

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:** Ask a lender what income and bank records they need, and how long it takes to document money coming from another country.
- ☐ **If you are selling; Coming from elsewhere in California:** If you own a home now, ask what it would net with the seller net proceeds tool, and whether your move date depends on the sale.
- ☐ **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.
- ☐ Visit at different times of day and in different seasons, and test the commute at rush hour.
- ☐ **Coming from another state:** Ask whether the home has air conditioning and how it stays comfortable; some coastal homes do not have it.

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.
- ☐ Request written quotes from a few movers, try the moving cost planner and confirm what their 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 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

- ☐ 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.
- ☐ Collect an insurance quote for the address before you remove your contingencies.
- ☐ Expect a stack of signatures at escrow, including a Preliminary Change of Ownership Report for 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

- ☐ File a change of address with USPS and tell banks, insurers, your employer and any subscriptions.
- ☐ Walk the home one last time before closing to check repairs, appliances and 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

- ☐ 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:** Open a U.S. bank account and ask a lender how to start building a U.S. credit history.
 - ☐ **If you are renting:** Read the lease carefully for the notice, deposit and renewal provisions.
 - ☐ Re-key the locks, test the alarms and learn where the shut-offs and the panel are.
 - ☐ 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:** 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.