buying a home works here

If you have bought in another state, most of this will feel familiar with different names. Two things are genuinely different: who closes your file, and how the deadlines are structured.

Title companies close, not attorneys

In much of the country a lawyer runs your closing. In Utah, a title company handles escrow, the title search and insurance, and the signing itself. Signings are often short, and you can typically sign remotely or ahead of time if you are still out of state. You may hire an attorney, but you are not required to.

Deadlines do the work

Utah transactions run on a standard state-approved purchase contract with dated deadlines built in rather than open-ended contingencies. Practically, three dates govern your risk:

DEADLINE	WHAT HAS TO BE DONE BY THEN
Due diligence	Inspections, radon test, HOA documents, and any specialist you want to bring in. Your window to renegotiate or walk based on the condition of the home.
Financing and appraisal	Your lender's conditions and the appraised value. If the appraisal comes in under contract price, this is where it gets handled.
Settlement	Signing and funding. Possession is negotiated separately and is not automatically the same day.

Miss a deadline and you can lose the right to object, and potentially your earnest money. Buying from 1,500 miles away means the calendar matters more than usual, so I put every date in writing the day we go under contract.

Tests worth paying for

Radon, on every home, every time

One in three Utah homes tests above the EPA action level of 4.0 pCi/L.¹⁰ This is not a fringe concern here, it is a coin flip. Test kits run about \$9 through the state, and if a home tests high, mitigation typically costs \$1,500 or less.¹⁰ The state publishes results by ZIP code, so you can look up an area before you shop it.¹⁰

- **Sewer scope on older homes**, especially in Salt Lake County's established neighborhoods. A line replacement is a five-figure surprise.
- **Water rights, shares, and wells** if you are looking rural or on acreage. What conveys with the land is not obvious and not always what a seller believes. This gets verified, never assumed.
- **HOA documents**, read before your due diligence deadline: dues history, reserves, litigation, rental caps, and what you may park in your own driveway.

New construction versus resale

Builder contracts are written by the builder and often waive protections the state contract gives you. Timelines slip. Incentives are usually tied to using the builder's lender, a trade worth doing math on. Bring representation to the model home on your first visit; many builders will not let you add an agent later, and it costs you nothing.

Living here, honestly

The mountains are as good as advertised. These are the parts people learn in their first year, and knowing them early changes which house you buy.

Winter inversion

Cold air settles in the valleys under a lid of warm air and holds pollution near the ground, sometimes for days or weeks at a stretch in mid-winter. Skies go gray and the air quality index gets ugly. It is worse at the valley bottom and better on the benches and up canyon, which is one real reason elevation shows up in local home prices. If anyone in your family has asthma, factor it in and check the state's air quality readings for a specific area during a January inversion.

Altitude and dryness

Valley floors sit roughly 4,300 to 5,000 feet, and Utah County's communities climb higher. Expect a few weeks of adjustment, more water than you are used to drinking, sunburn in February on snow, and a house that needs humidifiers. Wood floors and instruments move here. So do sinuses.

Water is the state's long conversation

This is a desert with a snowpack-fed water supply, and conservation is a live policy issue rather than a slogan. Expect watering schedules, tiered rates that climb when you exceed your allotment, and increasing metering of secondary water.⁶ Landscaping choices you make on move-in follow you in monthly bills for years, and localscape or xeriscape yards are both cheaper to run and increasingly normal.

Snow, canyons, and tires

Storms are episodic: several dry weeks, then two feet in a weekend. Your street's plow priority varies by city. If you plan to drive the Cottonwood canyons to ski, know that traction restrictions get enforced, that the canyon roads close during avalanche control, and that a Saturday powder morning means sitting in traffic with everyone else who had the same idea. Buy proper snow tires rather than relying on all-wheel drive alone.

Things newcomers actually say after a year

- "I underestimated the wind in Eagle Mountain and Saratoga Springs."
- "I wish I'd bought the house with mature trees. Shade takes twenty years."
- "Nobody told me the yard wasn't included."
- "Everything closes earlier than I expected, and Sunday is quiet."
- "The canyons are fifteen minutes away and I still don't go enough."

Culture, plainly

Utah is friendly, family-heavy, and volunteer-minded, with a strong religious tradition that shapes local rhythms. Alcohol is sold under state rules that will feel unfamiliar, with liquor available at state stores and different limits at grocery stores and restaurants. Communities vary widely in composition and feel from city to city, and the honest advice is to spend a weekend in a neighborhood before you commit to it.

Ten must-knows

1. Your paperwork clock starts at 60 days.

Vehicle titles and registrations transfer within 60 days of becoming a resident.⁷ Put it on the calendar on moving day.

2. Save two residency documents from closing week.

The license office wants two proofs of your Utah address.⁹ Your closing paperwork plus your first utility bill covers it.

3. Property tax is calculated on 55% of value, but only if you claim it.

The 45% primary residential exemption is the reason bills look low. If your county sends a declaration, return it within 90 days.⁴

4. September 15 is the Utah County valuation appeal deadline.

Salt Lake County keeps its own calendar. If your first assessment looks wrong, you have a defined window, not an open one.⁵

5. Test for radon, no exceptions.

One in three homes here exceeds the EPA action level.¹⁰ A \$9 test and a possible \$1,500 fix is the cheapest insurance in the transaction.

6. There are two water bills in many cities.

Culinary water and secondary irrigation water, the latter seasonal but often billed year-round as a fixed charge plus tiered usage.⁶

7. Budget for the yard.

New-construction homes commonly arrive with dirt. Landscaping, fencing, and window coverings are part of the purchase price in practice.

