

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: 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.