

MOVING HOUSE CHECKLIST

[BUY AND SELL]

We have put together a comprehensive moving house checklist to help make your move a little easier. Don't worry, we won't let you forget a thing! Please bear in mind the processes in this checklist do not apply to buying a home in Scotland.

THINKING ABOUT BUYING AND SELLING

First things first - here's what to do before anything else.

- ☐ Before you decide to move, find out first how much your current property is worth, what equity you have and add in any savings you can use.
- ☐ When you know how much your current property is worth, work out the needs and wants from a new property.
- ☐ Look into your options around buying a home - what property schemes are open to you?
- ☐ Browse properties in your local area (or the area you're interested in) online to get an idea of pricing.
- ☐ Consider whether you are better off securing the space you need by buying a new home, or renovating the one you live in - it maybe cheaper and easier.

MAKE NOTES HERE:





WORK OUT YOUR BUDGET

Working out what you can afford is a key part of buying and selling.

- ☐ Estimate your moving costs - there are plenty of online calculators that can give you a good estimate.
- ☐ If you are buying with cash, make sure the money is easily accessible for concluding the exchange and completion. You are only a cash buyer if you have instant access to all the money required to buy the home.
- ☐ Make sure you have the deposit you need and understand how the money will work - how much will the solicitors need? How much can be paid on completion, from the sale of your own home?
- ☐ If you are securing a mortgage, check your credit score - a good score will give you more options when it comes to getting a good mortgage rate.
- ☐ Pay down debt and minimise borrowing in the run up to looking for a mortgage.
- ☐ Collect paperwork you might need to check your affordability, like bank statements, P60s, wage slips etc.
- ☐ If you are buying with a mortgage, check your affordability and mortgage suitability with a broker/lender before you start searching for property. Where appropriate, and if advised by your broker, obtain a mortgage Agreement in Principle.
- ☐ Keep some money aside for any adjustments to the new home if needed.





PUTTING YOUR HOME ON THE MARKET

Putting your home on the market is a big step, and one that you might not have done before. Here's how to do it.

- ☐ Put your property on the market before you fall in love with one you want to buy or your offer may not be accepted.
- ☐ It's likely you will need an identity check to meet anti money laundering requirements, the same check is likely to be needed for your legal firm and lender/broker.
- ☐ Search online for your type of property in a local radius, tick the box which says 'sold subject to contract' and choose the agents who are currently selling homes similar to yours. This will give you an idea of how much properties like yours are selling for - and which ones are overpriced.
- ☐ Have a look at a variety of estate agents to find the right one for you *hint hint*!
- ☐ Secure three agents to visit and value your home. Make sure they have sold similar properties to yours over the last 6 months and have comparables.
- ☐ Consider an open house or limit bookings to a certain day so you can still carry on with your life.
- ☐ Decide what the lowest possible offer you're happy to accept is.





PUTTING YOUR HOME ON THE MARKET

- ☐ Check whether your EPC is up to date, and get a new one if not. Consider whether you want to make any improvements before getting a new EPC.
- ☐ Fill in the estate agent's Property information Questionnaire (PIQ) - the more information buyers have before they make an offer, the more likely your sale will be successful. For example, provide information about a lease, any flooding or subsidence.
- ☐ Instruct a conveyancing firm on the day of or before you market your property. If you know who you will be getting a mortgage from, ask the property lawyer if they are on that lender's panel. Provide your property lawyer with your ID information to enable them to carry out anti-money laundering checks. They cannot start work until these checks are completed. Provide title information and any plans, deeds, notices, any lease and rent and service charge statements and any other information that may be relevant to a buyer of the property.
- ☐ Have a big clear out ahead of any viewings - you want your home to look spacious. Throw away or donate items that make it look cluttered, and that you won't be taking to your new home
- ☐ Clean and potentially rearrange your property. Depending on how long it's on the market, and the level of interest, you may want to give it a lick of paint in neutral colours. Fix anything broken! As a guide, to sell a home, spend up to 1% of the value to make it look great.





