Moving to Coronado Island: A Checklist

Practical steps for a move, from three to six months out to your first 30 days.

Three to six months out

- [ ] Talk with a lender and get pre-approved so your budget is real.
- [ ] Do not stop at the mortgage payment; add tax, insurance, HOA dues and any special assessments to see the real monthly figure.
- [ ] **Coming from another state:** If you are relocating from a state without an income tax, ask a tax professional what California will change for you.
- [ ] **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:** If you are 55 or older, ask the county assessor whether you could transfer your property-tax base under Proposition 19.
- [ ] **If you are renting:** Set a rent budget and a date to look at buying again; the rent-versus-buy tool compares the two.
- [ ] See the neighborhood at different hours and in different seasons, and time your commute.
- [ ] **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.
- [ ] Get moving quotes, or use the moving cost planner, and ask about insurance for the move.
- [ ] **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.
- [ ] 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 for the HOA’s CC&Rs, budget, reserves and meeting minutes, and read them before your contingencies end.
- [ ] Collect an insurance quote for the address before you remove your contingencies.
- [ ] At escrow you will sign the loan papers and a Preliminary Change of Ownership Report, which goes to 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.
- [ ] Do the final walk-through just before closing and check that the agreed repairs are complete.
- [ ] Confirm that your big pieces fit through the doors, and ask about moving-truck rules at your building or HOA.
- [ ] Pack an essentials box you open first: chargers, medications, documents, sheets and basic tools.

Your first 30 days

- [ ] Keep some cash aside for the supplemental property tax bill California sends after a purchase.
- [ ] **Coming from another state:** Put a DMV visit on your calendar; new California residents are generally expected to license drivers and register vehicles quickly.
- [ ] Register to vote at your new 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:** 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.
- [ ] 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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Preferred lender: Rodrigo Ballon, CrossCountry Mortgage, 858-735-0255. You are always free to choose any lender you like.