

## Relocation

It is now commonplace for jobseekers to look for roles based in locations across the UK. Workers are now more migratory, and are willing to move to a new city to pursue the right job. The idea of starting a new job in a new location is an exciting prospect, but it is advisable to do as much preparation as possible to ensure you are prepared for the move. It is commonly said that starting a new job and moving house are supposed to be the most stressful things that life can throw at us, so you need to make sure it is as painless as possible.

At Miller McKenzie we try and give as much help and assistance to any of our clients who are considering a position which means relocation, but there are several sites on the Internet that can help you through the moving process.

### **towns-online.co.uk**

Gives information all most towns in the UK, with a map, summary, selection of hotels and recommended reading.

### **primelocation.com**

This site gives information on property, mortgages & finance, loans, legal & surveying and local area guides.

### **rightmove.co.uk**

This is the UK's largest property website and you can search on areas and price bands whether you are buying or renting. You can also search for estate agents in a particular area. What is very useful is the ability to search sold prices of houses in an area to ensure that where you are considering is within your price range.

### **upmystreet.com**

On this site you can find out everything about an area from property prices to the neighbours favourite newspaper. You can get information on schools, transport, leisure, shopping, dentists, doctors etc and search an A-Z of services.

### **helpiammoving.com**

When you have decided where to go this site is very useful for searching for movers, getting quotes and advice, and printable checklists for the moving process. You can even get information on moving boxes!

## **movingsolutions.com**

This site offers the complete moving solution, from packing and unpacking, transferring all services, telephone, electricity, gas, water etc. They will even fill up your fridge and arrange a house warming party.

## **Costs Incurred**

A recent survey by Barclays suggests it can cost £12,500 in taxes and charges to move house. They state it costs an average of £12,535 to move from a semi to a detached property and the associated fees of moving from a semi to a detached house have risen 176% since 2000.

Stamp duty is by far the biggest cost. It is charged at 1% on properties priced between £125,000 and £250,000, rising to 3% between £250,001 and £500,000, and 4% on properties of more than £500,000. House-price inflation means that more and more people are caught by the higher bands

According to the Halifax Building Society 62% of properties sold in London last year went for more than £250,000, And 26% of those went for more than £500,000, one in seven of the total. The average homebuyer in the capital now pays an average of £7,174 in stamp duty compared with £1,535 five years ago.

It is not just stamp duty that is adding to the cost of moving. Barclays' study found that fees have generally been rising across the board. Conveyancing costs, mortgage, land registry and search fees have increased.

On the face of it, the only fees that appear to have fallen are for estate agents. In 2000, someone selling a £150,000 property would have paid an average of £2,438 to the estate agent. Now, someone selling a property for that price would pay £2,151, according to the Barclays study.

However, house prices have risen by 70% since then, so most people will have to pay more in estate-agency fees because the value of the property they are selling will have gone up.

The problem with many moving costs is that there is not much you can do about them. Stamp duty, land registry and search fees are fixed percentages of the value of the property. Solicitors' and estate agents' fees do vary, though, so it is worth getting a number of quotes. Estate agents in particular are open to negotiation.

Fees charged by estate agents vary depending on where you live in the country, but they tend to be between 1.5% and 2%. However, if they are desperate for your business, you may be able to knock them down by 0.25% — and possibly more.

### Can I expect financial help?

A prospective employer might pay a lump sum towards moving costs and help with estate agency fees, to help you relocate to join them.

### A useful checklist for your move

#### MOVING OUT

Confirm the date of your move.	
Obtain written quotes from several removal firms. Get references and check the limits of their insurance.	
Order packing boxes, tape and marker pens for move.	
Notify the relevant utility companies of your departure date <ul style="list-style-type: none"> <li>- Gas</li> <li>- Electricity</li> <li>- British Telecom/or other supplier</li> <li>- Internet supplier</li> <li>- Water</li> <li>- Television/Cable Network</li> </ul>	
Start getting rid of possessions you no longer need. Decide which items can be taken to a charity shop, sold at car boot sale, or offered to your buyers or friends.	
Start collecting together information for your new buyers such as guarantees on equipment you are leaving behind and warranties on items fitted to the property such as double glazing, alarms etc.	
If you need new furniture or carpets - order them now and arrange delivery for when you move in.	
Start packing non-essential items such as books and non-seasonal clothes into boxes – make sure they are clearly marked in case you don't un-pack them immediately.	
De-register from any medical authorities <ul style="list-style-type: none"> <li>- Doctor</li> <li>- Dentist</li> <li>- Optician</li> <li>- Private health Care</li> <li>- Physiotherapists or alternate medical personnel</li> </ul>	
Visit the post office and arrange for your post to be forwarded (you will be charged a fee for this service). You could leave stamped addressed envelopes with your buyers for them to forward anything that the post office misses.	
Apply to have your driving licence changed, you may have to change to the new format.	
Make a list of everyone who should be informed about the move: <ul style="list-style-type: none"> <li>- Family and friends</li> <li>- Bank (including direct debits and standing orders)</li> <li>- Building society</li> <li>- Other savings associations</li> <li>- Credit card companies</li> <li>- House and contents insurance</li> </ul>	

<ul style="list-style-type: none"> <li>- Travel insurance</li> <li>- Car insurance</li> <li>- DVLA car registration</li> <li>- TV licence</li> <li>- Library</li> <li>- Council tax</li> <li>- Electoral register</li> <li>- House alarm</li> <li>- Bus pass or travel cards</li> <li>- Milkman</li> <li>- Window cleaners</li> <li>- Newspapers or magazine subscriptions</li> <li>- Service agreement companies (such as extended warranty on washing machine)</li> </ul>	
Finalise arrangements with your removal company. Confirm arrival times and make sure your removers have directions to your new address.	
Mark up all the keys for your house so your buyers know what they lock.	
Ensure that insurance on your new property is continuous so you will be covered as soon as the property is signed over to you.	
Ask the people you are buying from to recommend doctors, dentist, milkman, window cleaners etc. They may also be able to recommend good builders, plumbers etc that they have used in the past.	
Arrange a time to collect the keys for your new home from the estate agent.	
Take readings for any meters in the property, electricity gas etc and give a copy of these to your buyers.	

## MOVING IN

Inform the council in your new area to register for rates (you normally have 6 months to appeal against your rating band).	
Ensure your building and contents insurance is in place.	
Register with a supplier for telephone and internet connections.	
Check all your meter readings and register with suppliers of services to your property. <ul style="list-style-type: none"> <li>- Electricity</li> <li>- Gas</li> <li>- Water</li> </ul>	
Register for medical suppliers: <ul style="list-style-type: none"> <li>- Doctor</li> <li>- Dentist</li> <li>- Optician</li> <li>- Private Health Care</li> </ul>	
Open a new bank account if necessary – with telephone banking you may be able to keep your old account.	
Register for bus passes or travel cards.	
Sort out local suppliers <ul style="list-style-type: none"> <li>- Window cleaners</li> <li>- Milkman</li> <li>- Newspapers</li> <li>- Join the library</li> <li>- Car parking permits</li> </ul>	
Invite your new neighbours round for drinks!	