Moving to EastLake: A Checklist

Practical steps for a move, from three to six months out to your first 30 days.

Three to six months out

- [ ] Get a pre-approval in hand first, so every home you see is one you know you can afford.
- [ ] 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:** 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:** 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 what you can pay in rent and when to revisit buying, with the rent-versus-buy tool.
- [ ] Visit at different times of day and in different seasons, and test 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

- [ ] Work out how much cash you need at closing, using the closing cost tool, and keep a cushion.
- [ ] Price the move itself early: compare movers, check their coverage and use the moving cost planner.
- [ ] **If you are selling:** Collect permits, HOA papers and repair records so buyers see a complete file.
- [ ] **If you are selling:** Ask for a personal market report, then plan repairs, staging and photos.
- [ ] 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 for the HOA's CC&Rs, budget, reserves and meeting minutes, and read them before your contingencies end.
- [ ] Ask an independent broker for homeowners quotes on the exact address, and price earthquake or flood cover if you want it, before contingencies end.
- [ ] 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 the seller about alarms and water-heater bracing, which California requires to be in place at closing.

Move week

- ☐ Forward your mail with the postal service and update your address with your bank, employer, insurers and subscriptions.
- ☐ Walk the home one last time before closing to check repairs, appliances and condition.
- ☐ Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- ☐ Keep the essentials in one box you open first: chargers, medications, important papers and sheets.

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:** 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:** Open a U.S. bank account, keep copies of your documents, and ask a lender how a U.S. credit history is built.
- ☐ **If you are renting:** Keep a copy of your lease and note the notice period, deposit terms 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 local health care providers and a vet and move your records 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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