SORTING OUT THE PAPERWORK

Unsurprisingly, buying and selling a home comes with a lot of paperwork, but we'll help you keep on top of it.

- ☐ Keep all your paperwork in a file so when you come to sell the property (along with any paperwork for works carried out while you live there) you have the information required to sell.
- ☐ If you have to sign documents, do ask the legal company to send them next day, pick up and return within a day or two. Bear in mind you can use an app like Adobe PDF to send copies digitally, and some software allows you to digitally sign.
- ☐ Check which (if any) white goods, as well as fixtures and fittings are included in the sale. The seller will fill out a TA10 form, listing everything included in the property. If elements are inbuilt, they are usually included. If not, ask if they'd be happy to sell them to you. It may be cheaper than buying a new washing machine, fridge or dishwasher.
- ☐ You'll be asked to complete various paperwork from your conveyancing solicitor. Fill it out as thoroughly and clearly as possible, and always keep a copy to hand, on a USB stick.
- ☐ You will need to provide any guarantees and warranties, any Part P or Building Regs certificates, insurance for any subsidence, copies of service/ground rent charges etc.
- ☐ If you are missing any critical paperwork, it may be possible for your conveyancer to secure indemnity insurance
- ☐ If you are buying or selling, it may be worth getting an electrical and gas safety certificate, especially if works were carried out some time ago and the relevant paperwork isn't available.





FINDING A NEW PROPERTY

Now for the exciting bit! It's time to start looking for your new home.

- ☐ Consider where you want to move and what you can afford. What location and property type will give you the best value for money?
- ☐ Make a list of your 'nice to have's and 'non-negotiables'. Don't view any properties out of your price range.
- ☐ When you view a property, make sure you read our property checklist which has been attached to the bottom of this document.
- ☐ Get a second opinion from family or friends - they might see something you don't.
- ☐ Check what the owners circumstances are. Are they in a hurry to move? Can they move somewhere temporarily? Do they have to buy and sell at the same time?
- ☐ Ask about extra costs - council tax band, service charges, ground rent. These will differ for leasehold and freehold
- ☐ Check if the property is leasehold. If it is, check how long the lease will last and what associated costs there are.
- ☐ Visit the property at different times of the day, to see what the traffic and local area are like. Will it affect your commute, does it feel less safe at night, what are the local amenities like? If you want to live in the area, it makes sense to get to know it before you move in.
- ☐ Consider how to compare different properties to decide which one is best





MAKING AND ACCEPTING AN OFFER

This might feel like a scary step, but our checklist makes it simple.

- ☐ Offers from buyers are normally made to the agent and they have to, by law, pass it onto you, even if it's low, in writing.
- ☐ Discuss with the agent if they think it's a good offer and ask about the buyers' circumstances: are they First Time Buyers, cash buyers, trading up or down? Are they stuck in a long chain? The highest offer may not be the best purchaser.
- ☐ If you accept the offer, the agent will require the details of your conveyancer if you haven't instructed one already.
- ☐ If you reject the offer, or your offer is rejected, then make sure you are clear what you would accept or could offer.
- ☐ When you make an offer be clear about why you are offering the amount you are if it's lower than the asking price. Have you seen other properties available for less, does it require work, is it just as much as you can afford?
- ☐ Don't rush! Give everyone, including yourself, time to think about the offer, even if rejected.
- ☐ Any offers made should be 'subject to a survey' so make sure you put that in writing and remember offers can be changed and sellers can pull out prior to exchange.





CHECKING THE PROPERTY YOU ARE BUYING

From surveys to insurance, there are a few things you should get checked once you've found a property you want to buy.

