

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

- ☐ Get a pre-approval in hand first, so every home you see is one you know you can afford.
- ☐ Add up the whole monthly cost, not only the loan payment: tax, insurance, HOA dues and special taxes.
- ☐ **Coming from another state:** Talk to a CPA about California income tax before you arrive, particularly if your current state has none.
- ☐ **Coming from another country:** Gather the financial documents a U.S. lender will ask for, and ask early how funds from abroad are 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:** Before you sell, check with the county assessor whether Proposition 19 lets you keep your current property-tax base.
- ☐ **If you are renting:** Decide what you can pay in rent and when to revisit buying, with the rent-versus-buy tool.
- ☐ 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 heating and cooling: many older coastal homes have no air conditioning.

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:** Assemble permits, HOA documents and repair receipts so a buyer's file is complete.
- ☐ **If you are selling:** Get a personal market report and a plan for preparing the home.
- ☐ Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

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.
- ☐ For a home in an association, get the rules, budget, reserve study and meeting minutes and read them within your contingency period.
- ☐ 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 a stack of signatures at escrow, including a Preliminary Change of Ownership Report for 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

- ☐ Arrange mail forwarding and send your new address to your bank, employer, insurers and subscription services.
- ☐ Do a final walk-through before you sign, and confirm any agreed repairs are done.
- ☐ Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- ☐ Keep a first-night box with chargers, medications, documents, bedding and a few tools.

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:** Look up the California DMV rules for new residents: a license within 10 days and vehicle registration within 20 are the general expectations.
- ☐ Register to vote at your new address.
- ☐ **Coming from another country:** Set up U.S. banking, keep copies of your documents and learn how credit history works here.
- ☐ **If you are renting:** Keep your lease handy and note the notice period, deposit and renewal dates.
- ☐ Change or re-key the locks, test the alarms and find the water shut-off and the electrical panel.
- ☐ Arrange utilities and internet before move day and ask for a year of past bills.
- ☐ Line up a doctor, dentist and vet and have your records and prescriptions transferred.
- ☐ **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.