

Moving to San Diego: 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.
- ☐ 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:** If you are relocating from a state without an income tax, ask a tax professional what California will change for you.
- ☐ **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:** Work out what your current home could net, with the seller net proceeds tool, and whether you need it sold before you buy.
- ☐ **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:** 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:** Ask how the home is heated and cooled; some older coastal homes have no air conditioning.

One to three months out

- ☐ Set aside cash for closing costs (the closing cost tool gives a starting estimate) in addition to your down payment.
- ☐ Compare two or three moving quotes and check what the mover's insurance covers.
- ☐ **If you are selling:** Request the property's permit history and collect the HOA paperwork before you list.
- ☐ **If you are selling:** Ask for a market report for your street, then decide what to fix, stage and photograph.
- ☐ Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

Once you are under contract

- ☐ Read the seller's disclosures (the Transfer Disclosure Statement and the Natural Hazard Disclosure) and ask your agent about anything unclear.
- ☐ Ask escrow for the HOA package early and read the rules, dues and reserve information carefully.
- ☐ Do not remove contingencies until you have seen an insurance quote for the home.
- ☐ Expect a stack of signatures at escrow, including a Preliminary Change of Ownership Report for the county assessor.
- ☐ Schedule the general inspection and the pest inspection right away, since contingency periods are short.
- ☐ Check that smoke and carbon-monoxide alarms are installed and the water heater is braced, as California requires.

Move week

- ☐ File a change of address with USPS and tell banks, insurers, your employer and any subscriptions.
- ☐ Walk through the home before you sign to confirm repairs, appliances and overall condition.
- ☐ Measure doorways and rooms for large furniture, and check parking and loading rules with your association or building.
- ☐ Pack a first-night box with chargers, medications, documents, bedding and a few tools.

Your first 30 days

- ☐ Keep some cash aside for the supplemental property tax bill California sends after a purchase.
- ☐ **Coming from another state:** Look up the California DMV rules for new residents: a license within 10 days and vehicle registration within 20 are the general expectations.
- ☐ Update your voter registration to 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 a copy of your lease and note the notice period, deposit terms and renewal dates.
- ☐ 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.
- ☐ Line up a doctor, dentist and vet and have your records and prescriptions transferred.
- ☐ **Coming from elsewhere in California:** Look up pet licensing and the local waste, recycling and street-sweeping rules.

Rudy Flores, Real Estate Strategist · Coldwell Banker West · (619) 392-6714 · CalDRE #02257808 · Responsible Broker CalDRE #01481919 · Equal Housing Opportunity

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.