- ☐ Make sure you get a survey on the property - this could be a HomeBuyer Report or Building Survey, depending on how old the property is. Compare quotes for surveyors *hint hint*.
- ☐ Your conveyancing solicitor will require an identity check and your signature on their T&Cs to start the process. They may also need up to £250 to start the searches. They may feedback on anything they discover. You may discover something that changes whether you want to go ahead, or requires extra measures, like indemnity insurance.
- ☐ When you receive the survey report, go through it with the Surveyor, asking questions if anything is unclear. Decide whether you want to go ahead. If there are smaller issues, talk to your conveyancer about renegotiating based on the costs you'll have to cover.
- ☐ Check the EPC so you know how high your bills are likely to be, and whether you need to improve the energy efficiency of your home when you move.





PREPARING TO MOVE

As moving day approaches you might start to feel apprehensive - there's a lot to do at this stage. But our checklist will stop you forgetting anything.

- ☐ Remember if you are selling, you typically will be expected to move out at 1pm on completion day, so it is ideal to be packed and ready to go the night before, or to secure packing help from a removal company.
- ☐ Find out where you are if in a chain - will you complete first or last? Have a plan B to stay somewhere overnight if required.
- ☐ Get packing boxes ready - you'll need more than you think!
- ☐ If you do have a lot of stuff, you may want to look into a removals firm or a man and van operation. Especially if you don't drive.
- ☐ If you are downsizing, compare the costs of a skip and a clearance company, the latter maybe cheaper. Remember if giving furniture to charities or selling, it will need fire safety labels.
- ☐ Check when you need to transfer your deposit to your solicitor's account (they will transfer it on). Make sure you test a small amount first, double check bank details and confirm receipt of the payment with your solicitor. Fraud is rife around these huge payments, so don't get caught out.
- ☐ You'll need to arrange Building Insurance to start from the day of exchange, as you will be legally responsible for the property.
- ☐ Sign the paperwork on exchange. In the past, this would have been done at a solicitor's office, but post COVID, can be typically carried out via digital signatures.





PREPARING TO MOVE

- ☐ Label up your boxes with their contents and the room you want them to go into.
- ☐ Confirm your moving in/completion date.
- ☐ Confirm when you'll pick up the keys from the estate agent or if they will meet you at the property.
- ☐ Let your suppliers know you're moving and either transfer your account, or look for a better deal. (Check how long it will take for your broadband to be set up, as you might need to invest in a dongle for internet access whilst you're waiting).
- ☐ Make sure any keys left for the buyer are labelled or in/next to the locks that they are for.
- ☐ Pack a moving day survival kit. This includes all the essentials you will need when you first move in. We have attached a list at the end of this document to help you out!
- ☐ Collect up any keys, including spares that are with friends/family or ones for windows/sheds/garages, and return them to the landlord/agent.
- ☐ If you are dismantling any furniture, put all the small parts into a sandwich bag, and tape it to one of the bigger pieces.
- ☐ If taking apart complicated electricals, take a photo of the back so you can easily see which plug goes where.
- ☐ Set up a redirection service if needed, and set up your new address into the key websites and apps (don't send that moving night takeaway to the old address!)
- ☐ If you have time, create a 'helpful hints' note for the buyers, explaining how the heating works, any security systems, where the meters are and the stop cock. Leave a loo roll in the toilets!





MOVING DAY

It's finally arrived! You're so close to being able to relax in your new home - there are just a few things you need to first.

- ☐ Get excited, it's moving day. Have a decent breakfast, you're going to need your energy!
- ☐ Take photos of your meters so you can pay the final bill.
- ☐ Do a final sweep through for any forgotten items.
- ☐ Drop off and collect your keys!
- ☐ When you unload boxes in your new home, put them in the correct rooms according to the labels.
- ☐ Set up a tea and coffee station - if you have removers, why not offer them a drink for their work!
- ☐ First things first - get your bed built! No matter how much gets done, you want to know that you will be able to sleep in your bed. If you've packed your boxes by room, you can decide what your priority is.
- ☐ If you've pulled in friends and family to help out, whether that's transporting, packing or looking after pets or kids, then make sure you feed them up at the end of the day. Moving is so much harder when we do it on our own.
- ☐ Plug in your telephones, mobile phones and larger appliances such as fridges and freezers.





