WATERSTONE LEGAL

Moving house checklist

Every step of buying or selling a home in England or Wales, in order, from before the offer to after you move. Tick each one as you go. A step marked **Buying** or **Selling** applies only to that side of a move.

Before you make or accept an offer

- [ ] **Selling.** Choose an estate agent and get your home valued.
- [ ] **Selling.** Make sure you have a valid Energy Performance Certificate (EPC). You need one to put your home on the market.
- [ ] **Selling.** Gather your paperwork: guarantees, certificates for work done (for example windows, electrics or a new boiler), and any planning permission or building regulations approval.
- [ ] **Selling, leasehold.** Check how many years are left on your lease, and find your managing agent or freeholder's contact details.
- [ ] **Buying, with a mortgage.** Get a mortgage agreement in principle from a lender or broker.
- [ ] **Buying, no mortgage.** Have proof of where your money comes from ready (bank statements). Your solicitor must check it.
- [ ] **Buying.** Work out your full budget: deposit, legal fees, searches, survey, removals, Stamp Duty and the Land Registry fee.
- [ ] **Buying.** If family is giving you money towards the deposit, tell your solicitor early. Most lenders ask for a signed letter, and the giver's ID and proof of funds are needed too.
- [ ] Choose your conveyancing solicitor and get a written quote, so the paperwork can start as soon as an offer is agreed.

Offer accepted: instruct your solicitor

- [ ] Accept your quote and instruct your solicitor. Send your ID for the identity and anti-money-laundering checks.
- [ ] Give your solicitor the estate agent's details and the name of the solicitor on the other side.
- [ ] **Selling.** Fill in the property forms your solicitor sends you (property information, and fittings and contents) and return them quickly.
- [ ] **Selling.** Your solicitor gets your title from HM Land Registry and sends the contract pack to the buyer's solicitor.
- [ ] **Selling, leasehold.** Your solicitor asks the freeholder or managing agent for the leasehold information the buyer needs. They set its price, so ask early.

- [ ] **Buying.** Send your solicitor proof of the money for your deposit and where it came from.
- [ ] **Buying, with a mortgage.** Make your full mortgage application. The lender will arrange its own valuation.
- [ ] **Buying.** Book a survey. A lender's valuation is not a survey and does not check the condition of the home for you.
- [ ] **Buying.** Your solicitor orders the searches (local authority, water and drainage, environmental).

While the conveyancing runs

- [ ] **Buying.** Your solicitor checks the contract and title from the seller's solicitor and raises questions (enquiries) about anything unclear.
- [ ] **Buying, leasehold.** Your solicitor checks the lease and the information from the freeholder or managing agent: lease length, service charge, ground rent and the building.
- [ ] **Selling.** Help your solicitor answer the buyer's solicitor's questions. Some only you can answer, so reply quickly.
- [ ] **Selling, with a mortgage.** Your solicitor asks your lender for a redemption statement, so the amount needed to pay off your mortgage is known.
- [ ] **Buying, with a mortgage.** Your mortgage offer arrives. Your solicitor checks it and reports to your lender.
- [ ] **Buying.** Read your survey and tell your solicitor about anything it flags.
- [ ] **Buying.** Read your solicitor's report on the property and ask about anything you do not understand.
- [ ] Sign the contract when your solicitor sends it (on a sale, the transfer deed too). Signing is not exchange: nothing is binding yet.
- [ ] **Buying.** Transfer your deposit to your solicitor, ready for exchange.
- [ ] Declutter before you ask removal firms for quotes: the less you move, the less it costs. Label boxes by room, and keep documents and keys apart from the boxes.
- [ ] Get quotes from removal firms, but do not fix a date until contracts are exchanged.

Exchange of contracts

- [ ] Agree the completion date with your solicitor. It is fixed at exchange.
- [ ] From exchange, both sides are legally bound. Pulling out after this point can be costly.
- [ ] **Buying.** Arrange buildings insurance to start from exchange (if you have a mortgage, your lender requires it). For a leasehold flat the freeholder often insures the building: check with your solicitor.
- [ ] Book your removal firm for the completion date.
- [ ] **Buying.** Send your solicitor the rest of the money needed for completion, by the date they give you.

- [ ] Check what is being left and taken, as agreed in the fittings and contents form.

The week before completion

- [ ] Your council: tell the council for the home you are leaving and the one for your new home, for council tax.
- [ ] Gas, electricity and water suppliers: give them your moving date and take meter readings on the day.
- [ ] Broadband, phone and TV providers: book the move early, as a new connection can take time.
- [ ] DVLA: update your driving licence and your vehicle log book (V5C). You can be fined up to £1,000 if you do not tell DVLA when your address changes.
- [ ] Your GP and dentist: you may need to register with new ones if you move out of the area.
- [ ] Your bank, building society and credit card providers: plus pensions, investments and loans.
- [ ] Insurers: car, contents, life and pet insurance all need your new address.
- [ ] Your employer and HMRC: so payslips, tax codes and letters reach you.
- [ ] TV Licensing: move your licence to your new address.
- [ ] Royal Mail: set up a post redirection so letters follow you.
- [ ] The electoral roll: register to vote again at your new address. It also helps your credit record.
- [ ] Confirm times with your removal firm, and plan how you will collect or hand over keys.
- [ ] Arrange care for children and pets on moving day. For pets, update their microchip details and register with a new vet.
- [ ] Pack a first-night box: kettle, chargers, toiletries, bedding, medicines, important documents and tools for putting the beds together.

Completion and moving day

- [ ] **Buying.** Your solicitor sends the purchase money to the seller’s solicitor. You can collect the keys once completion is confirmed, usually from the estate agent.
- [ ] **Selling.** Leave by the agreed time and hand over all sets of keys, usually to the estate agent.
- [ ] **Selling, with a mortgage.** Your solicitor pays off your mortgage and sends you the balance, after any payments you have agreed they make from it.
- [ ] **Selling, no mortgage.** Your solicitor sends you the sale money, after any payments you have agreed they make from it.
- [ ] Take meter readings (gas, electricity, water) and send them to your suppliers.
- [ ] Take dated photos of the meters and of each room’s condition.
- [ ] **Buying.** Find the stopcock, fuse box and boiler controls in your new home.

After you move

- [ ] **Buying.** Your solicitor files your Stamp Duty Land Tax return with HMRC within 14 days of completion. In Wales, they file a Land Transaction Tax return instead.
- [ ] **Buying.** Your solicitor registers you as the new owner at HM Land Registry.
- [ ] **Buying, leasehold.** Your solicitor tells the freeholder or managing agent that you are the new leaseholder.
- [ ] **Buying.** Think about changing the locks: you cannot know how many keys are out there.
- [ ] Update your address on any accounts you have missed, and check your post is being redirected.

Good to know

- This is a general guide, not legal advice. Every move is different: your solicitor confirms the steps for your move.
- With us, conveyancing typically takes 8–10 weeks for a freehold and 10–12 weeks for a leasehold, from instruction to completion, whether you are buying or selling. It depends on the chain, the searches and the lender. Your solicitor can give you an estimate at the start.