Stuart Team



Mount San Jacinto over Palm Springs Colony

RELOCATION GUIDE · 2026

Palm Springs & the Coachella Valley

What people moving here from elsewhere usually wish they had known earlier: how the valley fits together, how land and HOAs work, the vacation rental rules, and the rhythm of the seasons.

DAN STUART · 619-677-0900 · DSTEAMPS.COM

Dan Stuart · DRE #02043742 · Coldwell Banker Realty

This guide is a set of questions worth asking before you buy here, written for people relocating from elsewhere. It is not legal, tax or lending advice, and rules change: verify anything that matters to your decision.

01

How the valley fits together

The Coachella Valley is a string of separate cities along Interstate 10 and Highway 111, each with its own city hall, rules and character. Palm Springs sits at the north-west end, tight against the San Jacinto Mountains, with the most walkable downtown and the strongest mid-century architecture.

Moving south-east you reach Cathedral City, Rancho Mirage, Palm Desert, Indian Wells and La Quinta, where gated and country-club communities become much more common. Desert Hot Springs sits north of the interstate with mountain views back across the valley.

Which city a home is in matters more than newcomers expect: it decides the vacation rental rules, the tax rate on the bill and which planning department approves your remodel.

02

Palm Springs neighborhoods

Palm Springs is organized into named neighborhoods, many with their own associations and personalities. A few to start with:

Movie Colony

Movie Colony sits just north-east of downtown Palm Springs — flat, walkable blocks of mid-century houses behind mature hedges, close enough to Palm Canyon Drive to walk to dinner and quiet enough that you notice the lack of traffic at night.

DSTEAMPS.COM/MOVIE-COLONY.HTML

Indian Canyons

Indian Canyons is in south Palm Springs, against the mountains — wider streets, bigger lots and long mountain views, with golf woven through the area. It reads calmer and more spread out than the neighborhoods closer to downtown.

DSTEAMPS.COM/INDIAN-CANYONS.HTML

El Mirador

El Mirador is central Palm Springs, north of downtown near the hospital — a mix of original mid-century houses and later rebuilds, on a grid that puts you minutes from the centre of town without being in it.

DSTEAMPS.COM/EL-MIRADOR.HTML

Also across the valley: Old Las Palmas · Deepwell Estates · Twin Palms · Tahquitz River Estates · Rancho Mirage · Palm Desert · Cathedral City · La Quinta · Indian Wells · Desert Hot Springs.

03

HOA or no HOA

Many valley homes, and most condominiums and country-club properties, sit inside a homeowners association. The HOA may maintain landscaping, pools, gates and exteriors, and it sets rules on rentals, pets, parking and alterations. Dues and what they cover vary widely between communities.

Many single-family homes in Palm Springs' older neighborhoods have no HOA at all: more freedom, and every repair is yours.

Before you write an offer on an HOA property, read the CC&Rs, the current budget, the reserve study and recent board minutes. Minutes are where upcoming special assessments and rental restrictions usually show up first.

04

Fee land and leased land

This is the question that surprises people most. Much of Palm Springs, and parts of neighboring cities, sits on land held in trust for the Agua Caliente Band of Cahuilla Indians and its members. The reservation was laid out in a checkerboard pattern of alternating sections, so owned and leased land can sit a street apart.

On fee land you buy the house and the ground beneath it. On leased land you buy the house, or the condominium, and hold a long-term lease on the ground, with a lease payment and an expiry date. Lease terms differ property by property, lenders look closely at the years remaining, and an extension is not automatic.

The only reliable answer comes from the property's own title and lease documents. Ask for them early, and have the remaining term and payment schedule in front of you before you discuss price.

05

Short-term rental rules

If renting the home some of the year is part of your plan, check the rules before you buy, not after. In Palm Springs, vacation rentals are regulated by Chapter 5.25 of the Palm Springs Municipal Code. An owner needs a vacation rental registration certificate from the City, the number of rental contracts per year is capped (PSMC 5.25.090), and new certificates are limited once vacation rentals reach 20 percent of the homes in a neighborhood.

A certificate is issued to an owner, so do not assume an existing one continues after a sale; confirm the current status with the City's Special Program Compliance office. HOA rules can be stricter than the city's, and every other valley city sets its own rules, some far more restrictive than Palm Springs.

Rules change. Treat this as a list of questions to verify, not as legal or tax advice.

06

Climate and seasons

The valley's calendar runs opposite to most of the country. The high season runs from roughly late fall into spring, when the weather is mild and sunny and the town is at its busiest. Summer is genuinely hot, with daytime highs routinely well above 100°F, and many part-time residents leave for those months.

That rhythm shapes real estate too: more buyers visit in the cooler months, and a summer visit tells you what living here year-round will actually feel like. If you can, see the house in both.

07

Getting here

Palm Springs International Airport (PSP) is inside the city of Palm Springs, a short drive from downtown, and is one of the reasons the valley works for people who keep a home elsewhere. Nonstop routes and frequency vary by season, with the most choice in winter and spring.

Ontario International and the Los Angeles-area airports are the usual alternatives, reached by Interstate 10.

08

Buying from out of state

Much of the work can happen before you fly in: video walk-throughs, the documents reviewed in advance, and a shortlist built around what you have told Dan matters. Escrow, inspections and signing can be handled remotely, and a first visit becomes a few focused days instead of a scramble.

CHECKLIST

Your first visit

01 Which city is the home in, and what are that city's vacation rental rules?

02 Is the land fee or leased? If leased: years remaining, payment and escalations.

03 Is there an HOA? Read the CC&Rs, budget, reserve study and recent minutes.

04 How does the house sit to the afternoon sun? Check shade, glazing and the age of the air-conditioning.

05 Visit at midday and after dark, and once in summer if you can.

06 What has been added to the original footprint, and was it permitted?

07 Ask for the title report and disclosures before you fall in love.

SOURCES

- Palm Springs Municipal Code, Chapter 5.25 Vacation Rentals: https://ecode360.com/42991918
- City of Palm Springs, Vacation Rentals (Special Program Compliance): https://www.palmspringsca.gov/government/departments/special-program-compliance/vacation-rentals
- Palm Springs International Airport: https://flypsp.com/

YOUR AGENT

Dan Stuart

STUART TEAM REAL ESTATE GROUP | COLDWELL BANKER REALTY

Dan reads the file before he talks about price: title, disclosures, land ownership and anything recorded against the parcel. Clients deal with him directly.

619-677-0900

stuartteamps@gmail.com

dsteamps.com

You received this guide because you requested it at dsteamps.com/relocation/. Reply STOP/UNSUBSCRIBE anytime.

Dan Stuart · Coldwell Banker Realty · 1081 N. Palm Canyon Dr, Palm Springs, CA 92262 · DRE #02043742 | Coldwell Banker Realty. Information deemed reliable but not guaranteed. Not legal, tax or lending advice. Equal Housing Opportunity. Cover photograph: 1450 Lorena Way, Palm Springs, a Stuart Team listing.