



Home Movers

Guide to Moving Home

MOVING HOME CAN BE EXCITING, BUT IT CAN ALSO FEEL OVERWHELMING WITHOUT THE RIGHT PLAN. THIS GUIDE IS DESIGNED TO HELP YOU PREPARE, ORGANISE, AND MOVE WITH CONFIDENCE—WHETHER YOU'RE MOVING ACROSS TOWN OR ACROSS THE COUNTRY.

Why Planning Matters

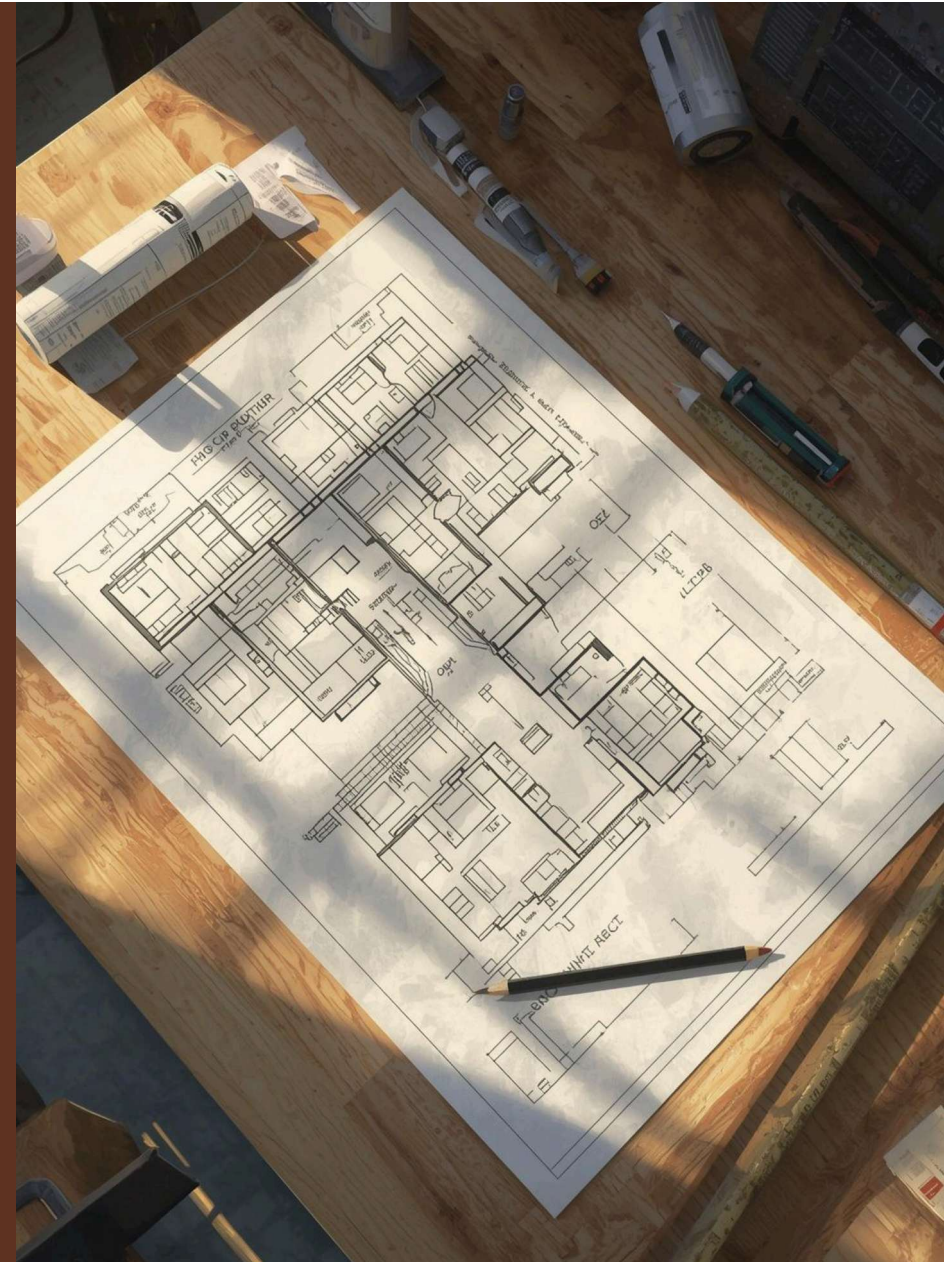
Moving home involves significant **time**, **money**, and **coordination**. Early planning helps reduce stress and unexpected costs, ensuring a smoother transition into your new residence.

