# Moving to San Clemente: 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.
- ☐ Add up the whole monthly cost, not only the loan payment: tax, insurance, HOA dues and special taxes.
- ☐ **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:** 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:** Ask the assessor about Proposition 19 before you list, if you are 55 or older, severely disabled or a disaster victim.
- ☐ **If you are renting:** Decide how much rent is comfortable and when you will revisit buying; the rent-versus-buy tool shows both sides.
- ☐ Visit at different times of day and in different seasons, and test the commute at rush hour.
- ☐ **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.
- ☐ Request written quotes from a few movers, try the moving cost planner and confirm what their 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 personal market report, then plan repairs, staging and photos.
- ☐ Explore nearby shops, parks and services and note the ones you will use every week; the local guide is a start.

## 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.
- ☐ Collect an insurance quote for the address before you remove your contingencies.
- ☐ At signing, one of the forms is a Preliminary Change of Ownership Report for the assessor.
- ☐ Order a home inspection and a termite (wood-destroying pest) report soon after the contract is signed; both are customary here.
- ☐ Ask about smoke and carbon-monoxide alarms and water-heater bracing, which California requires to be in place at a sale.

## 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.
- ☐ Measure doorways and rooms for large furniture, and check parking and loading rules with your association or building.
- ☐ 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.
- ☐ Update your voter registration to 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 for notice, deposit and renewal terms, and keep a copy.
- ☐ Re-key the locks, test the alarms and learn where the shut-offs and the panel are.
- ☐ Schedule electric, gas, water, trash and internet before you move in, and ask the seller for a year of utility bills.
- ☐ Choose a doctor, dentist and vet and have records and prescriptions sent over.
- ☐ **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.