

Guide to moving home



Sainsbury's Bank

Guide to Moving Home

Get practised in packing and take some of the stress out of moving home with our step-by-step guide. We look at who to notify, top tips on what to do before you move, whether to hire a professional or do it yourself and how to survive moving day.



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Who to notify

WHAT	HOW	WHEN
<p>Mail</p> 	<p>Via the Royal Mail's redirection service. Fill in the redirection form and take to your nearest Post Office. Redirection costs from £24.99 and you can redirect mail for up to a year.</p>	<p>The Royal Mail advises you apply at least 3 weeks before you move. It takes 5 working days to set up redirection from the date your form is received.</p>
<p>Utilities (gas & electricity)</p> 	<p>Let your suppliers know you are moving so they can generate your final bill and send it to your new address.</p> <p>At your new home you can either set up an account with the current energy supplier or switch. If you don't know who supplies your new home, contact your local distribution company. The National Grid has a map. To find your gas supplier contact the meter helpline on 0870 608 1524.</p>	<p>On moving day take meter readings and pass these to your suppliers. If possible, take a digital photo of the meter readings so they are date stamped.</p>
<p>Home Insurance</p>	<p>If you have taken out a mortgage on your new home, you may have already set up your home and contents insurance. For more information check out our Guide to Home Insurance.</p>	<p>Let insurance providers know you are moving as soon as you have confirmed your moving date. You should have insurance protection for your home from the day you move in.</p> <p>Some insurers will also offer you cover for moving day although this may only be available if you are using a professional removal firm.</p>
<p>Council Tax</p> 	<p>Notify your local council so they can generate a final bill. If you're moving within the same council area you'll need a new account for your new address. If you are moving to a new area visit gov.uk to find your new local council.</p>	<p>Before you move. This will ensure you do not overpay at either your old or new address.</p>

WHAT	HOW	WHEN
Electoral Register 	<p>To register at your new address, fill in the online form on aboutmyvote.co.uk.</p>	<p>If you wish to vote in an upcoming election you need to be on the register 12 working days before. If you wish to apply for credit at your new address, credit referencing agencies may check whether the address you give matches the one on the electoral register.</p> <p>Check out our guide for more information on managing your credit score.</p>
Car and driving licence 	<p>To change address on your driving licence contact the DVLA via gov.uk. To change the address of a registered vehicle, you will need to fill out section 6 of your registration document (V5C) with your new address and post this to the DVLA. Contact your insurance and breakdown cover providers too.</p>	<p>Apply for a new licence and V5C after you move. If you apply online your new driving licence will take about a week to arrive. A new V5C will take around 4 weeks.</p>
Phone, TV and broadband 	<p>Contact TV licensing to let them know your new address.</p> <p>If you subscribe to telephone, broadband or satellite services check whether they cover your new address.</p> <p>Ofcom have a coverage checker for mobile phones.</p>	<p>You can change the address on your TV licence up to three months before you move.</p> <p>Contact your provider as soon as possible as it can take up to 3 weeks to transfer your service.</p>

WHAT	HOW	WHEN
<p>Banking, credit cards and other financial matters</p> 	<p>Contact each bank or building society which you hold cards, loans and bank accounts with. Don't forget children's accounts.</p> <p>Even if you have told your employer your new address and pay tax through PAYE it is important to update HMRC. This will update your Income Tax, Tax Credits, Child Benefit, Child Trust Fund, National Insurance contributions and student loan repayments. You can do this via email or post or via the secure portal at gov.uk.</p> <p>Contact your pension provider and if you are a beneficiary in someone's will, then advise their solicitor of your new address.</p>	<p>Before you move. Prevent important financial information going to your old address as this could compromise your financial security.</p> <p>Let HMRC know before you have moved, you can advise them of the date you will be contactable at your new address.</p>
<p>Health</p> 	<p>If you need a new GP or dentist in England the NHS has advice on how to register with a GP and how to find your nearest GP. In Scotland contact NHS24 and the NHS in Wales for a list of local surgeries.</p>	<p>Before you move. It will take time for your records to transfer to your new surgery. Remember to request repeat prescriptions before moving day.</p>



