

**Moving to a new home can be a colossal task,
requiring good organization and planning.
This guide will help you ensure that the move
goes smoothly.**

**There are so many things to think about
when moving!**

**Find a comprehensive checklist at the end of
this guide to help you stay on track
(pages 14-16).**



How to Pack

With a little care and planning, you and your stuff will both arrive to your new home in mint condition. Most damage occur in moving comes from vibration. Think of a stack of dishes in a box on the bed of a bouncing truck. No matter how well the sides are padded, a firm up-and-down jolt could crack the entire stack. On the other hand, dishes packed on edge and surrounded by bubble wrap have a better chance of surviving the trip unharmed.

In the long run, it pays to purchase the right packing materials. Sturdy boxes, Packing Tape, Bubble Wrap, and Packing Paper are worth the money. A Tape Dispenser may help you move along quicker.

Supplement with copious amounts of blankets and pillows; even clothing can serve as a buffer between breakable objects. There should be no empty space in a box, however don't over pack the box either.

Use the right box. A good packing job starts with strong, sturdy boxes. Boxes have a seal on the bottom that gives their strength and capacity. That seal will indicate a weight limit and an "Edge Crush Test" rating. 32ect is standard for most moving boxes. 44ect is standard for most wardrobe boxes and larger specialty boxes.

Use heavy-duty packing tape (not masking tape) for the boxes as well as for taping things together (like broom handles).

Packing Techniques

Pack one room at a time, labeling each box with a description of its contents and its destination (e.g., kitchen, bathroom). Be as specific as you can; it will make unpacking that much easier. Keep the weight of your boxes reasonable. If possible, put heavy items in small boxes to make them easier to carry. Don't apply tape directly to polished or painted wood finishes. Removing the tape could ruin the surface. Double-box fragile items and add plenty of cushioning. When everything is packed and ready to load, make sure the items you need least are loaded first. Common sense is essential when loading the truck. Place the box containing your best china on top of the box of encyclopedias and not vice versa.

Prepare for the first night in your new home by packing essential items in a separate bag and carrying it with you. You may even want to prepare a simple meal that you can heat and serve on your first night.

For each person in the household: a change of clothes, a towel, prescription drugs, a toothbrush, and other personal items.

For everyone: plastic utensils, paper plates, paper towels, plastic cups, toilet paper, toiletries, trash bags, a flashlight, first aid kit including pain relievers, pencil and paper, snacks, beverages, and re-closable plastic bags. Small tool kit for re-assembling items that couldn't be moved whole.

Appliances

Pack small appliances in original container or a box cushioned with Packing Paper. (Do not use shredded paper - it can clog the appliance.)

With major appliances, check with the appliance dealer for any special moving instructions. For all large appliances, remove loose fittings and accessories and pack separately. Tie down, tape or wedge all movable parts and doors.

Gas Dryer - Have gas company disconnect.

Dishwasher/Washing Machine - Stuff towels between machine sides and tub to keep tub from rotating. Pad exterior well. Disconnect hoses, put in plastic bag, place in tub.

Freezer/Refrigerator - Defrost and dry interiors well. Fill interior spaces with lightweight linens, clothing or stuffed toys. If you want to lay your refrigerator down for moving, check first with the local dealer to determine if your brand can be moved like this. If so, make sure refrigerator stands upright for at least 24 hours before plugging in.

Household Items

Beds - Disassemble the bed frame. Tie rails and cross-pieces together with packing tape. Be sure to mark on tape to show where pieces fit together for reassembly. You can protect your mattress and boxspring with a mattress cover or large sheets of plastic. You may want to cover them just before you walk out the door - the plastic may make it difficult to move downstairs or around awkward corners in your home.

Bicycles, Tricycles, Baby Carriages - Loosen, lower and turn handlebars at right angles to save space. Clean and cover chains and pedals to protect other items from being snagged or soiled.

Books - They're heavy, so use medium size boxes. Don't mix books with other items. Pack books flat, alternating bindings, and fill empty spaces with packing paper or bubble wrap.

Bureaus, Dressers - Fill drawers with small breakable items and cushion well with loose clothes. Secure drawers with pad or blanket and tape. Do not overload drawers with heavy items.

Chairs - Wrap arms and legs to prevent scratches. Bundle armless chairs in pairs, seat to seat, with a folded blanket or other padding between and tie seats together.

