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

- ☐ Meet a lender before you tour seriously; a pre-approval letter tells you and sellers that you are ready.
- ☐ 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:** Gather the financial documents a U.S. lender will ask for, and ask early how funds from abroad are documented.
- ☐ **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:** Before you sell, check with the county assessor whether Proposition 19 lets you keep your current property-tax base.
- ☐ **If you are renting:** Choose a rent you can sustain and set a date to reconsider buying, using the rent-versus-buy tool.
- ☐ See the area on a weekday morning, a weekend and after dark before you commit.
- ☐ **Coming from another state:** Check for air conditioning: it is not universal in older coastal homes.

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.
- ☐ Compare two or three moving quotes and check what the mover’s 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 market report for your street, then decide what to fix, stage and photograph.
- ☐ 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

- ☐ Work through the Transfer Disclosure Statement and the Natural Hazard Disclosure with your agent and flag anything to inspect.
- ☐ Ask escrow for the HOA package early and read the rules, dues and reserve information carefully.
- ☐ 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 inspection and the pest (termite) report as soon as the contract is signed.
- ☐ 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 the final walk-through just before closing and check that the agreed repairs are complete.
- ☐ Check that large furniture fits, and reserve the elevator or loading zone if your building requires it.
- ☐ Pack a first-night box with chargers, medications, documents, bedding and a few tools.

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.
- ☐ Change your voter registration to your California 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.
- ☐ On day one, change the locks, test the smoke alarms and find the water shut-off.
- ☐ Schedule electric, gas, water, trash and internet before you move in, and ask the seller for a year of utility bills.
- ☐ Line up a doctor, dentist and vet and have your records and prescriptions transferred.
- ☐ **Coming from elsewhere in California:** Look up pet licensing and the local waste, recycling and street-sweeping rules.

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