

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

- ☐ 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:** Homeowners 55 and older, and some others, should ask the assessor about carrying their tax base to a new California home (Proposition 19) before selling.
- ☐ **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

- ☐ Plan for closing costs on top of your down payment, and use the closing cost tool for an estimate.
- ☐ 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.
- ☐ Explore the shops, parks and services near the streets you like; the local guide on this site is a start.

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.
- ☐ 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 to sign a Preliminary Change of Ownership Report at escrow; it is filed with the county assessor.
- ☐ Book a general home inspection and a wood-destroying pest inspection; both are customary in California.

- ☐ 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.
- ☐ Do a final walk-through before you sign, and confirm any agreed repairs are done.
- ☐ 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

- ☐ 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.
- ☐ Update your voter registration with 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:** Keep a copy of your lease and note the notice period, deposit terms and renewal dates.
- ☐ Re-key the locks, test the alarms and learn where the shut-offs and the panel are.
- ☐ Schedule electric, gas, water, trash and internet before you move in, and ask the seller for a year of utility bills.
- ☐ Choose a doctor, dentist and vet and have records and prescriptions sent 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.