8. The HOA is a monthly cost and a rulebook.

Read the documents inside your due diligence window: dues history, reserves, rental caps, parking, and what you may build.

9. Commute honestly, and elevation costs money.

I-15 has no alternate route, and homes above the valley floor trade a higher price for cleaner winter air.

10. Deadlines, not contingencies, protect you.

Utah's contract runs on dates. Missing one can cost you the right to object and your earnest money, which matters more when you are buying from another state.

The relocation checklist

90 to 60 days out

- ☐ Run the full monthly comparison, taxes included
- ☐ Get pre-approved with a Utah-licensed lender
- ☐ Confirm your work address and commute tolerance
- ☐ Narrow to two or three areas
- ☐ Pull school boundary maps for those areas
- ☐ Decide: resale or new construction
- ☐ Set your must-have list, separate from nice-to-have

60 to 30 days out

- ☐ Tour in person if possible, weekday evening included
- ☐ Drive the actual commute at rush hour
- ☐ Check radon results by ZIP code for your areas
- ☐ Get moving quotes and book early for summer
- ☐ Notify your current landlord or list your home
- ☐ Tour a model home with your own agent present

Under contract

- ☐ Write every contract deadline on your calendar
- ☐ Order the inspection and the radon test
- ☐ Sewer scope if the home is older
- ☐ Read the HOA documents before the deadline expires
- ☐ Verify water shares or well rights if rural
- ☐ Lock your rate and clear lender conditions
- ☐ Arrange homeowners insurance

Move week

- ☐ Utilities on in your name, both water accounts
- ☐ Internet scheduled, it books out
- ☐ USPS address change filed
- ☐ Keep closing paperwork and first utility bill together
- ☐ Photograph your home's condition on day one
- ☐ Locate the main water shut-off and the furnace filter

First 30 days

- ☐ Register kids for school with immunizations and ID
- ☐ Register to vote at the new address
- ☐ Find a doctor, dentist, and pediatrician
- ☐ Update your auto insurance to Utah
- ☐ Meet the neighbors, ask about the plow route

First 60 days — the state's clock

- ☐ Emissions test if your county requires it
- ☐ Transfer vehicle titles and registrations
- ☐ Get your Utah driver license, two residency proofs in hand

First 90 days

- ☐ Return the primary residence declaration if you get one
- ☐ Confirm your exemption is reflected on the tax notice
- ☐ Note next September's appeal deadline
- ☐ Plan landscaping before summer water rates bite

Want this run for your situation?

Send me your target price range, your work address, and your timeline. I will send back the monthly math and two or three areas that actually fit, with no obligation.

Let's run your numbers

I work with buyers relocating into Utah County and Salt Lake County, mostly first-time buyers, move-up buyers, and people buying their first investment property. Relocation is the part of this job I like most, because the decision is genuinely hard and good information makes it easier.

What I will do for you, before you owe me anything: run the real monthly comparison between where you live now and here, tell you which areas fit your commute and budget, and tell you plainly when the math says wait.

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Licensed in Utah since 2014

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Sources

1. Zillow, Utah County home values, figure as of August 31, 2026. [zillow.com/home-values/322/utah-county-ut](https://www.zillow.com/home-values/322/utah-county-ut)
2. Zillow, Salt Lake County home values, figure as of August 31, 2026. [zillow.com/home-values/2840/salt-lake-county-ut](https://www.zillow.com/home-values/2840/salt-lake-county-ut)
3. Tax Foundation, Utah tax rates for 2026: 4.45% flat individual income tax, 6.10% state sales tax, 7.19% average combined sales tax, 0.48% effective property tax rate on owner-occupied housing. taxfoundation.org/location/utah
4. Utah State Tax Commission, Primary Residential Exemption: 45% exemption on a primary residence plus up to one acre; form PT-19A returned within 90 days of notice where applicable. tax.utah.gov/propertytax/tax-relief/primary-residential-exemption
5. Utah County Auditor, Valuation Appeals: September 15 filing deadline, March 31 late-appeal deadline with additional criteria. auditor.utahcounty.gov/valuation-appeals
6. Saratoga Springs, Utah, Pressurized Irrigation: system charged the week of April 15, deactivated the week of October 15, billed as a fixed monthly charge plus tiered in-season usage. saratogasprings-ut.gov/343/Pressurized-Irrigation
7. Utah DMV, Registering Your Vehicle: "New residents to Utah are allowed 60 days to transfer titles and registrations." dmv.utah.gov/register/registering-your-vehicle
8. Utah DMV, Inspections: emissions required in Salt Lake, Davis, Utah, Weber and Cache counties with county-specific schedules; general safety inspection requirement removed as of 2018 with limited exceptions. dmv.utah.gov/register/inspections
9. Utah Driver License Division, form DLD-335, required documents: one identity document, one Social Security verification, and two proofs of Utah residence address; documents older than 90 days may require review.
10. Utah Department of Environmental Quality, radon: one in three Utah homes tests above the EPA action level of 4 pCi/L; test kits about \$9; mitigation typically \$1,500 or less; results published by ZIP code. deq.utah.gov

Prepared September 2026. Home values, tax rates, and state requirements change; verify current figures against the sources above before relying on them. This guide is general information, not tax, legal, or lending advice, and is not a substitute for a licensed professional in those fields. JennyProRealtor is a licensed Utah real estate agent with Real Broker. Equal Housing Opportunity.