

Eastons

Property Made Simple

Moving House

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What's in our Guide.

1. Advice to help you prepare in plenty of time for moving day
2. How to choose a good moving company and the costs
3. Keep track of important tasks with our moving home checklist
4. Top five tips on how to make moving day stress-free

“This guide is to offer a complete overview of moving house. We hope you find it helpful“

**David Bell, Director
Eastons Group**

Guide taken from Which Property guides January 2016





Preparing for moving house. There are plenty of tasks that need completing before moving day

1 Getting to completion when you've bought a house will be a big relief, but then comes the task of packing up your whole life and moving.

Preparation is the key to a smooth moving day that is as stress-free as possible. Here's a list of things to do between completing the sale and moving house.

Declutter your belongings beforehand

When moving to a new home, the last thing you want to do is to pay to move items that you may well throw away once you're settled in. Have a thorough sort out a couple of weeks before the move.

Make sure you clear items from everywhere - in the loft, under the stairs, in spare rooms, in outbuildings and in the garden. It can come as a big shock to discover just how many hidden items there are and how many things you have accumulated over the years.



2 Think about where your furniture will go

Picture your new home and think about how and if you will use your current furniture in it.

The previous owner of the home should have provided you with a document detailing the dimensions of each room, so you can work out what will fit and what there isn't room for. If it won't fit, sell it, give it away or take it to the dump straight away.

It's a good idea to visit your new property before completion, if the seller doesn't mind, so you can double-check measurements and see for yourself if there is room for your curtains, furniture appliances etc.

3 Decide whether to use a removals company

If you live in a ground floor, one bedroom flat with little clutter, you can hire a van, get a couple of friends to help, and move yourself on the day - this could cost as little as £100.

Book the largest van you can (anything over 7.5 tonnes when loaded requires a HGV licence).

Ask for one with a low kerb height or a let-down tailboard for ease of loading.

Remember you'll probably have to make several journeys, including a final one to return the van, so this is only practical for moves over a fairly short distance.

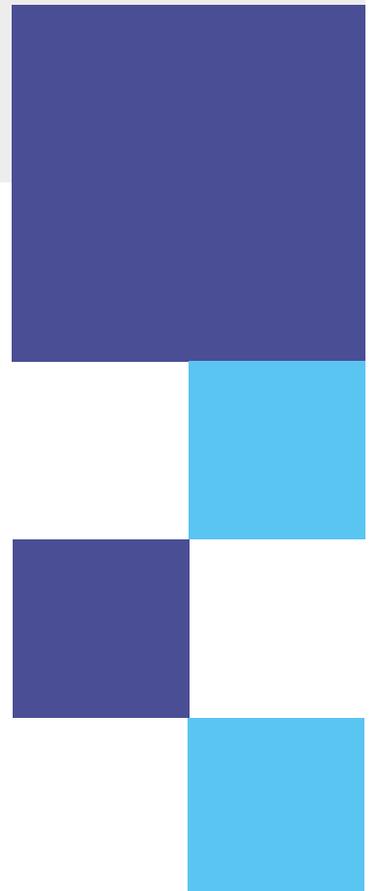




If you live in a large house, it's worth hiring a removals firm

If you've got more than four rooms to empty, there's probably too much to do. Consider how many possessions you have. Now imagine having to pick up each one of them, carry it across an obstacle course (including stairs) and put it down without breaking your back – and all to a deadline.

A removals firm can ease the mental and physical stress of loading and unloading to a 12-noon deadline on moving day. If you decide to use a removals company, do it early on so you have time to get competitive quotes.



There are simple things you can do to make packing - as well as moving and unpacking - easier for yourself.

- Buy quality packing materials, including enough boxes, bubble wrap and tissue paper.
- Put layers of crumpled paper or protective material between each item to prevent scratching.
- Don't overpack boxes and think about spreading heavy items out between boxes.
- Write on each box what the contents are – and indicate which is the right way up.

