

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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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.