

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.

Rudy Flores, Real Estate Strategist · Coldwell Banker West · (619) 392-6714 · CalDRE #02257808 · Responsible Broker CalDRE #01481919 · Equal Housing Opportunity

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.