

Moving to San Diego County: A Checklist

Practical steps for a move, from three to six months out to your first 30 days.

Three to six months out

- ☐ Talk with a lender and get pre-approved so your budget is real.
- ☐ Write down the true monthly cost of owning: the loan payment, property tax, homeowners insurance and any association dues or special taxes.
- ☐ **Coming from another state:** Ask a CPA how a move to California changes your income taxes, especially if you are coming from a state without an income tax.
- ☐ **Coming from another country:** If your funds or income are abroad, ask a lender which documents they need and how long each takes.
- ☐ **If you are selling; Coming from elsewhere in California:** If you own a home now, decide whether your purchase depends on its sale, and estimate the proceeds.
- ☐ **If you are selling; Coming from elsewhere in California:** If you are 55 or older, ask the county assessor whether you could transfer your property-tax base under Proposition 19.
- ☐ **If you are renting:** Set a rent budget and a date to look at buying again; the rent-versus-buy tool compares the two.
- ☐ Spend time in the area on a weekday morning, a weekend and an evening, and drive the commute at rush hour.
- ☐ **Coming from another state:** Check for air conditioning: it is not universal in older coastal homes.

One to three months out

- ☐ Estimate closing costs and the cash you will need at escrow with the closing cost tool.
- ☐ Price the move itself early: compare movers, check their coverage and use the moving cost planner.
- ☐ **If you are selling:** Order the home's permit history and gather HOA documents before you list.
- ☐ **If you are selling:** Get a personal market report and a plan for preparing the home.
- ☐ Walk or drive the neighborhood and note the shops, parks, and services you would use each week.

Once you are under contract

- ☐ Read the seller's disclosure package closely, including the Transfer Disclosure Statement and the hazard report, and list your questions for your agent.
- ☐ Ask for the HOA's CC&Rs, budget, reserves and meeting minutes, and read them before your contingencies end.
- ☐ Do not remove contingencies until you have seen an insurance quote for the home.
- ☐ At escrow you will sign the loan papers and a Preliminary Change of Ownership Report, which goes to the county assessor.
- ☐ Order a home inspection and a termite (wood-destroying pest) report soon after the contract is signed; both are customary here.
- ☐ Confirm that smoke and carbon-monoxide alarms are installed and the water heater is braced; California requires both at a sale.

Move week

- ☐ File your change of address and update it with banks, employers and insurers before move day.
- ☐ Walk the home one last time before closing to check repairs, appliances and condition.
- ☐ Check that large furniture fits, and reserve the elevator or loading zone if your building requires it.
- ☐ Keep the essentials in one box you open first: chargers, medications, important papers and sheets.

Your first 30 days

- ☐ After closing, watch the mail for a supplemental tax bill; it is separate from the regular one.
 - ☐ **Coming from another state:** Check the DMV: new residents are generally expected to get a California driver's license within 10 days and register vehicles within 20.
 - ☐ Register to vote at your new address.
 - ☐ **Coming from another country:** Set up banking and start a U.S. credit history; a lender can explain the steps.
 - ☐ **If you are renting:** Read the lease for notice, deposit and renewal terms, and keep a copy.
 - ☐ Change or re-key the locks, test the alarms and find the water shut-off and the electrical panel.
 - ☐ Set up utilities and internet ahead of move day and find out what a typical year of bills looks like.
 - ☐ Find a doctor, dentist and vet, and transfer records and prescriptions.
 - ☐ **Coming from elsewhere in California:** Look up the pet license, trash, organics recycling and street-sweeping rules for your new address.
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Preferred lender: Point Mortgage Corporation (NMLS #231073), (619) 475-4095. You are always free to choose any lender you like.

General information for orientation, prepared October 2026. It is not legal, tax or financial advice, and rules and forms change. Confirm details with your lender, the county, an attorney or tax professional and your agent.