Or consider getting someone to pack for you. Perhaps understandably, many people prefer to pack their belongings themselves, but this isn't necessarily the best way. Anything you pack yourself, whether transported by a man with a van or a removals company, won't be protected by their insurance. Find out how much it will cost to have professional packing so that any breakages are insured. Another advantage of professional packers is that they have been trained to pack items specifically so that they don't break. They can even unpack for you.





Also, don't underestimate the time it takes to pack and move things. Professional removers may take one to two days to pack your items and a day or two to deliver them.

- **Removals companies - choosing the best**

Professional removals companies can ensure your items are packed safely. If you live in a large home, it's often best to hire a professional removals company to move - and even pack - your possessions. Although packing and moving home may not seem that difficult, there is an art to packing items correctly so that fragile possessions are properly protected and do not break in transit. Removal men and women will also know how much weight they can carry and will do so in a safe way, so you avoid hurting yourself.

When you book a removals company, use a member of the British Association of Removers (BAR) as they have the necessary training, expertise, insurance, experience and professionalism to carry out your move. It's also worth checking that the firm you use is a member of the Removals Industry Ombudsman Scheme, as this will ensure you have an independent service to resolve any disputes if something goes wrong.

How much does it cost to use a removals company?

- A number of factors will determine the cost of using a removals company. The amount of goods being transported is a key consideration, but the distance travelled, size of crew and speed of packing will usually play a role in deciding the total cost.
- A good removals firm will explain their charges and how you might be able to lower the cost. Many firms will offer a discount if you source your own packing materials and help with the packing, for example.
- The table below estimates the cost of hiring a van to move yourself (which we don't recommend you do for a house with more than two bedrooms), using a removals company for different sizes of house and getting a removals company to pack for you as well.



Estimated moving costs

	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms
Hiring a van	£100	£200	Not recommended	Not recommended	Not recommended
Removals company	£400	£500	£800	£1,000	£1,200+
Add packing by a removals company	£150	£200	£250	£350	£400

Getting quotes from removals companies

Get at least three quotes from removals companies, preferably from someone coming to the property rather than firms estimating the cost over the phone.

This is because there may be problems with access, or very tight stairways, which will affect the job. Make sure you mention all the big items you want moved and the number of boxes, and don't forget the contents of a loft or garage.

If you are moving to a new area, it may be worth getting an estimate from a firm based where you are going - prices there may be more competitive.

Ask for the estimate to be broken down so that you can see what you are paying for: insurance, packing, hourly rate, mileage and any storage costs. This will help you compare costs accurately. Find out if overtime rates apply and at what time they start.

It's worth noting that heavy or tall lorries can't always cope with steep gradients, tight bends or uneven roads. Check if there are access or parking problems at the other end – you may need to contact the police to get permission to unload, or to have a parking meter suspended.





Removals insurance

Be sure to ask what would happen if the move is delayed and you can't get into the new property in the afternoon or the next day

Check that a removals company has adequate insurance cover and also what the time limit is on claiming on insurance after the move.

If you have some high-value possessions, check if they need special packing and if they will also be covered by insurance (some policies set a limit per item).

You can choose to do some of the packing yourself, which will save on costs, but steer clear of packing breakables and remember the removal firm's insurance will not cover items you pack.

Briefing a removals firm

Once you have chosen the firm, prepare and send them a briefing sheet to include:

- Any items needing special packing, such as pictures, antiques and valuable objects.
- Difficult-to-move items, such as a piano or fish tank.
- Wardrobes or other large furniture that may need to be dismantled.
- Any carpets and curtains that are going.
- Items that you are taking yourself.
- A layout of the new property with rooms identified, so that they/you can label boxes

Telecoms bills

Most people now have internet, telephone and TV charges to pay for. These can vary from one package to the next. Often new customers will get better deals than existing ones, so it's worth shopping around and considering switching to find the best deal each year.

Moving house checklist

Here, we talk you through what you need to do and when to do it. What's more, you can also download our free moving house checklist so that you can keep track of what tasks you've done, and what's left to do.