CREATE A MOVING TIMELINE

- 8–6 WEEKS BEFORE: RESEARCH MOVERS, SET A BUDGET, AND DECLUTTER
- 4 WEEKS BEFORE: CONFIRM MOVERS, START PACKING NON-ESSENTIALS
- 1–2 WEEKS BEFORE: PACK MOST ITEMS, NOTIFY UTILITIES AND SERVICES
- MOVING WEEK: FINAL CHECKS, PACK ESSENTIALS, CONFIRM LOGISTICS

SET A REALISTIC BUDGET INCLUDE COSTS FOR:

- REMOVAL COMPANY OR VAN HIRE
- PACKING MATERIALS
- STORAGE (IF NEEDED)
- CLEANING SERVICES
- INSURANCE



Understanding the True Cost of Moving

MOVING COSTS GO BEYOND REMOVAL VANS. PLANNING EARLY HELPS AVOID SURPRISES AND SUPPORTS YOUR MORTGAGE AFFORDABILITY. COMMON MOVING COSTS INCLUDE:

REMOVAL COSTS

Hiring a professional moving company can be a significant **expenditure**, including labor and transportation fees. It's essential to compare quotes to find the best value for your budget.



PACKING MATERIALS

Proper packing materials, including boxes, bubble wrap, and tape, are vital for protecting your belongings during transit. These costs can add up quickly, so plan accordingly.



CLEANING & TEMPORARY ACCOMMODATION

After moving out, you may need to hire cleaning services for your old home and find temporary accommodation. These extra costs can impact your overall moving budget significantly.



Key Mortgage Costs to Consider

MORTGAGE PRODUCT FEES

These are fees charged by the lender to set up your mortgage. They can often be paid upfront or added to the mortgage balance, which may increase the total amount you repay.

VALUATION COSTS

A valuation is required by the lender to confirm the property's value, while a survey helps identify potential issues with the condition of the home. The level of survey you choose will affect the cost.

SOLICITOR FEES

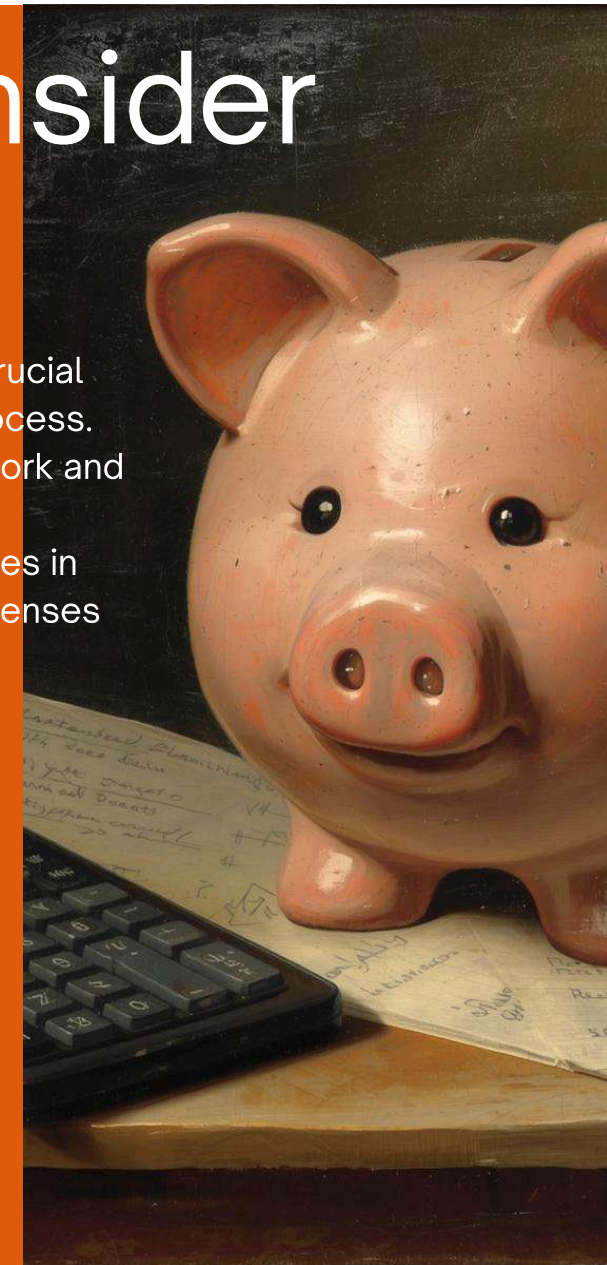
Engaging a solicitor is crucial during the mortgage process. Their fees cover legal work and documentation, and it's important to obtain quotes in advance to manage expenses effectively.

STAMP DUTY/ LAND TAX

This is a government tax based on the purchase price of the property and the buyer's circumstances. Rates can differ for first-time buyers, home movers, and additional properties.

MORTGAGE BROKER FEES

Some mortgage brokers charge a fee for providing advice and arranging your mortgage, while others are paid by the lender. Fees may be a fixed amount or a percentage of the loan.





Decluttering: Save Money and Stress

FEWER ITEMS

Reducing the number of items you own can significantly lower moving costs. The less you have to move, the easier and cheaper it becomes.

SMART DONATIONS

Consider selling, donating, or recycling unwanted items. This not only lightens your load but can also earn you extra cash or provide a meaningful contribution to those in need.

