

Chapter 3

Moving In and Settling Down

Now comes the really tough part...packing and moving all that “stuff” you’ve collected over the years. If you are just starting out with the living alone situation, hopefully you won’t have a ton of stuff to move. Do get realistic about what you want to keep and what can be heaved.

Spend some time between all the other tasks you have on your list to decide where the furniture belongs in each room! By now, you should have a good idea of what will go where and how you can park all the furniture in a pleasing decor. This makes the move much faster for everyone. As well as saves money and time.

Find a mover, or do-it-yourself

You must decide, according to your collection of furniture, clothing, and accumulated stuff, how much there is to move in the first place. If you are moving to an area nearby and you have willing friends with trucks or access to a U-Haul or Ryder truck, start packing! Make the move a fun event and offer a pizza party to your helpers.

There are companies which do the driving, if you do the packing. One is ABF U-Pack (1-800-355-1696. You call, get a quote, make a reservation if you decide that’s what you wish to do, they deliver the clean truck to your door, you pack your belongings up, then load the truck, call the company, and they deliver your belongings to your site, you unpack, they take the truck back. You only pay for the space you actually use—if you don’t fill the truck.

Scams

It has been a scam in the past to deliver the load much later than promised, leaving the movee living on floors and sitting on cardboard while holding the belongings for ransom.

Professional movers

You should start this process six to eight weeks before you plan to move. If you are online, check out www.imove.com for local movers, advice and other valuable information and connections.

The AMSA (American Moving and Storage Association, (703) 683-7410, web: www.moving.org) is the moving industry's own organization of over 3,000 companies pledged to abide by a Code of Conduct requiring "complete disclosure of moving information to consumers, written estimates of charges, timely service and prompt response to claims and complaints." Their recommendation is to choose a member of the organization when choosing a mover—as these companies have agreed to participate in the program. Ask for a copy of their brochure letting you know what your rights are as a consumer. You also need to know what your responsibilities are as well.

If you are moving quite a distance, with a lot of valuable furniture, or stuff, call around to professional movers and find out what the going rates are for your situation. Be very careful who you hire to move your belongings. Not all companies are legitimate. *Get everything in writing: when they will pick up your belongings, when they will deliver them!* Do some serious research on the local company itself, not just a brand name.

Get estimates

Get several estimates. Don't take the cheapest! They will need to know how far you are going, whether in-state or out-of-state, if in-state, how far between sites? What won't they take? Do they guarantee their fees? *Get it in writing!* An estimator should be sent to your residence to find out what is being moved, and then put the bid in writing. Make sure *before* the company sends someone over.

Make sure the estimator knows what will be going and what won't. Throw out stuff that won't be going, hopefully, before the estimator comes. Big ticket items, like appliances, maybe better left behind and a new one purchased, if necessary, at the other end. It's cheaper.

Will the estimate be binding (i.e., they can't charge you more), or non-binding? An estimator can and may charge you to make a binding estimate, but shouldn't for a non-binding estimate. Are there extra charges for carrying heavy stuff to the van parked a block away instead of in front of your current or future residence?

Get a Not To Exceed Price (NTE) in the contract if it is available—meaning, the moving company can not charge you more than the written agreed to price. They can charge you less, but not more. The estimate should be free.

Find out how the mover wants to be paid: cash, check, cashier's check, traveler's check or some other method. Credit cards are only used if approved and arranged ahead of time with the moving company. If you don't pay when it is delivered or as agreed upon, the mover has the right to put your belongings in storage—at your expense.

Get insurance

Get insurance, either by checking with your current insurance company, presuming you have at least renters coverage which should cover your move, and check with the movers to see what they have. There are three basic types of insurance movers offer:

Basic Liability—generally a per pound rate (currently \$.60/lb) that is part of the moving contract;

Depreciated Value—literally what your belongings are currently worth (a used television isn't as valuable as new one) as another charge, and finally;

Full Replacement coverage, to cover the entire cost to replace a damaged item. And that would cost you more as a premium. Some moving companies have a deductible amount, leaving you to cover the smaller losses.

Check these out!

- √ If you pack your stuff yourself in boxes, do you save money? Who pays for damage? Usually, the mover isn't responsible for any damage *within* the boxes if the outside of the carton is undamaged.
- √ If you have any extra large or valuable pieces of furniture, will the company handle it and how (i.e., grand pianos, extra large entertainment centers, etc.)?
- √ Will the estimate be binding? Will the company honor it through thick and thin?
- √ Find out about their insurance on your belongings. And you get full replacement insurance for yourself anyway.
- √ Check the company's record with the local Better Business Bureau. Any complaints against them?
- √ Will there be a supervisor on site while the loading is going on? If not, what is the experience level of the crew? Who is driving? What is the driver's safety record?
- √ When moving day comes, before loading the truck, the driver is required to give you a copy of the Bill of Lading. *It is your contract—read it thoroughly!*

Do-It List

- √ Will you DIY or hire pros?
- √ Call your insurance company—are you covered?
- √ If you use pros, check their record
- √ Read any contracts, get estimates

Preparing for the move

Grocery stores use cardboard boxes as if there isn't any end to the procession. Ask the store manager if you can have some for packing. They will probably be delighted to unload them. Our local store stacks them up for anyone's use—and they are gone within a day or two.

Get full replacement insurance on all your belongings being shipped. Check first with your insurance agent (presuming you have rental insurance or some sort of current insurance) as your belongings are probably already covered—for the move as well.