A FEW DAYS AFTER MOVING

The hard work is done, but there are a few things to do now that you are settling in.

- ☐ You may want to get a locksmith to change the locks, so you can be certain you are the only people with keys to your home.
- ☐ Make a note of local numbers you might need - out of hours dr surgeries, vets etc.
- ☐ Register with your new GP surgery and all the other places on our Change of Address Checklist. This can be found at the end of the document.
- ☐ Introduce yourself to the neighbours, they'll probably be the ones to ask about local information.
- ☐ Explore your new area so you know the important things - food shops, petrol station, local transport etc.
- ☐ Welcome friends to your new home! Becoming a homeowner is a big step, and it's worth celebrating! Whether you're ready to show off your home yet, or you're waiting to get it just how you like it, invite people to celebrate with you.



PROPERTY VIEWING CHECKLIST



When you go to view a potential new home, it can be difficult to remember everything you need to check. Here's our essential list of questions to ask when you're preparing to view a property, on the day, and when you're considering making an offer.

BEFORE YOU VISIT THE PROPERTY

- How long has the property been on the market?
- Has the price been reduced?
- Has it been listed and removed before?
- Is the EPC up to date, and what rating is it?
- Is it a leasehold or freehold? Are there any service charges?
- What is the council tax likely to be?
- Can I afford this?

WHEN YOU GET TO THE PROPERTY

- Why is the owner selling?
- How long has the seller lived there?
- Has the seller found their new property/ is there a chain?
- How many people are viewing the property?
- Have there been any near-sales/ fallen through sales? If so, why?
- What is the best thing about this property?
- Is there planning permission for expansion?
- What are the neighbours like?
- Has any work been done on the property? When, what and by who? Is there documentation?
- What type of boiler is there? When was it updated?
- Has the property had any problems with damp, Japanese knotweed etc?
- Is it south facing?

WHAT TO LOOK AT AND TEST IN A PROPERTY

- Damp - look for stains on the walls or ceiling.
- Roof - moss growth or missing tiles.
- Garden condition - overgrown, Japanese knotweed.
- Brickwork - damage.
- Pipework.
- Windows - Condensation, draughts.

BEFORE YOU MAKE AN OFFER

- Have there been any other offers?
- What offers has the owner rejected?
- Are there any priorities for the owner? (Moving more quickly/ cash buyer/ family home etc.)
- What is included? (Fixtures/ fittings).
- Is there room for negotiation?

NOTES

MOVING DAY



SURVIVAL CHECKLIST

Follow our moving day survival checklist to make your moving day run as smoothly and as stress-free as possible!

PREPARATION FOR THE BIG DAY



Keep the items you will transport separate from those your removal team will take.



Pack an overnight bag with clothes for the next day.



Keep one essential toiletries bag.

FROM THE KITCHEN

Mug, plate, knife, fork and spoon for each person
Kettle
Coffee/tea/sugar/teaspoons
Bottled water
Paper towels
Cooking equipment
Takeaway menus



FROM THE BEDROOM

Bed linen
Phone and phone chargers
Alarm clock
Change of clothes



FROM THE BATHROOM

Cleaning supplies
Towels
Toilet paper
First aid kit
Toiletries
Any essential medication



FROM THE TOOLBOX

Basic tools e.g. screwdrivers, drill hammer.
Masking tape or PVC tape
Scissors
Utility knife
Torch



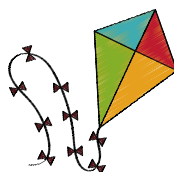
OTHER ACCESSORIES

Pencils and paper
A few light bulbs
Bin liners
Portable radio
Pet food/water bowls/bedding & accessories
Hot water bottle (if heating is not switched on)



FOR THE KIDS

TV/ DVD player and a couple DVD's (or streaming device)
2-3 books
Baby changing supplies (if needed)
Games and soft toys



Don't forget a bottle of fizz and a couple of glasses to celebrate once you arrive in your new home!



