

# MOVING GUIDE

EVERYTHING YOU NEED TO KNOW TO MAKE YOUR MOVE EFFICIENT AND STRESS-FREE

**COURTESY OF** 



#### TWO WEEKS PRIOR TO MOVE

- ☑ Notify utilities like gas, electric, water, cable TV, phone and Internet.
- ☑ Arrange for services at new address lawn, pool, security, etc.
- ☑ Have your car serviced if you are driving to your new home.
- ☑ Recruit people to help you on the moving day.
- ✓ Arrange for someone to take care of pets during move.
- ☑ Confirm moving company or rental truck arrangements.
- ☐ If leaving the city, notify your bank about moving.

#### ONE MONTH PRIOR TO MOVE

- ☑ File Change of Address form online at www. USPS.com.
- ☑ Arrange for moving your furniture and personal belongings either by hiring a moving company or renting a truck.
- ☑ Accumulate moving supplies such as boxes, tape, rope, and anything else you might need.
- ✓ Plan your travel route if you are driving to your new home.
- ☑ Some moving expenses are tax deductible, so you should save all moving related expenses including meals, lodging, and gasoline.
- ☑ Develop a plan for packing such as packing last the things you use the most.
- ☑ Notify friends, family, and businesses of your move.
- ✓ Notify federal and state taxing authorities or any other government agency needed.

#### **ONE DAY PRIOR TO MOVE**

- ☑ Keep moving materials separate so they don't get packed until you are finished.
- ☑ Pick up rental truck if you are doing it yourself.
- ☐ Fill up your car with gas and check oil and tires.
- ☑ Try to get a good night's rest.



#### FREQUENTLY ASKED QUESTIONS

- **Q.** Which form do I need to complete to have my mail forwarded?
- **A.** The Change of Address Order form can be completed online at www.USPS.com.
- **Q.** Does each person in the household have to have a form filled out?
- **A.** If each member has the same last name and they are all moving to the same address, only one Change of Address form is required. However, if this is not the case, each individual must complete their own Change of Address form.
- **Q.** When does the Change of Address form need to be completed?
- **A.** To insure that there is no unnecessary delay, the Change of Address form should be completed at least 30 days before you move or at least as soon as you know the date of your move and the new address. The "Start Date" will determine when the post office will forward your mail to the new address.
- **Q.** How long will it take to forward the mail from one address to the other?
- **A.** It will take approximately three to five days for your mail to be forwarded from your old address to the new address depending on how far away they are from each other.

- **Q.** Who else should be notified of my change of address?
- **A.** Everyone who sends you mail should be notified of your change of address. This includes family, friends, credit cards, banks, insurance companies, doctors, dentists, professionals, magazines, and others. You can get notification postcards from the post office.
- **Q.** How long will the Post Office continue to forward my mail?
- **A.** For most mail, it will be forwarded for twelve months and there is no charge for this service. Third class mail will not be forwarded unless the sender requests it specifically.
- **Q.** What are the requirements for qualifying for a Moving Expense deduction on my federal tax return?
- **A.** Beginning January 1, 2018, moving expenses are not deductible except for active members of the military and the move is due to a military order. For more information see IRS.gov or call your personal tax advisor.



### Things to Do Following the Move

- ☑ Notify the sender of any mail forwarded to you of your new address. This is only necessary if there is a yellow address label on it which indicates it has been forwarded. Register to vote so that when election time rolls around, you will be eligible.
- ☑ Get a change of address on your driver's license if you have moved within the state and make application for one if you have moved out of state. Make contact with a local insurance agent to transfer policies. Complete a Household Inventory of your new home.
- ☑ Find out when the trash and garbage is picked up and whether there is a re-cycling program available. After locating a new doctor and dentist, have your medical histories transferred.
- Ask for recommendations of good contractors like plumbers, air-conditioning services and the like so that when you need them, you will know who you should call without being at the mercy of the yellow pages. Locate new service providers such as banks, pharmacies, cleaners, etc.
- Make a list of the emergency numbers such as fire, ambulance, police, hospital, poison control, and the like so they will be available in an emergency.

Recognize that moving can be very stressful on people and that you should be considerate of your family members and yourself.



### Tips on Packing

#### Don't get boxed-in with an unorganized strategy

- » A substantial amount of money can be saved by packing your household goods. To insure safety for your belongings, care should be undertaken to pack properly.
- » Use strong containers, in good condition that can be sealed with strapping tape. These can be purchased locally from moving companies.
- » Keep in mind what the box will weigh after it is loaded. 40 to 50 pounds is considered the maximum.
- » Empty spaces in boxes should be filled with crumpled newspaper or bubble wrap to keep things from shifting in transit.
- » Books should be stacked on end and generally in smaller boxes than other things due to their weight.

- » Label each box after packing, first, so that the movers will know which room to put it in and secondly, to help you to prioritize which ones need to be opened first.
- » Remove all breakables from drawers before moving furniture.
- » Don't pack valuables such as jewelry, collections, checks or savings books.
- » Packing takes longer than you expect so allow plenty of time. Pack items that aren't frequently used first and unpack them last.
- » Organization in packing will save you hours of time and frustration in the long run.



## **Garage Sale Hints**

Make sure your time spent gives you the most money in your pocket.

- » Allow adequate time to plan and prepare several weeks.
- » Selecting the right date is important so it won't conflict with holidays or special events that could compete for attendance.
- » Weekends are generally more successful than weekdays.
- » Bigger is better.
- » Practical household goods such as appliances, dishes, furniture, tools, and the like are good sellers. Clothing typically doesn't have a high resale value with the possible exception of children's clothes in good condition.
- » Try to merchandise your goods in an attractive manner as if you were displaying them in a store.

