

Moving to Carlsbad: 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:** 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:** 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:** Work out what your current home could net, with the seller net proceeds tool, and whether you need it sold before you buy.
- ☐ **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:** Decide how much rent is comfortable and when you will revisit buying; the rent-versus-buy tool shows both sides.
- ☐ See the area on a weekday morning, a weekend and after dark before you commit.
- ☐ **Coming from another state:** Ask how the home is heated and cooled; some older coastal homes have no air conditioning.

One to three months out

- ☐ Estimate closing costs and the cash you will need at escrow with the closing cost tool.
- ☐ Price the move itself early: compare movers, check their coverage and use the moving cost planner.
- ☐ **If you are selling:** Assemble permits, HOA documents and repair receipts so a buyer's file is complete.
- ☐ **If you are selling:** Get a personal market report and a plan for preparing the home.
- ☐ 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 disclosures (the Transfer Disclosure Statement and the Natural Hazard Disclosure) and ask your agent about anything unclear.
- ☐ For a home in an association, get the rules, budget, reserve study and meeting minutes and read them within your contingency period.
- ☐ Get insurance quotes (homeowners, and earthquake or flood if you want them) before your contingency period ends.
- ☐ At escrow you will sign the loan papers and a Preliminary Change of Ownership Report, which goes to the county assessor.
- ☐ Book a general home inspection and a wood-destroying pest inspection; both are customary in California.

- ☐ 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.
- ☐ Walk the home one last time before closing to check repairs, appliances and condition.
- ☐ Confirm that your big pieces fit through the doors, and ask about moving-truck rules at your building or HOA.
- ☐ Keep a first-night box with chargers, medications, documents, bedding and a few tools.

Your first 30 days

- ☐ Expect a supplemental property tax bill a few months after closing, and set money aside for it.
- ☐ **Coming from another state:** Book the DMV early: license and vehicle registration deadlines for new residents are short.
- ☐ Update your voter registration to 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.
- ☐ Change or re-key the locks, test the alarms and find the water shut-off and the electrical panel.
- ☐ Set up utilities and internet ahead of move day and find out what a typical year of bills looks like.
- ☐ Find a doctor, dentist and vet, and transfer records and prescriptions.
- ☐ **Coming from elsewhere in California:** License pets with the city or county and learn the trash, recycling and street-sweeping schedules.

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.