Inventory everything you pack or that is being packed by someone else as it is being done. Note any conditions, i.e., cracks, breakage or other oddities as the item is being packed. This could come in handy should anything unexpected happen. Even before you pack, you could take pictures of the most valuable belongings as a record. You'll need this for your household insurance later anyway.

Mark each box with where it goes, and an idea, at the very least, of what is in it! You might add the words, "Priority" or "Storage" so you know how important the contents are and when you'll need them. You'd hate to have your box of old paperwork show up instead of your toothbrush and bathroom goodies the first night.

Make life easy!

Make signs, one for each room, with a list of what belongs in each. Make three copies of each sign, so you can keep one for reference and inventory for later, one for the room entrance and one to go with a map of the layout of the house and a string or line pointing to each room as a quick reference for the movers before they enter the house. Don't forget the tape or pins to post these!

Make arrangements for the pets and/or kids to stay safely out of the way—elsewhere—until the moving and packing workers are out of the way. You don't want to lose anyone accidentally. Pets and kids can and do stray into the weirdest places.

Post It!

On moving day, put signs on the furniture for the movers' benefit—so they know exactly where each piece belongs.

Packing up the valuables

If you are doing the moving, this is your job. If you have hired a moving company, you should decide who will do this as sometimes, they don't want the responsibility. Valuable collections (coins, stamps, etc.), big antiques, and the like may need special care and handling. The smaller things you can take with you. The larger items may need to have arrangements made for their safe packaging and transport. Check with your moving company ahead of time, so if they have to move the item, they are prepared to do so.

If you are doing this yourself... you are on your own. To preserve a valuable item, say a special antique, you might check with an antique shop or company to ask them how best to handle the situation.

Ditching the unneeded

If you don't need anything anymore, put it aside for the traditional yard or garage sale. Just think, you could possibly earn enough to pay for the move!

If you have a truly large amount of "stuff" to ditch, consider using a large trash container. Call the local companies for prices. Funny enough, check into the construction size 30-cubic-yard jobs, as they aren't rented by the week with weekly charges, but by the job or tonnage weighed at the dump. If you go this route—and this is a huge truck-size unit, make sure there is room for it—make sure you cover it completely if it rains! There isn't any drainage and water weighs a lot, as do soaked fabrics or papers thrown into the container.

Go through the house and decide what you can live with and what you can heave. If you haven't used it in the last year, do you still need it? Set aside the stuff for your own sale. The leftovers can be donated, or given away. Outgrown toys can be donated to nursery schools, books to libraries or senior centers and nursing homes, clothes to the Salvation Army, or if they are on overload, to a rag company.

Clean UP!
Hold a yard
sale to pay for
the move!

Moving day! Do-It List

- √ Take the kids/pets to their safe haven for the day.
- √ Now, get your list ready
 - √ Inventory of boxes
 - √ Maps and signs for the rooms/truck and something with which to post them
 - √ Paperwork for house/move safely handy
- √ Food for you and the movers/helpers (drinks, hand foods, snacks)
- √ Immediate clothing and change, personal hygiene stuff packed to go with you
- √ Kids (don't lose them if you have any) and their precious "one thing"

When the Movers arrive:

- √ Show them around your home
- √ Show them where the food is and tell them to help themselves
- √ Be around to help direct traffic, answer questions or whatever else is needed

Getting the stuff into the house

You will want to have the bedding, beds, bathroom stuff (towels, toothpaste, toilet paper and so on), the Priority stuff: kitchen equipment, kids' important toys and clothes, immediately needed clothing and other "we need it now and tomorrow" belongings brought into the house first and put away in their respective rooms. Or at the very least—accessible for immediate use!

It's not a bad idea to have someone stationed inside the new residence directing traffic, furniture and boxes to the correct rooms. If someone can't be there—use your signs for each room with the room's name and what is to go inside each. Don't forget the tape or pins to put up the signs. Have a map or layout of the house marked with the rooms (i.e., Mark, Kitchen, Mary, etc.) for the movers

Golden Rule Effect
Offer sodas, coffee, pizza, sandwiches and munchies to anyone who helps, whether professional, paid or not. When you care about those working for you, they will take even better care of your goods.

to use as reference. You might put that up on the inside door of the van for quick visual reference—and make the letters large and legible!

What you need first

Personal hygiene items, current medicines, bathroom supplies, kitchen equipment, eating utensils, immediately needed clothing and a change or two, the absolutely important kids' "can't do without" belongings and clothes, immediately needed overnight necessities, something to sleep on, checkbooks, *papers relating to the move and house purchase.*

Make sure you can get to all these things. In fact, you could pack the absolute essentials, any medicines, underwear, hygiene items, etc., and take them with you—just in case the other stuff is delayed.

Yo...

Don't waste the movers time deciding that the sofa looks better over here... no, no... over there! You are paying them for their time!

Secondary stuff

Furniture! Have it taken into the room it belongs in immediately. Get the big items in first, if possible. If you've done your homework you'll have an idea as to where exactly the furniture belongs.

Out of season clothing, not-well-used kitchen stuff, paperwork (not pertaining to the sale and move), books, and everything else you don't immediately need can come in last—as they should have been packed first. If at all possible, get them in the house the first day and if necessary, store them somewhere you can get to easily. The best, of course, is to have those boxes delivered into the rooms they belong.

New House Do-It List

- √ Post your signs
- √ Get children and pets to a safe, out-of-the-movers way place
- √ Direct traffic to the rooms
- √ Have some food prepared and available
- √ Pay the movers