Quick checklist

- Give your energy supplier final meter readings on moving day.
- Ensure you have home insurance from the day you move in.
- Redirect mail for up to a year with the Post Office redirection service.
- Advise your local council to generate a final council tax bill.
- Register to vote with your new address.
- Change the address on your driving licence. Send your vehicle registration document (V5C) to the DVLA.
- Tell your bank or building society, credit card and loan providers.
- Move your TV licence.
- Arrange to move your broadband and satellite services at least 3 weeks in advance.
- Register with a new doctor and dentist.
- Tell HMRC to make sure you still pay Income Tax, national insurance and student loans and receive tax credits and child benefit.
- Contact your pension provider.

Don't forget



To let your family and friends know your new address.



If you regularly order online, from supermarkets to book stores, make sure you update your address when you next order.



Parcels delivered by a courier won't be redirected by Royal Mail.



Do you need a parking permit from your local council?



If your pet is microchipped change the address.

Top tips for before you move

1

If you aren't using a removal company **start collecting boxes** as soon as possible. Ask local shops, check Freecycle or ask friends to keep boxes for you. Once you've unpacked you can put the boxes back on Freecycle so they can be reused. Remember that your insurance cover may be affected if you choose to do the moving yourself.



2

Get rid of your unwanted clutter. Be ruthless. Recycle. Donate books to charity. **Sell unwanted clothes, furniture and electronics on Gumtree**, via an auction site or a car boot sale. Don't forget to empty the garage, shed and garden.



3

Start packing as soon as you can. **Start by packing things you rarely use** such as furniture from the spare bedroom, sheds, garages and the Christmas decorations. Keep in mind point 2 above.



4

Don't get caught out by extra expenses, **check whether the last owners are leaving large appliances such as the washing machine or fridge**. Make sure anything you take isn't included in the sale of the property.



5

Order furniture, carpets and appliances; these can take a few weeks to arrive.

6

Think about whether you will be making any improvements to your new home. Get permissions and order a skip in advance. **Remember planning permission can take up to 8 weeks.** Our guide to improving your home provides lots of tips.

7

Create a welcome pack for the new owners. Include useful information such as the burglar alarm code, who to phone to service the boiler, refuse and recycling pick-ups. Include your new address so they can forward any mail.



8

Eat your freezer! Go through your fridge and cupboards and use up any food and cleaning products. Throw away anything that has gone out of date. Place an online food order to arrive at your new house for when you move in.

9

Sort out a labelling system. Number the rooms in your new house and label the boxes as you go along. This will help the removal company at the other end.



10

Self storage can be an easy and safe way to store some of your larger items before moving day and keep your home free from clutter. If there is a gap between moving dates, a safe storage company may be a good solution.

11

Make arrangements for your pets. Moving day can be stressful for all involved and a lost cat is the last thing you need.

How to move



✔ Use a company registered with The British Association of Removers.

BAR members follow a code of practice, and if something does go wrong, members have procedures to follow to allow complaints to be resolved.

✔ Use the BAR's online estimation tool to get quotes from local firms signed up with BAR.

You will need to tell the removal company:

- Where you are moving from and to.
- The distance involved.
- Details of the two properties.
- Whether there are any large or unusual appliances or items of furniture.
- If you have items in lofts, garages and sheds.

✔ Ask whether the quote includes VAT and insurance against breakages and security if your items are stored overnight in a lorry or warehouse.

✔ Ask for references.

✔ Decide if you want to pack yourself.

Most removal companies offer a range of packing services, from supplying crates or boxes, protecting fragile items to packing up your whole house. If you pack yourself, check whether you are covered by the company's insurance.

✔ Discuss how the move will happen, how long will the move take, how many removal men will there be?

✔ Be flexible with your moving date. If possible, avoid bank holidays and weekends as these will be more expensive.