Clothes - Dresses, coats, suits - anything hanging in closets - travel best in reusable Wardrobe Boxes, which can be used seasonally as "extra closets" for wardrobe storage. Other clothes can remain folded in their regular dresser drawers. Also, large boxes can hold a lot of clothes without making the box too heavy.

Comforters, Pillows, Large/Light Items - Extra large boxes will be best for packing light bulky items. If you have small fragile items, you can pack a few in between the pillows for extra protection - just don't forget they are there!

Curtain Rod Hardware - Put the hardware in a plastic bag and tape to rod or pack in dresser drawers.

Dishes - Individually wrap each piece. Kitchen boxes will fit most kitchenware without making the box too heavy. Place saucers, plates and platters on edge - **DO NOT STACK FLAT**. Cups and bowls may be placed inside each other and wrapped three or four in a bundle.

Kitchenware - Pots, pans, etc. can be stacked in a box with packing paper between them. Remember not to make the box too heavy - someone has to carry it!

Glasses - Wrap each glass separately in packing paper or bubble wrap (you can wrap first in a plastic bag to save washing later).

Fine Furniture - You may want to wrap your best furniture in bubble wrap, not only to protect it from scratching, but to keep dust and dirt off the upholstery. Stretch Wrap can also help to prevent small scratches and dust from damaging your furniture. Make sure to wrap the item very tight to prevent snags while you are moving.

Lamps - After disassembling lamps, pack small bases in dresser drawers surrounded by loose clothing, and large bases in boxes stuffed with packing paper or bubble wrap. Box shades individually in boxes with plenty of packing paper for stuffing. Don't use newspaper because it smudges.

Lawn Mowers - Drain fuel and oil before loading. Remove handle from hand mowers and place blade end in sturdy box. Mark properly.

Mirrors, Paintings, Prints - Small mirrors can be well wrapped in paper and packed in boxes. For larger mirrors and large picture frames, Frame Boxes work best. Mark GLASS on the outside to prevent mishandling. Always pack and store on end.

Paint and Flammables - Don't move! The same goes for other flammables such as alcohol, solvents, lighter fluid, ammunition and greasy mops or rags.

Radios, TVs - Box upright and make sure items are well padded on all sides. For console-size equipment, surround with furniture pads and then move and load upright.

Rugs and Pads - After vacuuming rugs and pads, sprinkle with moth flakes. Roll up and tape.

Stereos, Compact Discs and Cassettes - Separately pack components and pack in well-padded box marked FRAGILE. Pack CDs upright in their cases in a sturdy box with tape-reinforced bottom. Tie CDs in small bundles before packing then fill air space with packing paper. Mark FRAGILE. Cassettes can be packed in a similar manner, although you can group them in larger bundles.

Tables - For large tables, remove legs and tie together. Put hardware in small sealed envelope taped to underside of table top. Pad tops. Pad and tie spare table leaves. For smaller tables, pad top and wrap legs to prevent scratching.

Tools and Gardening Equipment - Drain hoses, coil and pack in boxes. Fill remaining space with lawn sprinklers, small garden hand tools, etc. Combine rakes, shovels, and other long-handled tools together with tape.

Valuables - Set aside jewelry, important papers and safe deposit box contents to be packed in a small container you can keep with you throughout the move.

Move Yourself

There are options on how to do it yourself. You can pack and let someone else drive, or load the truck and drive the truck as well. To rent a truck (even the big ones) you need only a regular driver's license.

Self-Service Moving is an economical option for small to mid-size moves. Companies in this do-it-yourself category deliver a trailer/van to your home and leave it there for you to load. Once the trailer is loaded, the mover picks it up and delivers it to your new home, where you unload it yourself.

Pack, Load and Drive!

You can do it all yourself. Before you start, ask the question "Do I have the physical as well as the hauling capacity. Whether you rely on friends and borrowed vehicles or hire local college students and rent a truck to do the job, you need not only enough strong helpers but also the right hauling capacity. If you lack either of these, it's best not to do-it-yourself.

Friends and family may come to the rescue, but are they capable movers. They won't be covered by insurance and what happens if someone gets hurt? Are you patient enough to pack a truck then drive this to the destination? Taking a 25-foot truck on a crowded freeway can be a harrowing experience.

