

Moving to Rancho Del Rey: 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.
- ☐ 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:** 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:** Choose a rent you can sustain and set a date to reconsider buying, using 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 whether the home has air conditioning and how it stays comfortable; some coastal homes do not have it.

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.
- ☐ 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.
- ☐ 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.
- ☐ 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 signing, one of the forms is a Preliminary Change of Ownership Report for the 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.
- ☐ Walk the home one last time before closing to check repairs, appliances and condition.
- ☐ Check that large furniture fits, and reserve the elevator or loading zone if your building requires it.
- ☐ Keep a first-night box with chargers, medications, documents, bedding and a few tools.

Your first 30 days

- ☐ Keep some cash aside for the supplemental property tax bill California sends after a purchase.
- ☐ **Coming from another state:** Book the DMV early: license and vehicle registration deadlines for new residents are short.
- ☐ Update your voter registration with 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 a copy of your lease and note the notice period, deposit terms and renewal dates.
- ☐ Re-key the locks, test the alarms and learn where the shut-offs and the panel are.
- ☐ Set up electric and gas, water, trash and internet, and ask for the last twelve months of bills to see typical costs.
- ☐ 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.

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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.