

Start planning early.

There's a lot to think about and some of it needs to be arranged well in advance of the actual moving day. Use the checklists below to help you plan.

Summary Moving Checklist

Here is an overview of the things you'll need to consider when preparing to move into your new home. For more detail about what's involved at each step, see the 'Detailed Moving Checklist' below.

To Do	Comments	Completed
Arranging insurance		
Arranging utilities and services		
Packing and moving		
Arranging mail redirection		
Liasing with the seller to confirm moving time, final inspection etc.		
Arranging your finance for settlement		
If you are currently renting then give your landlord the required notice and ask to get your bond back		
Moving day – pick up the keys, do a final check of your old home, allow yourself some time for cleaning		

Detailed Moving Checklist

Arranging insurance

- Arrange home and contents insurance for your new home to be effective from the settlement date. This is very important, as the property is your responsibility from that date.
- Ensure you have either home loan or life insurance to cover the amount of your home loan.
- Give your lawyer a copy of your home insurance policy (the name of your mortgage provider must be noted on the policy).
- Check that your contents insurance covers the transit of your possessions to your new home (they may only be insured if you are using a professional moving company to pack and move them).

Arranging utilities and services

- If you have Sky or cable TV, let your provider know you are moving.
- Arrange utilities (electricity, gas, and phone) to be available for your moving date. If you are changing phone numbers, Telecom offers a free service called CNS (Change Number Service) – anyone calling your old number in the first three months gets a message giving them your new number.
- Arrange to have meter readings done before you move out/in and request any bonds back (usually applicable if in rented accommodation).
- Take your own meter readings as well – just in case.
- Update/change automatic payments and direct debits.

Packing and moving

- If you are using a moving company, then book them well in advance - get some quotes and check if the price includes insurance.
- If you are moving yourself then start early and do it in stages.
- Start by packing the things you won't need until you move in first.
- Label boxes clearly with what is in them and what room they should go in – this helps with unpacking (it may also help to number them, so you know you have them all).

Arranging mail redirection and forwarding

- Make a list of everyone who needs to know your new address - family, friends, subscriptions, work etc. (as you get mail add the sender to the list).
- Send them change of address cards (available free from any New Zealand Post shop).
- If you prefer you can notify people online – New Zealand Post offer a free service at www.changemyaddress.co.nz.
- Redirect any mail that may be sent to your old address. Pick up a form from your local New Zealand Post shop. Allow three working days for it to be processed and take along some identification with you.

Liasing with the seller

- Discuss with the seller what time they will have completed moving out and when you can begin moving in (often the previous owners are moving out on the same day you're moving in). Also, discuss this with your lawyer, as generally you can't pick up the keys until settlement is completed.
- Obtain the new address and telephone of the seller so you can forward their mail or contact them if you need to.
- Get the seller to leave instructions on alarm codes, rubbish day, how particular appliances work (ask that manuals are left behind), paint colours if they have them.
- You may also want to arrange with the seller for a final inspection of your new home a few days before settlement – to make sure everything is in good order and as you expect. If not, it's better to sort this out before settlement.

Arranging your finance

- Make sure that any remaining funds you are providing over and above the deposit and home loan are in your loan servicing account by settlement date, so we can include this amount in the funds we transfer to your lawyer.
- Remember to advise us (and your lawyer) if anything changes prior to settlement day – for example, a new settlement date or a change in the entity that is actually buying the house (for example, if ownership changes from individual/joint to a family trust or Loss Attributing Qualifying Company).

If you're currently renting

- Give your landlord written notice – check your tenancy agreement to see how much notice you need to give.
- Cancel any automatic rent payments after you have moved out.
- Arrange for your bond to be refunded.

Moving day

- Pick up the keys for your new home from your lawyer or real estate agent.
- Do a final check of your old home before leaving to make sure you haven't forgotten anything – check the backs of drawers, the attic, shed, and other places where things may not be easily seen.
- Make sure the people moving into your old accommodation have a forwarding address for your mail.
- Leave behind any manuals the new owners may need (e.g. dishwasher etc.).
- Allow yourself some time for cleaning – for your current home after you have moved your stuff out, and for your new home before you move your stuff in.
- Make it a priority to set up beds at your new home so you can go to bed when it all gets a bit much.
- If you are using a moving company then check the inventory to make sure everything has arrived.
- Check to see if there is any damage so you can make an insurance claim if necessary.