Also, consider whether moving yourself actually makes economic sense. If you are moving a long distance, calculate the cost of travel: gas, tolls, meals, lodging, and so on. Add in the costs of renting a truck large enough to handle all your belongings, insuring valuable possessions, hiring additional help, and even the cost of pizza at the post-move party. Then get some estimates from professional moving companies and decide how costs compare with a self-move. If a professional move will cost you more money, ask yourself if it's still worth the decrease in stress and hassle. In the end, you might find it's easier and more worthwhile to hire professionals. But if you decide it makes sense to take on a self-move, the next step is to examine the details.

The Three "Ps" of Moving:

Pack well before moving day arrives, pack up everything but the bare essentials in your old home. Well-packed goods take up less space, are easier to handle and are less likely to be damaged.

People Line up as many people as you can at both ends of the move. More people mean less strain on each individual and a faster move. Even so, be sure to match individuals with tasks. The people you ask to carry the couch up two flights of stairs should be in good shape.

Power Make sure the truck is big enough for the job. The goal should be to have enough space to make loading and unloading easy, and to complete the move in one trip.

Following is a guideline for estimating how much truck you'll need.

10-foot truck: 1 to 2 furnished rooms

14- to 15-foot truck: 2 to 3 furnished rooms

18- to 20-foot truck: 4 to 5 furnished rooms

22- to 24-foot truck: 6 to 8 furnished rooms

Hiring A Mover

If you do hire a mover, there is still a lot to consider. Base rates are dictated by the ICC (interstate) or a state PUC (intrastate) so you need to compare the efficiency and reputation of a company. Choosing a moving company may seem like an overwhelming task. Where do you start? What qualities should you look for? The following checklist can help:

Give yourself plenty of time.

Planning well in advance makes it more likely you'll find a good company, and also gives you time to figure out how much the move will cost. Start your research at least eight to ten weeks before the move. Ask people you know for recommendations - were the movers on time? Were they professional? Did they have enough people and the right equipment for the job? Did they damage anything? If you need more information than your friends can provide, contact local consumer protection groups for performance records on movers.

If your employer is transferring you, ask your relocation agent. Determine the size, distance, and timing of your move. How much do you want to spend on your move? How much work do you want to do yourself? Knowing these important facts will help you get a cost estimate and decide what company is best for you.

Factors that influence the cost are:

Size: The weight of your move. The more weight, the more cost.

Distance: The number of miles you're traveling and the states of your old home and your destination. Some carriers only serve certain states.

Time: The time of year you decide to move. Moving during peak times such as summer or holidays means paying more for your move.

The final major cost factor when hiring a professional moving company is deciding between a "self-service" and a "full-service" move. In self-service moves, the company transports your belongings from old house to new, but you have to pack and unpack everything at both ends. In a full-service move, the moving company not only transports everything, but also packs and unpacks all your household goods. Most people who hire professional movers choose full-service. Although you could do a self-service move to save money, long-distance moves with lots of heavy, valuable items are best left to the professionals. In addition, cargo insurance for do-it-yourself moves is limited to \$25,000 and covers only damage caused by such disasters as crashes or fire.

Obtain a written cost estimate - Most companies give free estimates, so be sure to ask ahead of time. If the estimate is not binding, however, the final cost may differ.

Don't deal with any company that is not licensed. A licensed company should also be able to demonstrate that it carries worker's compensation insurance to protect the company and its customers. When you contact the licensing authority, ask if the company has been in good standing for several years. You don't want a company that lost its license and is now operating under an new name. Here, you need to know the names of the owner(s) to track their license history.

Visit the local moving company office and talk to the owner. If you can only take the time to talk to an owner by phone, ask about the firm's experience and client list. If the list includes corporate clients for executive relocation services, call the client contact to verify references.

Consumers who have disputes with moving companies usually file complaints with local business bureaus or associations. Call your local Better Business Bureau to determine if the company has any outstanding complaints.

Never, never invite anyone into your home for a cost estimate until you have performed a background check. Don't be tempted by persuasive telemarketers with empty promises. Take the time to protect yourself, your belongings and most importantly, your family. Factors that might affect the cost of the move include:

Packing

Many moving companies will help you pack, but keep in mind that help costs money. If you want to save money, it's best to pack as much as you can on your own, leaving only the hardest tasks for the movers.

Appliances: Many movers will disconnect major appliances (for example, washing machine, ice maker) at your old home and reconnect them at your new home. However, movers typically charge for this service.