CHANGE OF ADDRESS CHECKLIST



Congratulations, you're moving house and it's time to spread the word! But who exactly do you need to tell about a change of address?

It's not just your friends and family who need to know when you move. There's a long list of other organisations and companies that need to know your new address. That's why we created this checklist - so you can keep track of who you have and haven't told about your new address.

CAREER

- ☐ **Employer** - Your employer will need to know your change of address to ensure your contact details are up to date, but more importantly they will need to know for your payroll.
- ☐ **Inland Revenue** - One of the most important places that will need to know when you change address is Inland Revenue. They will need to know for your taxes and you can visit go.uk to find out more.
- ☐ **National Insurance** - Your National Insurance (NI) number is frequently used by the government to help identify you and is required by the DVLA, HMRC and your employer. That means it's extremely important to update your national insurance information. You can find the phone number and opening times online, but you'll need your NI number ready to fully change your information.

LOCAL AUTHORITIES

- ☐ **Council Tax** - To update your Council Tax address, you'll need to visit the relevant gov.uk site for your move. For example, if you're moving to or from Harrow, you'll need to visit harrow.gov.uk. Each site has their own form for changing your address.
- ☐ **Electoral Roll** - When you change address, you'll need to re-register on the Electoral Roll for your new area with your updated details.
- ☐ **Department of Work and Pensions** - If you're receiving money from the government then you'll need to change your address information with the Department of Work and Pensions as well

RECREATIONAL

When you're moving longer distances, you'll want to remember to cancel subscriptions to local gyms or clubs that you won't be going to anymore. You can either do that over the phone or when you visit them for the last time before your move.

The other thing you'll want to do is contact any postal subscriptions you have and let them know when you'll be moving to your new address so they can start sending things to your new home. You can do this after you've moved if you've set up a temporary postal redirect.

- ☐ Health Club/ Gym
- ☐ Newspaper/ Magazine Subscriptions
- ☐ Clubs & Societies

HOUSEHOLD

- ☐ **Cable/ Satellite** - You should let them know of your change of address for billing purposes and so they can update your contact information. It's also worth checking whether your new home will require a new satellite dish or cable to be installed before you update this information. Otherwise you will be paying for a service that you cannot use.
- ☐ **Phones** - For landlines, you will need to inform the phone company that you are changing address as you will receive a new phone number for the home that you move to - this can normally be done at the same time as your broadband. For your mobile you will need to update your address so that they can send the bill to the correct location and you can do that by contacting your provider over the phone or visiting one of their stores.
- ☐ **Broadband** - You may also want to cancel your broadband subscription as you will most likely be able to get a better deal when you move to your new home and you will have to call them to move your deal to the new property regardless.
- ☐ **TV License** - Your TV license won't be valid when you move to a new property so you will have to change this information on the TV Licensing website. This can be done up to 3 months in advance of your move.

VEHICLE RELATED

- ☐ **DVLA: Update your driving licence** - Your driver's licence will need to be updated with your new address as soon as possible. This can be done on the DVLA website for free and they should send you an updated licence (which normally arrives in around 2-4 weeks).
- ☐ **Vehicle Breakdown Cover** - You can change your information for breakdown coverage on your providers website. This is particularly important for providers who charge different rates based on area and for knowing where they may need to take you to in the event of a breakdown.
- ☐ **Car Insurance** - You'll need to inform your car insurance provider about your change of address too. This is for both your insurance payments and your contact information in case of an accident. Unfortunately there may be a change in your payment rate depending on where you live so you may see your prices go up (or down) when you change address. You can change your information either online if you've registered your account or over the phone if you haven't.
- ☐ **V5C Vehicle Log Book** - Remember to update your V5C for your vehicle tax. Forgetting to update this information may result in a fine of up to £1000, so it's not something you'd want to forget about. You can do this either by post or online.