Which? For everything you need to ensure your home move goes smoothly, from finding a mortgage to moving day, visit www.which.co.uk/buying-a-house

Moving home checklist

Use this checklist to ensure you have everything prepared for your move in plenty of time.

Four weeks ahead

- Get removals estimates and book your chosen firm
- Order packing cases and materials
- Order new curtains/carpets for the property
- Plan where furniture will go and dispose of unwanted items
- Book the days needed off work
- Declutter and throw out what you don't need

Two weeks ahead

- Inform utility companies that you're moving
- Complete the Post Office mail redirection form
- Inform TV signal supplier and TV licence
- Begin packing non-essentials - start outside or at the top of the house
- Run down the freezer
- Get your phone number redirected

One week ahead

- Inform the people on your finance and medical lists

Two days ahead

- Tell your council and ask for a statement on your council tax
- Inform the car and household insurance firms
- Send out change of address cards to friends and family
- Organise who will look after pets or children during the move
- Transfer into pots any plants you've said you will be taking

Moving day

- Defrost the freezer
- Prepare a box of moving day essentials
- Set aside things you will be transporting
- Disconnect dishwashers
- Label items and keys for the new owner

After moving

- Strip the beds
- Lay down sheets to protect floors
- Set aside your vac for last-minute cleaning
- Label where boxes and furniture should go in your new home

- Pay stamp duty land tax
- Change locks
- Take meter readings, keep records and contact utility companies

Changing your addresses and phone number

If you've lived in your property for many years, you'll have a huge number of addresses to change.

You can make this process easier by using the Post Office's change of address service, which takes up to 10 days to come into effect and redirects all mail to your new address. You should keep this service for six to 12 months after moving into your new home to avoid post going astray.

If you are changing your phone number, you can also arrange for your telephone company to automatically inform callers of your new number for a few weeks following the switchover date.

Who should I inform about moving house?

Even if you use the Post Office's mail redirection service, it's a good idea to inform important companies directly, such as banks and utility companies.

Ten days ahead of your move, make sure all utility services, such as water, gas and electricity, are informed that you will be moving. Make sure you have a receipt or record of them being notified by you as utility companies can make mistakes and if they do, you are still liable for the bill unless you can prove you notified them and they received it.

You should also notify your contents insurance provider of when and where you will be moving and check with them what is and is not insured during the move, as you may need to get additional insurance from them or the removals company.

You should take meter readings and take photographs of them (ideally date-stamped ones), doing the same on the day you move in.

Any company that provides a service you pay a regular bill for (magazine subscription, mobile phone provider, telecoms provider etc.) will also need to know about your change of address.

You'll certainly have to let any financial or medical organisations you deal with know you're moving as well. Other organisations that may need to know include the DVLA (for both your licence and the vehicle registration, but don't do this before you move as you may need your licence for identification and van hire), Inland Revenue, VAT office and the Department for Work and Pensions.

You'll need to ask your local authority for a final statement on your council tax - you may even get a refund.

Organisations and companies to contact

The list of companies and organisations below is not an exhaustive list of who you will need to contact, but will give you a good starting point to get you thinking.

Government organisations

- Department for Work and Pensions
- Inland Revenue
- VAT office

Make a full list of all the companies and organisations you need to inform, making a note of contact details and when to do it by

Finance

- All banking and savings providers
- All credit card and store loyalty card providers
- Pension services

Insurance

- Car and home insurance providers

Suppliers

- Water, gas and electricity suppliers
- Home phone, broadband and TV providers
- Mobile phone provider

Remember to use up all the food in your fridge-freezer and to defrost it a couple of days before you move

Car

- DVLA
- Breakdown service provider

Health

- Doctor, dentist, optician etc.

Work, education and leisure

- Your employers, colleagues and professional associations
- Premium Bonds, football pools etc
- Schools, colleges and leisure clubs
- Newspaper, magazine and newsletter subscriptions.

Start packing a few weeks before moving day

The earlier you start packing, the better. Begin packing non-essentials a couple of weeks before moving day. It's worth planning where all your furniture will go a few weeks in advance of your move and disposing of any items you don't want to take with you.

