



MOVING HOUSE - AN AIDE-MEMOIR

Before exchange of contracts

1. Fittings such as carpets, curtains, fridges and freezers are called “chattels” in legal jargon. Buyers do not pay stamp duty on chattels so there is an opportunity for saving money by splitting the purchase price between the property itself and any chattels. The figure paid for chattels must be realistic otherwise Her Majesty’s Revenue & Customs may take issue with it. Remember this when it is your turn to buy. Don’t wait until exchange of contracts to discuss this - you may then require the consent of your mortgagee.
2. You can often use the bulk of your buyers’ deposit as the deposit on your related purchase, so you won’t need to raise as much capital as you may think. Your solicitor can explain this in more detail.
3. Telephone your chosen removals firm and ask to book some provisional dates as soon as possible. Double-check availability just prior to exchange.

After exchange of contracts

4. Cancel or transfer Contents and Buildings insurance;
5. Contact Gas, Electricity, Water, Telephone and TV companies. Arrange for meters to be read on moving day and accounts to be transferred;
6. Telephone numbers - are the people you are buying from taking their number with them, could you take yours with you?
7. Notify your Local Authority of the move and arrange apportioned account;
8. Cancel Banker's Order for Mortgage payments, after completion;
9. Confirm or book the removal van;
10. Notify everyone you can think of, e.g.

Relatives and friends, Insurance companies, employer, doctor, dentist, schools, church, clubs, premium bonds office, milkman, DVLA, banks and building societies, credit card companies.
11. Tell your neighbours. Make sure that they know what is going on and pave the way for possible disruption. You may need them to assist with access for your removals lorry e.g. by parking their cars away from the road;
12. Arrange for friends to look after the children and pets on moving day!
13. Arrange for mail to be re-directed;
14. Arrange for tradesman to disconnect or reconnect appliances such as cookers or light fittings. Remember it is illegal to interfere with gas supplies and dangerous to leave bare wires;

15. **Redirect your post.** Forms are available from the Post Office but must be submitted 10 days before moving;
16. **Plan to borrow boxes from your removal company.** If moving yourselves start collecting boxes from the supermarket around about the time of agreeing the sale. You will be astounded by how much you have to acquired over the years!
17. **Pack a travel bag.** This should contain washing things and tooth brushes. Kettle, sugar, tea, coffee, a saucepan, some sandwiches and a couple of tins of soup. A flask full of hot or cold drink (dependant on the season) is also a good idea. Every one works better when fed and watered;
18. **Remember not to pack anything that you have included in the sale.** Your solicitor will have sent you a fixtures and fittings list. In this you said what you were leaving and what you were taking. This formed part of the legal contract and you are obligated to leave what you said you would leave. Don't be greedy and take light bulbs etc. – everyone hates that;
19. **Ensure that you take everything with you, including your rubbish.** It will be a term of the contract that you do;
20. **If your buyers have been fair and reasonable, why not leave a vase of flowers or a bottle of wine for them?.** An empty house can be pretty unwelcoming. How would you like to be welcomed to your new home?
21. **Removals men usually expect a tip – keep some cash to hand;**
22. **Remember to put a bottle of champagne by for yourselves too, for when the removals men have left and you can close the door of your new home for the first time. The fist appliance to connect is therefore the fridge!**

We hope this helps. If you can think of anything we've missed, please email us!!.

bells potter