- » Items should be clean and if not in working order, labeled accordingly.
- » A classified ad in the newspaper listing some of the more desirable items can greatly increase your foot traffic.
- » Bulletin boards in grocery stores and other public places can provide additional exposure.
- » Use well created attractive signs to direct people to your home. The nicer the sign, the more attention it will attract.
- » Post a sign stating that all sales are final.
- » Visit other garage sales to see what works well.
- » You'll need to have cash on hand to make change for customers.

**VIDEO YOUR PERSONAL** 

**BELONGINGS** 

Every digital camera and smart phone have the capability to shoot videos.

Most are very simple to operate and don't require any skilled training. The microphone is built into most of the cameras and some don't even require additional lighting.

Use this technology to make a video record of all the personal possessions in your home, just in case you have a burglary or fire. If a picture is worth a thousand words, a video with sound has to be worth ten thousand.

Have someone help you with this simple project. One of you can operate camera and the other can identify different objects in each room. Describe each item as you go along and if it has a serial number or other identifying mark, be sure to mention it.

Open all closet doors to show what the contents are and briefly mention different things. You'll be amazed how helpful this can be after a loss because many times you don't miss something for months after a claim is filed because you might not use an item very often.

Once the video has been made, save a duplicate in the cloud or to a USB drive that can be put in a safety deposit box at a bank. Another option may be to send to a close friend or relative.

Don't worry about being Steven Spielberg. You aren't trying to win an Oscar for this tape but just protect your possessions from loss. However, do have fun doing it.





# **Helping Children With a Move**

### Creating a fun and exciting experience amongst all the chaos

- » Show the children the new home and their new room prior to moving. If this is not possible, pictures or videos will help them visualize where they are going.
- » Assure children that you won't forget their friends.
- » Make a scrap book of the old home and neighborhood.
- » Throw a good-bye party. At the party have their friends sign a tee shirt.
- » Have your children write good-bye letters and enclose their new address. You may wish to call the other children's parents so they will encourage return letters.
- » When packing, give them their own box. They can decorate it so they know which one it is.
- » If you move far away buy postcards when you stop so they can remember the trip.
- When unpacking, allow them to unpack their treasures then, have them play with the boxes while you unpack.

- » Start a scrap book for their new home. Include a diary of My first...
- » Visit their new school, park, church etc... Take a camera.
- » Help your children invite new friends over to the house.
- » Let them choose a new favorite restaurant. This will help them feel in control of their new world.
- » Encourage them to send letters about their new home, to their friends.
- » Involve your children in groups, sports, and activities like the ones they used to participate in.
- » Remember even if you only lived in a home a few years to a young child it is nearly their entire lifetime!



### Selecting a Mover

Interstate moving is regulated by the United States Department of Transportation and the Federal Motor Carrier Safety Administration. What may be required when moving from one state to another may not be the law within a state. Check with state, county or consumer affairs agency or your state attorney general.

The FMCSA has a mover search tool available for upto-date access of registered interstate movers and their complaint history.

#### >> https://ai.fmcsa.dot.gov/hhg/search.asp

- Obtain and compare written estimates from multiple movers. The estimate should be based on a personal inspection of your household goods compared to an online or phone estimate.
- Verify that the mover is licensed, registered and insured. Interstate movers must be registered with a U.S. DOT number with the Federal government. Intrastate moves are regulated by state and local laws.
- Check the mover's complaint history through your local Better Business Bureau, consumer protection agencies and online review sites like yelp, Angie's List, Foursquare, Glassdoor and others.
- Prioritize your objectives such as price, care of possessions, timely delivery. The movers quoting the lowest price may not meet your expectations when it comes to other objectives.
- When interstate moves are involved, the mover is required to provide a booklet from the Federal government entitled Your Rights and Responsibilities When You Move.

### After Delivery

After the moving company has delivered your possessions to their new location, you should conduct an walk-through, with a representative of the moving company, to make sure all of the boxes have arrived and to determine if any damage has occurred.

You'll be presented with your final invoice and according to your contract, you will be expected to pay the bill. The bill may be higher than the original estimate to adjust for unexpected expenses or labor costs as provided in your written agreement.



# Selecting a Mover Continued...

### **Additional Tips**

- » After the moving company has delivered your possessions to their new location, you should conduct an walk-through, with a representative of the moving company, to make sure all of the boxes have arrived and to determine if any damage has occurred.
- » You'll be presented with your final invoice and according to your contract, you will be expected to pay the bill. The bill may be higher than the original estimate to adjust for unexpected expenses or labor costs as provided in your written agreement.
- » While online website services can be helpful providing information about the moving process and companies, a recommendation from a trusted family, friend or real estate professional can be valuable.
- » Consider having someone take care of your pet during the moving process. It can reduce stress and anxiety for both you and your pet.
- » Some additional charges can be expected and are usually mentioned in the contract. If the surcharges seem unreasonable, consider filing a complaint with the company.
- » Try to get rid of as many of your unwanted or unnecessary possessions before the move to reduce expense. Consider garage sales or donating to charity.

### **Avoid Moving Scams**

- » Do not sign incomplete documents regarding the move. The finalized contract should only be signed after it is complete, and an inventory has been taken.
- » Understand the agreement before you sign it so as to avoid being held ransom by an unscrupulous mover at the time of delivery.
- » Most moving companies do not require a deposit upfront, however, up to a 20% requirement may be standard for some companies. Be concerned if you are asked for a large cash deposit.
- The industry standard for estimating a move is based on weight not cubic feet.
- » Some companies change their names to avoid issues that could adversely affect their acquiring new business. Their business license should reflect the "Doing Business As" difference. A telltale sign could be a claim of years of experience but a relatively, new name with not much history of past customers.