

Moving to Ocean View Hills: 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:** 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:** Start gathering the identification, income and bank records a U.S. lender will want, and ask how money from another country is 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:** Set a rent budget and a date to look at buying again; the rent-versus-buy tool compares the two.
- ☐ Spend time in the area on a weekday morning, a weekend and an evening, and drive the commute at rush hour.
- ☐ **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

- ☐ Plan for closing costs on top of your down payment, and use the closing cost tool for an estimate.
- ☐ Get moving quotes, or use the moving cost planner, and ask about insurance for the move.
- ☐ **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.
- ☐ Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

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.
- ☐ Ask escrow for the HOA package early and read the rules, dues and reserve information carefully.
- ☐ 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.
- ☐ Check that smoke and carbon-monoxide alarms are installed and the water heater is braced, as California requires.

Move week

- ☐ File your change of address and update it with banks, employers and insurers before move day.
- ☐ Do the final walk-through just before closing and check that the agreed repairs are complete.
- ☐ Confirm that your big pieces fit through the doors, and ask about moving-truck rules at your building or HOA.
- ☐ 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:** Look up the California DMV rules for new residents: a license within 10 days and vehicle registration within 20 are the general expectations.
- ☐ 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:** Read the lease carefully for the notice, deposit and renewal provisions.
- ☐ Change or re-key the locks, test the alarms and find the water shut-off and the electrical panel.
- ☐ Set up electric and gas, water, trash and internet, and ask for the last twelve months of bills to see typical costs.
- ☐ Find local health care providers and a vet and move your records 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: 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.