Staircases: Do you love your new four-story house? Movers won't. Expect additional costs based on the number of staircases they need to use.

Pianos: Despite the beautiful music they make, pianos are big, unwieldy objects. Movers typically charge extra for each piano they move. Many companies will provide quotes online.

It may not pay to move some things. Consider the value of a donation to Goodwill or the Salvation Army against the cost of moving something near it's life expectancy.

UPS and Fedex

Movers generally require 500 pounds as a minimum order. For moves less than that you might want to consider using a package service such as UPS or FedEx. By packing your items securely you can have these package services deliver your contents to your new location. Door-to-door service is available, ground service is the cheapest. Most carriers will deliver anywhere in the country in less than a weeks time. Your boxes must be very well packed as they will get bounced around.

Both UPS and FedEx will pick-up at a home or apartment. UPS will take a check or credit card payment. FedEx takes credit card only. Home pick-ups are not by appointment, so you might end up waiting for the truck a while. You can also save time (and a little money) by dropping the boxes off at a customer counter. UPS has one at each of their terminals while FedEx has them at many more locations. Retail locations such as Mailboxes, etc. and Staples also accept packages for package services but they do add a surcharge for their troubles.

Shipping

Auto Movers can help ease your move by shipping your car to your new destination.

Mail Forwarding -The post office will forward mail for a year, but you want to change your address with suppliers as soon as possible.

Not everything is legal to move - Determine what items moving companies will not transport. Some common examples include hazardous items such as paint, cleaners, aerosol cans, or gasoline; personal valuables such as jewelry, important documents or furs; pets; and plants. Flammables, explosives and corrosives, ammunition and firearms, fireworks or flares, gasoline, kerosene, motor fuel and lamp oil, oil based paints, thinners and varnishes, lighter or starter fluid, fire extinguishers, nail polish remover, bleach, sterno, aerosol cans, and matches can't be transported.

Security/Insurance: Check with your homeowners insurance before canceling the policy. Movers offer their own insurance. Valuation is carrier liability and is usually based on weight. Valuation should not be confused with insurance. The coverage only applies to cases in which carrier negligence can be proven. It covers your property by assessing the three different value categories described below:

Standard Coverage: Movers provide their customers with minimum insurance for every item. This coverage is based on weight alone, and is required by law to be at least \$.60 per pound. So if your 1 lb. Babe Ruth autographed baseball was destroyed during the move, standard coverage would only insure it for \$0.60.

Assessed Value Coverage: This coverage is based on how much you must pay to cover the assessed value of any of your assets if damaged due to carrier negligence. If the computer you bought for \$2,500 now goes for \$300, the current price is all that's covered.

Full Replacement Value Coverage: This coverage is based on how much you must pay to cover the full replacement value of any of your property if it is damaged due to carrier negligence. Under this coverage, the carrier must pay to obtain a new replacement, no matter the cost, of any piece of property damaged.

Tax Breaks

Both renters and homeowners can qualify for tax breaks. If your new job location is at least 50 miles farther away from your old home than was your old job location, then you can deduct residential moving costs regardless of the distance from your new home to your job site.

For example, suppose your old home was 20 miles from your job site. To qualify for the residence moving expense tax deduction, your new job location must be at least 70 miles ($50 + 20$) from your old home. Meet this simple distance test and most of your household moving costs become tax deductible. This tax break is available whether you take the standard deduction or itemize your deductions.

If you passed the basic distance test, the next moving expense deduction test requires you to work full-time in the vicinity of your new job site at least 39 weeks within the 12 months after the job location change. You need not continue working for the same employer, nor must the 39 weeks of work be consecutive. But the time spent looking for work doesn't count. Either spouse can qualify, but one spouse's work time cannot be added to the other's.

Self-employed taxpayers must work at least 78 weeks full-time in the vicinity of the new job location within 24 months after the change. However, at least 39 of these work weeks must be within the 12 months after a residence change. These work-time tests usually stop students and hobbyists from qualifying by working just a few hours a week. But disability, job layoffs or the taxpayer's death are reasons the IRS will waive the work-time test.

Delay

If you delay changing your residence for up to a year after the qualifying job site change, your moving cost deductions are still safe. But moving expenses incurred more than a year after the job location change usually require justification.

IRS Revenue Ruling 78-200 allowed a moving expense deduction 30 months after the husband began his job. The delay was so the children could finish school at their old location. However, part of the moving expenses was incurred within a year after the job location change.

