

# MOVING HOME

## CHECKLISTS and USEFUL INFORMATION

### (A) CHECKLIST OF EXPENSES - BUYING

	Estimate (£)
<b>New Property</b>	
Purchase price of new home (maximum)	.....
Solicitor's Fee	.....
VAT	.....
Stamp Duty Land Tax	.....
Land Registry Fee	.....
Fee(s) for searches	.....
<b>Mortgage</b>	
Arrangement Fee	.....
Lenders Valuation Fee	.....
<b>Structural survey</b>	
Surveyor's Fee	.....
Fee(s) for specialist tests	.....
<b>Insurances</b>	
Buildings Insurance Premium	.....
<b>Removal expenses</b>	
Removal Firm Fee	.....
Hotel/Meal Costs	.....
Car/Van Hire	.....
Connection/Reconnection Fees	.....
Carpet Laying	.....
Boarding/Transporting Animals	.....
Mail Redirection	.....
Contingency (percentage of total)	.....
	_____
<b>Total</b>	=====

## (B) PREPARING FOR THE MOVE

Before exchange of contracts and completion there are a number of practical things you can get on with, and administrative matters you must not overlook.

### Insurance on the House

With leasehold properties, the freeholder sometimes carries the insurance of the property. So make sure there is no doubling-up of your insurance arrangements.

For all freehold properties insurance is the responsibility of the owner. When purchasing a property it usually becomes your responsibility the day you exchange contracts so you need to ensure insurance cover is in place. At the same time you should maintain the cover on your existing house until completion, in case your buyer defaults. [If you are buying a new property the developer will usually carry cover up to completion date.]

Let your insurer know in writing that you want an overlap. You should of course claim a refund for the unexpired portion of your existing policy.

Remember that you do not have to purchase insurance from your mortgage lender (unless it is a specified condition of a particular mortgage product) so you should shop around for competitive quotes.

### Contents insurance

Notify the insurers of your present home that the cover for 'contents' should be transferred to the new address from the day you move in. The premium may need to be adjusted because of the different area and the type of house to which you are moving.

Also, if you are buying a lot of new furniture for your new home you may wish to consider the amount of cover you need to have.

### Motor insurance

The location where a car is kept is a factor determining the total premium. You therefore need to inform your insurer of your new location when you move in order to ensure your cover remains in force. Your insurer may adjust the premium required.

### Council tax/Water rates

The seller is responsible for council and water charges for the part of the financial year up to completion date,

and the buyer for the part after the completion date. For example, if completion takes place on July 1st, the seller must bear the responsibility for the 92 days from April 6th, while the buyer must accept liability for the remaining 273 days of the year.

### Forwarding Mail

A form requesting redirection of mail can be collected from any post office. A fee is payable, per surname, which varies according to the length of time you want the redirection to continue.

Seven days notice is required before the date you want the redirection to start. The request form must be signed by all those in the household who want their mail redirected. [As an added precaution, make sure that the new owners know your address, and ask them to redirect any mail that comes for you.]

### Change of address notification

The following is a basic checklist for change-of-address notification:

- Bank
- Building Society
- Pension/benefits book – notify your local benefit office
- National Insurance – notify your local benefit office
- HMRC
- National Savings (Premium Bonds etc)
- Stocks & Shares – write to the registrar for each shareholding
- Credit Card companies
- Local Authority – re Council Tax
- Water Authority
- Gas/Electricity suppliers
- Life Insurance Broker/Company
- DVLA – use the form on your vehicle registration document
- Vehicle Insurance company
- AA, RAC or other motoring organisation
- NHS
- TV Licence Records
- VAT office – if you pay VAT
- Mail Order firms
- Children's schools

..... and don't forget friends and relatives!

## (C) TIMETABLE & CHECKLIST FOR MOVING

Get quotes from Removal firms and/or quotes for van hire charges

### About 2 / 4 weeks before moving:

- Choose removal firm; confirm arrangements.
- Alert friends/family for help on the day.
- Arrange for meters to be read.
- Arrange for disconnection of cooker/washing machine/dishwasher.
- Arrange for carpets to be cleaned if required.
- Telephone company of date account to be closed.
- Apply to take over telephone/new telephone to be installed at new address.
- Change of address cards – buy or order.
- Royal Mail – apply for redirection of mail (min. 5 days notice required).
- Contents Insurance – arrange at new address from date of moving.
- Start sorting possessions and discarding surplus items.
- Arrange extra rubbish disposal.
- Purchase removal boxes/packing materials.
- Arrange hotel booking, if needed.
- Consider which plants, shrubs etc. you will take from your garden.
- Children – arrange to leave with relatives/friends.
- Pets - book kennels/make other arrangements.

### One week before moving:

- Arrange for taking over gas/electricity.
- Arrange for reconnection of cooker/washing machine/dishwasher.
- Arrange for carpets to be laid.
- Prepare plan of new house with location of furniture.
- Send change of address cards.
- Put valuables & documents in bank/safe place.
- Check arrangements for hiring van, if required.
- Confirm meter reading timings and connections/reconnections at both addresses.
- Arrange with seller and buyer about leaving on/off electricity/gas/heating.
- Arrange to leave keys at old address/with estate agent.
- Check arrangements for collecting keys for new address.
- Finish packing and labelling.
- Prepare “Survival Kit” (see next page).

### Day Before

- Pack personal overnight cases.
- Organise meals/drinks for moving day.
- Take children to relatives or friends to stay.
- Deliver pets to kennels.
- Get supply of cash (for meals, tips etc.).
- Defrost refrigerator.

### On the day:

- Ensure meter readings are taken and connections/disconnections have been made.
- Move!

## (D) SURVIVAL KIT FOR MOVING DAY

- Kettle & flex
- Can opener
- Teapot /cups/teaspoons
- Tea/coffee /milk/sugar
- Soft Drinks
- Disposable (or plastic) cups/plates/cutlery
- Saucepan
- Washing-up liquid and cloth/soap
- Rubber gloves
- Vacuum cleaner
- Bedding & towels
- Notepad and pen
- Any regular medication
- Toilet rolls
- Candles/matches
- Corkscrew
- Pet food and litter tray
- First Aid Kit
- Cash
- Telephone numbers of Estate Agent/Solicitor/your Buyer/your Seller/Electricity and Gas Providers
- Cheque Book & Credit Cards
- Survival for the moving day
- Clean clothes
- Plugs & adapters
- Basic toolkit
- Torch
- Removal Contract

***.... welcome to your new home!***