If you want to do it yourself:

Before taking care of the move yourself, you should be aware that your insurance cover might be affected if you don't use a professional removal firm. If you are confident that you can carry out the removals, consider the following:

1

Assess all the costs involved:

- Van hire.
- Petrol.
- Number of trips.
- Packing materials.
- Storage.
- Food and drink for helpers.

2

If you're hiring a van, remember that commercial vehicles have weight limits and speed limits

and you can be fined for going over these. This may mean more journeys than you realise. Gov.uk has advice on weight and speed limits.

3

Check whether the hire cost includes mileage

as on moving day these can really add up.

4

Consider where you are moving to.

Are there lots of steps? This can add to the time it will take to move, as you will likely need to have more rest breaks. Always over-estimate the time it will take to move.

5

Check whether your home insurance policy covers your contents










if you choose to move everything yourself.

You may need permission from your local council to park a removal van at either your old or new home. Some council's allow removal vehicles to occupy parking bays or park on yellow lines if they are continuously being loaded or unloaded, but to avoid a parking ticket, you should apply for a permit. You will need to know:

- The type of parking restriction you want to apply for:
 - A single yellow line dispensation.
 - Suspend a residents parking bay.
 - Pay and display space.
 - Address of the property and/or parking bay reference.
- The removal company's name and vehicle registration.
- How many days you want to suspend the parking restriction for.
- Where you can place a sign advising of the parking suspension.

Each local council has its own notice period to suspend parking restrictions and there is usually a fee of around £40. Your removal company may apply for the permit on your behalf.

Top tips for surviving moving day

-  Keep those things that cannot be replaced with you and pack them in your car before the movers arrive.
-  Pack a box of essentials for when you arrive, toilet roll, the kettle, tea bags, snacks, and your toothbrushes. This will save you rummaging around or rushing to the shops.
-  Set up the bedrooms first and make the bed, you will be able to collapse straight into it when everything is moved in.
-  Find out where everything is. Knowing where to turn off the water and where the fuse box is can help prevent emergencies.
-  Get secure, work out how to set the alarm and check all the keys work.
-  Check the previous owners have left all the fixtures and fittings included in the sale. If not contact your solicitor or estate agent straight away.
-  Meet the neighbours, let them know how long the move will take and ask for advice about the neighbourhood, this will help you get off to a good start.
-  If you need to contact anyone and you don't have your landline installed use saynoto0870 to find local numbers you can call using your mobile for free.
-  Finally - don't forget about food! Moving is very tiring and hungry work.



- 1) <https://www.royalmail.com/personal/receiving-mail/redirection>
- 2) <http://www.nationalgrid.com/uk/Electricity/AboutElectricity/DistributionCompanies/>
- 3) <http://www.sainsburysbank.co.uk/library/default/resources/guide-to-home-and-contents-insurance.pdf>
- 4) <http://www.sainsburysbank.co.uk/insuring/home/removal-cover.shtml>
- 5) <https://www.gov.uk/find-your-local-council>
- 6) https://www.aboutmyvote.co.uk/register_to_vote/electoral_registration_applica.aspx
- 7) <http://www.sainsburysbank.co.uk/library/default/resources/guide-to-managing-and-improving-your-credit-score.pdf>
- 8) <https://www.gov.uk/change-address-driving-licence>
- 9) <https://www.gov.uk/change-name-address-v5c>
- 10) <http://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/youre-moving-address-aud23>
- 11) <http://consumers.ofcom.org.uk/2009/08/mobile-broadband-coverage-checker/>
- 12) <http://www.hmrc.gov.uk/report-changes/individual/name-address.htm>
- 13) <https://www.gov.uk/tell-hmrc-about-a-change-of-name-or-address#before-you-start>
- 14) <http://www.nhs.uk/chq/Pages/1095.aspx?CategoryID=68&SubCategoryID=158>
- 15) <http://www.nhs.uk/Service-Search/GP/LocationSearch/4>
- 16) <http://www.nhs24.com/>
- 17) <http://www.wales.nhs.uk/ourservices/directory>

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