Choosing the Right Moving Company

GET MULTIPLE QUOTES

Always request **several quotes** from different moving companies to compare pricing and services. This helps ensure you find a balance between quality and affordability for your move.

CHECK REVIEWS

Research **customer reviews** and testimonials for each moving company. This will provide insight into their reliability, professionalism, and overall service quality, helping you make an informed decision.



CONFIRM INCLUSIONS

Make sure to **clarify what's included** in the quoted price. Understanding the services provided, such as packing or assembly, will prevent unexpected costs and ensure a smooth move.



Smart Packing Strategies for Moving

CREATE AN ESSENTIALS BOX INCLUDE ITEMS YOU'LL NEED ON DAY ONE:

- Toiletries
- Phone chargers
- Basic kitchen items
- Change of clothes

GATHER PACKING SUPPLIES

Essential packing materials include:

- Strong cardboard boxes (various sizes)
- Packing tape
- Bubble wrap or packing paper
- Marker pens for labelling
- Protective covers for furniture and mattresses

ROOM-BY-ROOM PACKING

Packing one room at a time ensures that you stay organized and focused. This method simplifies the process, making it easier to find and unpack items at your new home.

PROTECT VALUABLES

Labeling boxes clearly with contents and the designated room helps movers know where each box goes. This reduces confusion and speeds up the unpacking process once you arrive at your new location.

CLEAR LABELING

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Budgeting for Your Move

SET ASIDE FUNDS

It's crucial to **allocate specific money** for moving costs. This ensures you can handle expenses as they arise without stress or last-minute surprises.

KEEP SAVINGS INTACT

After your move, maintaining a **financial cushion** is important. It protects you against unexpected costs or emergencies that may occur in your new home.



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Understanding Your Moving Timeline

AGREEMENT IN PRINCIPLE

Obtaining an **Agreement in Principle** is vital. It gives you a clear understanding of how much you can borrow and sets a foundation for your mortgage application. This step can streamline your moving process significantly.

MORTGAGE APPROVAL

Securing mortgage approval is crucial before your move. It influences when you can exchange contracts and complete the purchase. Delays in this process can lead to misaligned moving dates, increasing stress and potential costs.



Porting Mortgages

Porting an existing mortgage can be a **cost-effective solution** when moving. It allows you to transfer your current mortgage to a new property, potentially avoiding early repayment charges, but requires lender approval.



Preparing for Moving Day: Key Steps

DISCONNECT APPLIANCES

Before moving day, ensure that all appliances are **unplugged and safely disconnected**, preventing damage during transport. This includes refrigerators, washers, and other large household items.

PACK ESSENTIALS

Prepare a box with **essential items** you'll need immediately upon arrival, such as toiletries, clothing, and necessary documents, ensuring a smooth transition into your new home.

KEEP DOCUMENTS SAFE

Protect important documents like contracts, identification, and financial papers by keeping them in a secure, easily accessible location, minimizing the risk of loss during the move.

Understanding Completion and Moving Day Costs

FINAL FUNDS

Ensure you have all **final mortgage funds** ready for completion. This includes the deposit amount and any additional fees necessary for a smooth transaction on moving day.

SOLICITOR FEES

Don't forget to account for **solicitor and legal fees**. These costs can vary, so it's crucial to budget appropriately to ensure all paperwork is handled efficiently.

SAME-DAY EXPENSES

Be prepared for **same-day moving expenses**. This might include costs for moving services or last-minute purchases related to settling into your new home comfortably.

Settling into Your New Home

UNPACK ESSENTIALS

Start by unpacking the **most important items** first, such as kitchen supplies and toiletries. This ensures you can live comfortably while unpacking the rest of your belongings.

CHECK UTILITIES

Make sure all utilities are functional, including water, electricity, and gas. This is crucial for ensuring a comfortable living environment from day one.

After Your Move: Important Next Steps

UPDATE PROVIDERS

Once you've settled in, ensure you **update your services** such as internet, gas, and electricity providers with your new address to avoid any disruption.

RECYCLE MATERIALS

Don't forget to recycle packing materials like cardboard and bubble wrap to keep your new home environment-friendly and reduce waste in your new neighborhood.

Final Tips for a Smooth Move

AVOID LARGE PURCHASES

It is crucial to refrain from making large purchases before completion, as this could impact your mortgage approval and overall financial situation during the moving process.

ORGANIZE YOUR PAPERWORK

Keeping your paperwork organized is essential. Store all important documents in one place to avoid delays and confusion, ensuring a smooth transition on moving day and beyond.

COMMUNICATE CLEARLY

Clear communication with movers, solicitors, and advisors is vital for a successful move. Ensuring everyone is on the same page helps prevent misunderstandings and last-minute issues.

Need Help?

Professional movers can significantly **reduce stress** during your move. Additionally, expert mortgage advice ensures you avoid costly mistakes and helps you plan early for a smoother transition.

