MOVING CHECKLIST

Two Months Before

- ☐ Sort & Purge. Go through every room of your house and decide what you'd like to keep and what you're going to get rid of.
- ☐ Start investigating possible moving companies (if required).
- ☐ Organize school records. Go to your child's school and arrange for their records to be transferred to the new school.
- ☐ Contact vet and have them transfer your pet's records to the new vet if you're switching clinics.
- ☐ Contact your insurance provider to update your home insurance policy with new address and details.
- ☐ Use it or lose it. Start using up old cleaning products, perishable food, items in the freezer and cupboard
- ☐ Get enough packing supplies. Tape, boxes, markers, etc.

One Month Before

- ☐ Book your moving company or arrange for truck rental.
- ☐ Schedule disconnection/connection of utilities at old and new place:
  - ☐ Phone ☐ Cable ☐ Gas ☐ Water Heater Rental (if applicable)
  - ☐ Internet ☐ Water ☐ Electricity
- ☐ Start packing items you don't use regularly. CLEARLY LABEL ALL BOXES!
- ☐ Fill out a 'change of address' form at Canada Post in store or online to have any mail forwarded to the new address as needed.
- ☐ Order new address labels or stationery.
- ☐ Alert important parties of your move: banks, insurance, employer, magazine subscriptions, credit cards, cell phone provider, gym memberships, drivers license, health card, taxes, etc.
- ☐ Arrange for a cleaning and repair of furniture, carpeting, etc.

Two Weeks Before

- ☐ Book the day off work and hire a babysitter if needed to watch the kids on moving day.
- ☐ Call to confirm your movers.
- ☐ Plan your meals so you don't have leftover food to pack.
- ☐ Notify newsletters/newspapers of your move.
- ☐ Return all borrowed belongings (library books, movies, etc.)
- ☐ Send a change of address note to friends and family.
- ☐ Set aside fresh towels and linens to be used on moving day at the new house so you're not searching for them after a long day!
- ☐ Continue packing and cleaning as you go.
- ☐ Take furniture apart if necessary.
- ☐ Compile a package of appliance warranties, instructions, etc. that would be useful for new homeowners.

A Few Days Before

- ☐ Defrost the freezer, clean the fridge and oven.
- ☐ Get payment ready for moving company.
- ☐ Make a schedule/action plan for moving day.
- ☐ Continue to clean the house as you pack.
- ☐ Set aside boxes/items that you're moving yourself (and make sure you'll have room!)

Once Moved In

- ☐ Ensure all appliances and fixtures work on move in day.
- ☐ Change batteries in all smoke & carbon monoxide detectors.
- ☐ Pick up garbage collection calendar from the city so you know when your pickup days are.
- ☐ Introduce yourself to the neighbours!

As your Realtor, I can:

- Assist you in determining your buying power
- Investigate and find all available properties
- Provide objective information on each property
- Assist in the negotiation process
- Provide due diligence in the evaluation of the property
- Anticipate and solve problems in the process of closing

I insist on putting my clients' best interests first, and with my team behind me, we provide service that is second-to-none. I look forward to working with you during this exciting time!

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GETTING READY TO PURCHASE

Getting Your Finances Ready

Speaking to a financial expert is the best way to start off on the right foot. Mortgage specialists or financial planners are excellent resources to give you accurate numbers on what you can comfortably afford. They may also be able to 'pre-qualify' you for a mortgage amount. Pre-qualification is free and will save time in the bidding process. Whether you use a mortgage broker or go directly to a particular financial institution, it is important to note they will base their final decision about a mortgage on the buyer's ability to service the debt as well as the property.

COSTS AND CONSIDERATIONS WHEN BUYING A HOME

Home Inspection

You may want an overall home inspection, septic inspection, water test, or asbestos/UFFI test to be completed before you commit to the purchase of the new home. Speak to your sale representative for more information and advice!

WE PRIDE OURSELVES ON OUR FULL-SERVICE APPROACH

Lawyer's Fees

You'll need to hire a lawyer to review your Agreement of Purchase & Sale along with any additional documents or attachments (eg. condo status certificates, requisitions, amendments, etc.). The lawyer will make arrangements for Title Insurance, mortgage statements, any adjustments, ownership changes, payment of fees, keys, etc. Lawyers' rates vary from practice to practice depending on many factors like disbursement fees, mortgage type, etc. so shop around for a lawyer that fits your family's needs.

Land Transfer Tax

When you acquire land, you pay a Land Transfer Tax to the province when the transaction closes. It is normally based on the amount paid for the land, in addition to any mortgage or debt assumed as part of the agreement to buy the Land. Your lawyer will make this calculation on your behalf.

Home Owners Insurance

All mortgage companies require you to carry home insurance. The costs vary depending on your coverage and the company you use (similar to car insurance). Some companies offer a discount if you insure your home and automobile together.

WHAT HAPPENS ON CLOSING DAY?

One of the biggest questions we get is "When do we get our keys?!"
There are a series of steps that need to be completed on Closing Day before the lawyers can release your keys.

1. The banks need to transfer funds to the lawyers trust account. If you've SOLD first, the bank needs to wait for the BUYERS of your OLD home to transfer funds so that the bank can transfer THESE funds to purchase your NEW home. This all depends on how many closings the banks have that day and how fast everyone can get this sorted.
2. Once the bank transfers the funds, the lawyer needs to make a trip to the bank to get this money to pay the SELLER of your NEW HOME. It may take time to get a certified cheque in the amount owing for either your down payment along with any left over to be given back to you.
3. Once the monies have been exchanged, the lawyer will need to register your name on title. Once again, this means co-ordinating with the registry office and ensuring the title is clear and your name is added with the appropriate mortgage amount (if any).

The goal is to have all of this completed by 4:00 - 5:00pm which is essentially the end of the day. There are many variables that also need to be considered (ie. how many other closings are happening this day, no unexpected road blocks such as liens on title of the home, paperwork is in order etc.)

BOTTOM LINE - PLAN ACCORDINGLY!

Do not book your movers at 10:00am to expect to get your keys for noon.
This will be a HUGE disappointment and most likely will cost you hundreds of dollars for people to stand around and wait.

DID YOU KNOW?

We can send you hot new listings direct to your inbox! Consider your criteria for your new home:

- **Your budget**
- **Your preferred location or neighbourhood**
- **The style of home (bungalow, 2-storey, townhouse, etc.)**
- **How many bedrooms & bathrooms you need**