

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.
- ☐ Do not stop at the mortgage payment; add tax, insurance, HOA dues and any special assessments to see the real monthly figure.
- ☐ **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:** Start gathering the identification, income and bank records a U.S. lender will want, and ask how money from another country is documented.
- ☐ **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:** Ask the assessor about Proposition 19 before you list, if you are 55 or older, severely disabled or a disaster victim.
- ☐ **If you are renting:** Decide what you can pay in rent and when to revisit buying, with the rent-versus-buy tool.
- ☐ See the area on a weekday morning, a weekend and after dark before you commit.
- ☐ **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.
- ☐ Request written quotes from a few movers, try the moving cost planner and confirm what their insurance covers.
- ☐ **If you are selling:** Assemble permits, HOA documents and repair receipts so a buyer's file is complete.
- ☐ **If you are selling:** Ask for a personal market report, then plan repairs, staging and photos.
- ☐ Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

Once you are under contract

- ☐ Work through the Transfer Disclosure Statement and the Natural Hazard Disclosure with your agent and flag anything to inspect.
- ☐ 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.
- ☐ Schedule the inspection and the pest (termite) report as soon as the contract is signed.
- ☐ Ask about smoke and carbon-monoxide alarms and water-heater bracing, which California requires to be in place at a sale.

Move week

- ☐ Forward your mail with the postal service and update your address with your bank, employer, insurers and subscriptions.
- ☐ Walk through the home before you sign to confirm repairs, appliances and overall condition.
- ☐ Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- ☐ Pack a first-night box with chargers, medications, documents, bedding and a few tools.

Your first 30 days

- ☐ Watch for the supplemental tax bill California sends after a purchase; it is separate from the regular bill.
- ☐ **Coming from another state:** Put a DMV visit on your calendar; new California residents are generally expected to license drivers and register vehicles quickly.
- ☐ Update your voter registration with 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.
- ☐ Re-key or change the locks, test the alarms, and locate the shut-offs 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 local health care providers and a vet and move your records over.
- ☐ **Coming from elsewhere in California:** License pets with the city or county and learn the trash, recycling and street-sweeping schedules.

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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.