Moving to Coronado: 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, decide whether your purchase depends on its sale, and estimate the proceeds.
- [ ] **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:** Decide how much rent is comfortable and when you will revisit buying; the rent-versus-buy tool shows both sides.
- [ ] See the area on a weekday morning, a weekend and after dark before you commit.
- [ ] **Coming from another state:** Check heating and cooling: many older coastal homes have no air conditioning.

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.
- [ ] 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.
- [ ] Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

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.
- [ ] 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.
- [ ] Schedule the general inspection and the pest inspection right away, since contingency periods are short.
- [ ] Ask the seller about alarms and water-heater bracing, which California requires to be in place at closing.

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.
- ☐ Confirm that your big pieces fit through the doors, and ask about moving-truck rules at your building or HOA.
- ☐ Keep the essentials in one box you open first: chargers, medications, important papers and sheets.

Your first 30 days

- ☐ Watch for the supplemental tax bill California sends after a purchase; it is separate from the regular bill.
- ☐ **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 to 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:** Read the lease for notice, deposit and renewal terms, and keep a copy.
- ☐ On day one, change the locks, test the smoke alarms and find the water shut-off.
- ☐ Set up electric and gas, water, trash and internet, and ask for the last twelve months of bills to see typical costs.
- ☐ Choose a doctor, dentist and vet and have records and prescriptions sent over.
- ☐ **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: Rodrigo Ballon, CrossCountry Mortgage, 858-735-0255. You are always free to choose any lender you like.