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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

- [ ] Sit down with a lender early; a pre-approval shows what you can comfortably afford.
- [ ] Build a full monthly budget: principal and interest, property tax, insurance and any HOA dues or special-tax charges.
- [ ] **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:** 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, 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.
- [ ] 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:** 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:** Assemble permits, HOA documents and repair receipts so a buyer's file is complete.
- [ ] **If you are selling:** Ask for a personal market report, then plan repairs, staging and photos.
- [ ] Explore nearby shops, parks and services and note the ones you will use every week; the local guide is a start.

Once you are under contract

- [ ] Work through the Transfer Disclosure Statement and the Natural Hazard Disclosure with your agent and flag anything to inspect.
- [ ] For a home in an association, get the rules, budget, reserve study and meeting minutes and read them within your contingency period.
- [ ] Get insurance quotes (homeowners, and earthquake or flood if you want them) before your contingency period ends.
- [ ] At signing, one of the forms is a Preliminary Change of Ownership Report for the assessor.

- [ ] Book a general home inspection and a wood-destroying pest inspection; both are customary in California.
- [ ] Check that smoke and carbon-monoxide alarms are installed and the water heater is braced, as California requires.

Move week

- [ ] Arrange mail forwarding and send your new address to your bank, employer, insurers and subscription services.
- [ ] 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.
- [ ] Pack an essentials box you open first: chargers, medications, documents, sheets and basic 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:** Put a DMV visit on your calendar; new California residents are generally expected to license drivers and register vehicles quickly.
- [ ] 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:** 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.
- [ ] 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:** 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.