



The Physician Moving Timeline Guide

A step-by-step relocation plan from job acceptance to move-in day — designed exclusively for physicians navigating the complexities of a professional transition.



Why Physicians Need a Relocation Plan

Relocating as a physician is unlike any other move. Between accepting a new position, securing state licensure, finding physician-friendly financing, coordinating credentialing, and managing the physical logistics of a move — the complexity can be overwhelming without a clear roadmap.

This guide gives you a week-by-week timeline that reduces stress, prevents costly mistakes, and keeps you focused on what matters most: starting your new role with confidence.

Stay Organized

A clear timeline prevents last-minute decisions and missed deadlines.

Avoid Costly Errors

From licensing delays to mortgage missteps — plan ahead and protect your finances.

Arrive Ready

Walk into your new role settled, credentialed, and fully prepared to practice.

PHASE 1

90+ Days Before Your Move

The moment you accept your offer, the clock starts. This phase is about laying the right foundation — professionally, financially, and logistically. Starting early gives you maximum flexibility and the best options in a competitive housing market.

Career & Planning

- Accept employment offer in writing
- Review your relocation benefits package thoroughly
- Confirm your official start date
- Create a detailed relocation budget
- Research your new city — cost of living, neighborhoods, lifestyle

Housing & Professional

- Connect with a physician-friendly real estate agent
- Decide whether to rent or buy in the first year
- Begin neighborhood research and school district review
- Get mortgage pre-approval if purchasing
- Begin state medical licensing process immediately
- Verify credentialing requirements with your new employer
- Gather and organize all important professional documents

❏ State licensing can take 60–90 days or longer. Start this process the same week you accept your offer.

PHASE 2

60 Days Before Your Move

With your foundation in place, the 60-day mark is when real decisions get made. You're narrowing down your home search, engaging movers, and beginning the physical work of preparing for departure. Decisions made now directly determine your move-in day experience.

Home Search

- Schedule home tours — in person or virtually
- Compare neighborhoods by commute, amenities, and community fit
- Submit offers if purchasing; negotiate terms with your agent
- Secure rental agreement if leasing — lock in your unit

Moving Preparation

- Request at least three moving estimates — compare full-service options
- Hire a licensed, insured moving company and confirm your date
- Begin decluttering room by room — donate, sell, or discard
- Organize and digitize important personal and medical records

PHASE 3

30 Days Before Your Move

The final month is about logistics and financials. Coordinate the administrative details that, if neglected, create headaches after arrival. Handle address changes, utility transfers, and financial closings with precision during this window.

Logistics & Life Admin

- Schedule utility transfers — electricity, gas, water
- Update your mailing address with USPS and all institutions
- Arrange internet, cable, and home security installation
- Transfer prescriptions to a pharmacy near your new home
- Notify banks, investment accounts, and insurance providers

Financial Finalization

- Finalize mortgage — submit all required documentation promptly
- Review and understand all closing documents carefully
- Budget for moving expenses, travel, and bridge housing if needed
- Confirm relocation reimbursement timeline with your employer



PHASE 4

Two Weeks Before: The Final Countdown

Two weeks out, your focus shifts entirely to execution. Begin packing in earnest, confirm all vendor appointments, and prepare the essentials that will carry you through the first 48 hours in your new home.



Pack Non-Essentials First

Start with items you won't need for two weeks — books, décor, off-season clothing, and storage items. Label every box clearly by room and contents.



Confirm All Schedules

Reconfirm your moving company, utility activation dates, and key handoff timing. Eliminate any scheduling ambiguity now, not moving week.



Build Your Essentials Box

Pack one clearly labeled box with medications, documents, phone chargers, a change of clothes, toiletries, and items you'll need immediately upon arrival.



Arrange Care Logistics

Confirm pet boarding, childcare, or travel accommodations for dependents on moving day. A focused moving day means fewer complications and faster execution.

PHASE 5

Moving Week & Moving Day

The week of your move requires calm, methodical execution. Complete your final walkthrough, verify all systems are active at your new home, and pack your remaining valuables with care. On moving day itself, treat the checklist as your command center.

01

Complete Final Walkthrough

Walk every room of your current residence.
Check closets, cabinets, attic, and garage.
Confirm nothing is left behind.

02

Verify Utility Activation

Call ahead to confirm electricity, water, and gas are active at your new address before your arrival.

03

Meet & Brief Your Movers

Walk movers through the inventory list.
Identify fragile and high-value items.
Confirm the destination address in writing.

04

Secure Your Old Home

Return all keys, remotes, and access cards. Lock every entry point.
Take timestamped photos of every room for your records.

05

Arrive & Document

Photograph your new home before unloading. Note any pre-existing damage. Keep all important documents and valuables in your personal vehicle.

PHASE 6

First Week After Arrival

The first week sets the tone for your entire transition. Prioritize unpacking essentials, completing critical registrations, and beginning professional onboarding. Balance practical tasks with giving yourself permission to explore your new community.