If you pass both the distance and time tests, your direct moving costs become deductible. Examples are expenses of moving household furniture and clothing, family transportation costs (but not meals en route), lodging en route, and the costs of driving your car.

Either 10 cents per mile auto expenses or your actual gas, oil and repairs (but not depreciation) for the moving trip are deductible. Additional examples of deductible direct expenses include the costs of shipping a pet or car, packing and crating fees, in-transit storage of up to 30 days, and insurance. But house-hunting and pre-move indirect costs are not deductible.

Employer Reimbursements

If your employer gave you a moving allowance, such as \$3,000, it is fully taxable as income. Of course, your direct moving expenses are deductible, perhaps eliminating any tax on the reimbursement. However, if you reported deductible moving costs to your employer who then reimbursed you for actual expenses, the reimbursement is not taxable income to you. But employer reimbursements for nondeductible expenses, such as loss on the sale of your home, are taxable income for to you. Armed Forces members qualify for special moving cost reimbursements.

Check List

There are so many things to think about when moving! Here's a comprehensive checklist to help you stay on track. Print this list for your convenience.

Two Months Before Moving

- ☐ Investigate moving options. Check rates and availability of all options. Get price quotes. If it's a company move, check with your employer to find out what moving expenses they cover.
- ☐ Create a "move file" to keep track of estimates, receipts and other important information.
- ☐ Check with the IRS to see what expenses can be deducted on your next tax return.
- ☐ Budget for moving expenses and start collecting estimates
- ☐ Start pulling together medical and dental records - including prescriptions and shot records. Ask your existing doctors if they can refer you to a care provider in your new city.
- ☐ Arrange to have school records transferred to your children's new school district and/or daycare.
- ☐ Call your insurance agent to see what changes to expect in your policies. Ask if moving is covered and arrange for insurance for your new home.
- ☐ Contact member organizations you have joined. Ask how you can end, sell or transfer your membership.
- ☐ Inventory all household items to be moved.
- ☐ Make a list of friends, relatives and businesses who need to be notified of your move.
- ☐ Start working your way through each room taking inventory and deciding what to get rid of.
- ☐ Start planning a yard sale or contact your local charities.

- ☐ Plan to use up things that can't be moved, such as frozen foods, bleach and aerosol cleaners.
- ☐ Purchase collecting boxes and other packing supplies.

One Month Before Moving

- ☐ Get an itemized list of all moving related costs and review with mover, including packing, loading, special charges, insurance, vehicles (if needed), etc.
- ☐ File a change of address. You can do this online and, with one stop, have all interested parties notified.
- ☐ Contact utility companies to disconnect, transfer or connect services. This can also be done online.
- ☐ Call your newspaper courier, lawn services and others and set a date to cancel your subscription.
- ☐ Make sure all library books have been returned and that all dry cleaning or items out for repair have been picked up.
- ☐ Start packing items you don't use often. Also start disposing of the items you've designated for a yard sale, donation or the junk yard. If you donate, be sure to get a receipt for income tax purposes.
- ☐ Decide if you will keep your plants or give them away. Plants cannot be loaded with your other household goods.
- ☐ Dispose of flammables, corrosives and poisons.
- ☐ Have your automobile(s) serviced.
- ☐ Contact your bank and/or credit union to transfer or close accounts. Clear out safety deposit boxes. Pick up traveler's checks or cash for "on the road" expenses.
- ☐ Confirm travel arrangements.
- ☐ Confirm movers, truck rental reservations.

One Week Before Moving

- ☐ Finish packing and prepare an "essentials" box. Designate several boxes and items as "last load" items. Pack your suitcases and valuables separately.
- ☐ Drain gas and oil from your mower and other motors. Gas grills, kerosene heaters, etc. need to be emptied as well.
- ☐ Empty, defrost and clean your refrigerator at least 24 hours before moving day.
- ☐ Prepare all appliances for loading.
- ☐ Fill any necessary prescriptions, medications needed for the next two weeks.
- ☐ If you're moving out of a building with elevators, arrange with management for use of elevators on move day.
- ☐ Use extra care in securing your load. Make sure the truck is locked and not parked in a vulnerable location.
- ☐ Prepare specific directions to your new home for your moving company (drivers), including your travel itinerary and emergency numbers.
- ☐ Do NOT disconnect your telephone until the day after loading.

Good Luck Moving!