

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

- ☐ Meet a lender before you tour seriously; a pre-approval letter tells you and sellers that you are ready.
- ☐ Add up the whole monthly cost, not only the loan payment: tax, insurance, HOA dues and 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:** 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:** Find out what your current home would net, and decide whether the sale has to close before you buy.
- ☐ **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 how much rent is comfortable and when you will revisit buying; the rent-versus-buy tool shows both sides.
- ☐ See the neighborhood at different hours and in different seasons, and time your commute.
- ☐ **Coming from another state:** Ask how the home is heated and cooled; some older coastal homes have no air conditioning.

One to three months out

- ☐ Work out how much cash you need at closing, using the closing cost tool, and keep a cushion.
- ☐ Price the move itself early: compare movers, check their coverage and use the moving cost planner.
- ☐ **If you are selling:** Request the property's permit history and collect the HOA paperwork 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

- ☐ Go through the disclosures line by line with your agent and note what to ask or inspect.
- ☐ Ask for the HOA's CC&Rs, budget, reserves and meeting minutes, and read them before your contingencies end.
- ☐ Ask an independent broker for homeowners quotes on the exact address, and price earthquake or flood cover if you want it, before contingencies end.
- ☐ Expect to sign a Preliminary Change of Ownership Report at escrow; it is filed with 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

- ☐ Forward your mail with the postal service and update your address with your bank, employer, insurers and subscriptions.
- ☐ Do the final walk-through just before closing and check that the agreed repairs are complete.
- ☐ Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- ☐ Pack an essentials box you open first: chargers, medications, documents, sheets and basic tools.

Your first 30 days

- ☐ Expect a supplemental property tax bill a few months after closing, and set money aside for it.
- ☐ **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:** Open a U.S. bank account, keep copies of your documents, and ask a lender how a U.S. credit history is built.
- ☐ **If you are renting:** Keep your lease handy and note the notice period, deposit and renewal dates.
- ☐ Re-key the locks, test the alarms and learn where the shut-offs and the panel are.
- ☐ Set up electric and gas, water, trash and internet, and ask for the last twelve months of bills to see typical costs.
- ☐ Find local health care providers and a vet and move your records over.
- ☐ **Coming from elsewhere in California:** License your pet with the city or county and learn the local trash, recycling and street-sweeping schedule.

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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.