Personal & Administrative

- Unpack your essentials box first — restore daily functionality
- Register your vehicle at the local DMV if required by state law
- Update your driver's license with your new address
- Locate the nearest grocery stores, pharmacies, and urgent care
- Explore your neighborhood — identify your commute route and local amenities

Professional Priorities

- Complete all employer onboarding paperwork and HR requirements
- Finalize credentialing documentation with your new institution
- Establish your daily commute — test timing during peak hours
- Connect with department colleagues and administrative contacts
- Confirm your first day schedule, parking, and badge access

Your First Month: Fully Settled

After the boxes are unpacked and the adrenaline fades, the first full month is about rooting yourself professionally and personally in your new community. These actions transform a house into a home and a new job into a career.



Meet Your Neighbors

Introduce yourself to those nearby. Strong community ties improve quality of life — especially during demanding clinical stretches.



Establish Your Own Care

Find a primary care physician, dentist, and specialists for yourself and your family. Don't neglect your own health during this transition.



Join Physician Networks

Engage with local medical societies and hospital physician organizations. Professional community accelerates your integration into the new role.



Review & Update Documents

Revisit your budget post-relocation. Update estate planning documents, beneficiary designations, and insurance policies to reflect your new state of residence.

Common Relocation Mistakes to Avoid

Even highly organized physicians fall into predictable traps during relocation. Awareness is your first line of defense. These are the most common — and most costly — errors we see physicians make.

- 1 Starting Too Late**
Waiting until 30 days before your move compresses every decision. Start at offer acceptance — especially for licensing and mortgage approval.
- 2 Underestimating the Budget**
Moving costs, bridge housing, closing costs, and new-city setup expenses add up quickly. Build a 15–20% contingency buffer into your relocation budget.
- 3 Skipping the Neighborhood Visit**
Choosing a neighborhood without visiting in person — or at minimum virtually with a local agent — leads to mismatch with your lifestyle and commute expectations.
- 4 Delaying Mortgage Pre-Approval**
Physician loan products require specific documentation. Delaying pre-approval reduces your negotiating power and risks losing your preferred home to another buyer.
- 5 Forgetting Address Updates**
Banks, the IRS, medical licensing boards, DEA, and state medical boards all require updated addresses. A missed update can create compliance and financial complications.

Master Moving Checklist

Use this consolidated checklist as your single reference throughout your relocation. Print it, bookmark it, and check each item off as you complete it.

90+ Days Out

- ☐ Accept offer and review relocation benefits
 - ☐ Create relocation budget
 - ☐ Begin state licensing process
 - ☐ Connect with physician-friendly real estate agent
 - ☐ Get mortgage pre-approval
 - ☐ Research neighborhoods and schools
-

60 Days Out

- ☐ Schedule home tours
 - ☐ Submit offer or secure rental
 - ☐ Request and compare moving estimates
 - ☐ Hire licensed moving company
 - ☐ Begin decluttering and organizing records
-

30 Days Out

- ☐ Schedule utility transfers
- ☐ Update mailing address (USPS + institutions)
- ☐ Transfer prescriptions
- ☐ Finalize mortgage and review closing documents
- ☐ Notify financial institutions of address change

Two Weeks Out

- ☐ Pack non-essential items and label by room
 - ☐ Confirm moving company schedule
 - ☐ Prepare essentials box
 - ☐ Arrange pet or childcare for moving day
-

Moving Week & Day

- ☐ Complete final walkthrough of current home
 - ☐ Verify utility activation at new address
 - ☐ Meet movers and confirm inventory list
 - ☐ Photograph both properties for documentation
 - ☐ Lock and secure your old home; return keys
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First Week & Month

- ☐ Unpack essentials and restore daily routine
- ☐ Register vehicle and update driver's license
- ☐ Complete employer onboarding
- ☐ Find local physicians and specialists for your family
- ☐ Join local medical society or physician organization
- ☐ Review post-move budget and update estate documents

A Successful Move Starts with the Right Plan

You've dedicated years to building your career. Your relocation deserves the same level of precision and care. **DoctorRelocation.com** connects physicians with experienced real estate agents, physician-friendly mortgage professionals, and trusted relocation resources — all in one place.

We understand the unique financial profile, time constraints, and professional demands that come with being a physician in transition. Let us handle the complexity so you can focus on your patients.

Physician-Friendly Agents

Real estate professionals who understand your timeline, income structure, and relocation needs.

Physician Loan Specialists

Access mortgage products designed for medical professionals — including no-PMI options and deferred student loan treatment.

Complimentary Consultation

Schedule your free physician relocation consultation today at **DoctorRelocation.com** and move forward with confidence.

 **Schedule your complimentary physician relocation consultation today.** Visit DoctorRelocation.com to get started — it's free, fast, and built for physicians like you.