

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.
- ☐ 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:** Talk to a CPA about California income tax before you arrive, particularly if your current state has none.
- ☐ **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:** 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

- ☐ Plan for closing costs on top of your down payment, and use the closing cost tool for an estimate.
- ☐ Price the move itself early: compare movers, check their coverage and use the moving cost planner.
- ☐ **If you are selling:** Request the property's permit history and collect the HOA paperwork before you list.
- ☐ **If you are selling:** Get a personal market report and a plan for preparing the home.
- ☐ Walk or drive the neighborhood and note the shops, parks, and services you would use each week.

Once you are under contract

- ☐ Work through the Transfer Disclosure Statement and the Natural Hazard Disclosure with your agent and flag anything to inspect.
- ☐ If there is an HOA, read its rules, budget and reserve study early.
- ☐ Collect an insurance quote for the address before you remove your contingencies.
- ☐ Expect to sign a Preliminary Change of Ownership Report at escrow; it is filed with the county assessor.
- ☐ Schedule the inspection and the pest (termite) report as soon as the contract is signed.
- ☐ Check that smoke and carbon-monoxide alarms are installed and the water heater is braced, as California requires.

Move week

- ☐ Forward your mail with the postal service and update your address with your bank, employer, insurers and subscriptions.

- ☐ Do the final walk-through just before closing and check that the agreed repairs are complete.
- ☐ Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- ☐ Keep 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.
 - ☐ Register to vote at your new address.
 - ☐ **Coming from another country:** Set up U.S. banking, keep copies of your documents and learn how credit history works here.
 - ☐ **If you are renting:** Keep your lease handy and note the notice period, deposit 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.
 - ☐ Choose a doctor, dentist and vet and have records and prescriptions sent over.
 - ☐ **Coming from elsewhere in California:** Look up the pet license, trash, organics recycling and street-sweeping rules for your new address.
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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.