EDUCATIONAL

- ☐ **Schools** - If you have children, you should let their schools know that you are going to be moving house so they can update your contact information.
- ☐ **Universities/ Private Schools**- Private schools and universities will also need to know your address so that they can send over the tuition fees for each semester or year, so it's doubly important to provide them with your address if you are going to continue using them after the move.

INSURANCE

Most insurers will need to know when you move to a new home because they take your postcode into account when they work out your premium and cost of cover. If you live in an area that is considered slightly more 'risky' then your insurance is likely to increase (likewise, if you move to a less 'risky' area it will go down).

However, some insurance policies aren't reliant on where you live and will only need your new address so they can update your contact information and to change where they send your bills. To inform your insurers of a change of address, you'll need to either visit each of their websites or call them all up and arrange a change of address update.

- ☐ Health Insurance
- ☐ Home/ Contents Insurance
- ☐ Life Insurance
- ☐ Travel Insurance
- ☐ Pet Insurance

SERVICES

If you hire anyone to help maintain your property, you should cancel their services before you move to your new address. If you're moving to somewhere that's not too far away, you might be able to hire them to help at your new property - just don't forget to tell them your new address.

It's also worth updating your contact address with anyone else that might need to send you something through the post such as accountants, solicitors or tenants. Normally post from these people will be important and, potentially, private so you won't want to become lost in the post after you move to your new home.

- ☐ Cleaner
- ☐ Gardener
- ☐ Window Cleaner
- ☐ Accountant
- ☐ Solicitor

MONEY

- ☐ **Banks or Building Societies** - You should let your bank or building society know about your change of address as close to your move date as possible. Your place of residence is an important factor for proving your identity and forgetting to update this information might put you at risk of identity theft. You can update your information on your bank's website if you have an online bank account or you can visit them in person.
- ☐ **Premium Bonds** - Don't forget to update your address for any Premium Bonds that you have invested in, otherwise you won't be able to receive any potential winnings. You can do this on their website if you're registered or by phone if you're not.
- ☐ **Pension** - If you're on a private pension plan, you can update your pension information by contacting your provider by phone or email. If you're on a State Pension, you can contact them on [gov.uk](https://www.gov.uk/pension)'s pension page.
- ☐ **Loan Companies** - If you have taken out any loans then you'll need to let them know about your change of address and the date that you'll be moving. This can be done by contacting them directly, over the phone or by email.
- ☐ **Credit Card/ Debit Card Companies** - While you're changing your address at the bank you may also want to get your address changed for your credit/ debit card. Charges to your credit card will require your actual address not only for the bill, but as an additional identification step.
- ☐ **Store Cards** - It's also a good idea to change your address for any cards you hold with specific stores as they will use that order for deliveries. For example if you use a Tesco store card to do your weekly shop, if you haven't updated your address, they might send your shopping to your old house instead. You can update this information online, in store or over the phone.

UTILITIES

Electricity - It takes up to 48 hours for your energy provider to update your information, so make sure you do this well in advance of your move.

- ☐ Depending on the type of account you have, you may be charged for ending early, if this is the case you should check to see if they'll allow you to move the deal to your new property.

Gas - Make sure your provider knows what date you're moving and then take a reading of your gas and electricity on the day you leave to send it to them. This will stop you from being charged for gas and electricity that you haven't used. This may also be a good time to compare providers as you may be able to get a better deal elsewhere.



Water - This is similar to your gas and electricity in that you should let your water provider know that you're going to be moving and won't be using water beyond a certain date.



Royal Mail: Redirect Post - When you move, there is not always time to change your mailing address for everything, so you can set up a postal redirect to give you a little extra time. This means that any post sent to you at your old address will be redirected and delivered to your new address and you can apply for it up to 3 months before the date of your move (although it does take 10 days to implement). The redirect is only temporary so you can't rely on it forever and it is via Royal Mail so you will need to contact everyone who sends you the post to update them. You can set up a redirect with Royal Mail on their website.

