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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.
- ☐ Write down the true monthly cost of owning: the loan payment, property tax, homeowners insurance and any association dues or 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:** If your funds or income are abroad, ask a lender which documents they need and how long each takes.
- ☐ **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:** 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.
- ☐ 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 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.
- ☐ Price the move itself early: compare movers, check their coverage and use the moving cost planner.
- ☐ **If you are selling:** Order the home's permit history and gather HOA documents 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

- ☐ Read the seller's disclosure package closely, including the Transfer Disclosure Statement and the hazard report, and list your questions for your agent.
- ☐ 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.
- ☐ 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

- [ ] File your change of address and update it with banks, employers and insurers before move day.
- [ ] Walk the home one last time before closing to check repairs, appliances and condition.
- [ ] Check that large furniture fits, and reserve the elevator or loading zone if your building requires it.
- [ ] Keep the essentials in one box you open first: chargers, medications, important papers and sheets.

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:** 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.
- [ ] 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.
- [ ] Find a doctor, dentist and vet, and transfer records and prescriptions.
- [ ] **Coming from elsewhere in California:** Look up the pet license, trash, organics recycling and street-sweeping rules for your new address.

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

Preferred lender: Rodrigo Ballon, CrossCountry Mortgage, 858-735-0255. You are always free to choose any lender you like.