You may need to order packing cases and possibly new curtains and carpets for your new property, too.

Prepare your home for the new owner

It is very helpful if you prepare a briefing sheet for the new owner. This should include how to operate the boiler and alarm, the location of the meters, fuse box and stopcock, and any other information.

You could either label all keys or leave them in the lock that they operate. Don't forget shed and garage keys or those for the window locks.

It's a good idea to ask - or have it as part of your purchase agreement - that the person you are buying from does the same.

There are a few loose ends with your new property that usually need to be tied up as soon as you've completed your move.

If your property cost more than £125,000, you'll have to pay your stamp duty bill.

Also, get a locksmith to change the locks so your household has a unique set of keys.

5 tips for moving house smoothly

Use our expert tips to make moving day go as smoothly as possible

However well you plan moving day, it will be busy and possibly emotional, too.

It's common that you'll need to be out of your house by 12pm, so it's important to be swift and organised.

The more last-minute jobs you leave yourself to do on the day, the more likely you are to find it stressful. Here are our top five tips on how to get organised and reduce the stress of moving day.

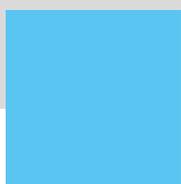
1. Send kids and pets away for the day

Moving may be stressful for you, but it can also be upsetting for kids and pets. Also, accidents can easily happen with so much activity and you don't want to have to do an emergency hospital visit in the middle of moving day. It's therefore worth speaking to a friend or relative to ask if they could look after them.

2. Pack yourself a survival box

Pack a clearly labelled box of essentials to help you survive the day. These could include:

- Snacks and soft drinks
- Toiletries, headache pills and other medication
- Spare light bulbs in case they're needed in the new property
- Gloves if you're going to be loading and unloading
- Paper and pens to label rooms in the new property
- A map of where you are going



3. Get last-minute things ready early on the morning

Strip the beds first thing and pack them in a box you've set aside. Put down sheets to protect the floor as people traipse dirt in and out.

The removals men are likely to turn up early and they work very fast, so if you are dismantling furniture or disconnecting appliances, do it the day before they arrive.

Set aside the vacuum cleaner and cleaning equipment for your last-minute clear up or, better still, ask a friend or cleaner to do the work for you.

4. Keep everyone informed

When the removals team arrives, check the foreman knows the brief and get his mobile phone number in case of emergencies.

Also, keep a list of key phone numbers with you, including your bank, solicitor, estate agent, mortgage lender and friends and family - just in case you need urgent help.

When you get in, label or colour code each room so the removals men know what will go where. Be clear about where you want any heavy furniture put.

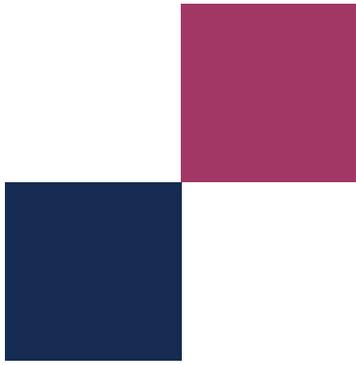
5. Don't expect to unpack too much

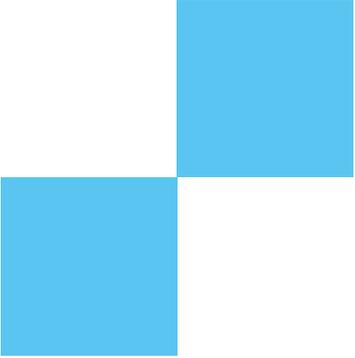
On moving day, don't expect to unpack anything but the bare essentials: bedding and a meal (and you might prefer a takeaway). It will help your whole family to settle in if the new place feels like home.

One way to help with this is to set aside a small stock of pictures, so take some picture hooks and a hammer, other familiar objects, and, if possible, curtains.

Take these in your car as you are likely to arrive before the removals lorry. When you get into the new property, put them in place as soon as you can.

The surroundings will feel more like your home, which can lift everyone's spirits at a time when you are most likely feeling tired and drained.





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