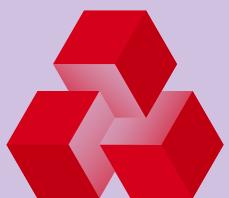


# It's time to get moving

Make the most of the stamp duty holiday before 31st March 2021

You could benefit from the stamp duty incentive if you complete your mortgage before 31st March 2021. Here's some tips which could help:

- 1 Make sure you are returning requested documentation back to your brokers as soon as possible.
- 2 Conveyancing solicitors – speak to friends and family for recommendations, speak to more than one to compare costs. Once your solicitor is hired, ask them if there are issues they can foresee, for example local authority searches being delayed.
- 3 If you are in a chain, speak to your estate agent about this to understand whether everybody in the chain has the same completion goal.
- 4 Think about 3rd parties that you need to engage with (for example, removal firms) and get quotes now. Ensure all parties are aware of your timelines and that you are in regular conversations with solicitors and estate agents. Make sure you're responding to and keeping up to date with your solicitor, estate agent and mortgage advisor.
- 5 In order to benefit from the stamp duty incentive, you will need to complete by 31st March. Where possible, try and avoid the end of march as it will be a busy time in the market.



# Moving House Checklist:

## 2 months before

- Book time off work around moving day
- Begin packing non-essential items
- Tell utility suppliers you're moving
- Let your landlord know (if you're renting)
- Hire removal company, understand their timelines

## 6 weeks before

- Arrange home insurance cover to start on moving day
- Order any furniture you need

## 1 month before

- Arrange for broadband to be set up in your new home
- Make a list of everyone you want to tell you're moving
- Organise an address change on important documents (e.g. bank statements)

## 2 weeks before

- Register with a local doctor and dentist
- Cancel any regular services at your current home (e.g. internet)
- Set up these services for your new home
- Have your new house cleaned
- Confirm times with the removal company
- Arrange care for any pets and children on moving day
- Update the electoral register

## 1 week before

- Use up any perishable foods
- Redirect your post with Royal Mail
- Arrange to have large appliances safely disconnected

## 1 day before

- Pack an overnight bag and 'survival kit' of essentials
- Do a final check of the whole house
- Empty and turn off the fridge and freezer

## On the day you move

- Empty and turn off the fridge and freezer
- Strip the beds and pack away bedding
- Check everything is switched off and the house is locked
- Check all the keys to your new home are working properly
- Unpack your essentials

## Once you've moved in

- Unpack your essentials
- Consider having the locks changed
- Take meter readings and contact utility companies