

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:** 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:** Find out what your current home would net, and decide whether the sale has to close before you buy.
- ☐ **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:** Choose a rent you can sustain and set a date to reconsider buying, using the rent-versus-buy tool.
- ☐ 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

- ☐ 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:** Collect permits, HOA papers and repair records so buyers see a complete file.
- ☐ **If you are selling:** Request a personal market report and plan the repairs, staging and photography for your listing.
- ☐ Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

Once you are under contract

- ☐ Read the seller's disclosure package closely, including the Transfer Disclosure Statement and the hazard report, and list your questions for your agent.
- ☐ 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.
- ☐ Expect to sign a Preliminary Change of Ownership Report at escrow; it is filed with the county assessor.

- ☐ Order a home inspection and a termite (wood-destroying pest) report soon after the contract is signed; both are customary here.
- ☐ 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 through the home before you sign to confirm repairs, appliances and overall condition.
- ☐ Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- ☐ 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:** Look up the California DMV rules for new residents: a license within 10 days and vehicle registration within 20 are the general expectations.
- ☐ Change your voter registration to your California 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 carefully for the notice, deposit and renewal provisions.
- ☐ On day one, change the locks, test the smoke alarms and find the water shut-off.
- ☐ 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:** 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.