

Buyer's Guide



Fine Homes Of Boise

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Silvercreek® Realty Group is family-owned and founded in the Treasure Valley. As a local brokerage, we are experts in all things Idaho and the Boise area. Our REALTORS® specialize in new construction, existing homes, farm and ranch, commercial properties, land and lots, vacation properties, short sales, REOs, and more.

Our agents take pride in ensuring that your relocation goes smoothly, we know we can help you find your perfect home.

Silvercreek® Realty Group is Idaho's largest brokerage. Our coverage stretches throughout the State of Idaho and designated markets in Washington and Montana.

Most importantly, the Silvercreek culture revolves around collaboration. Our network of REALTORS® work together, share industry secrets, and support each other to better represent you. In 2023, we helped over 7,400 home buyers and sellers, closing over \$3.7 billion in sales.


WHY CHOOSE SILVERCREEK® REALTY GROUP?

- #1 Sales in Idaho since 2014
- #18 private brokerage in the US
- Knowledgeable, experienced brokers and support staff
- Over 2,000 REALTORS® throughout the Northwest serving as your personal network
- Multilingual REALTORS®
- Family oriented with local roots



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Why You Should Work with a REALTOR®

Not all real estate agents are REALTORS®. The term REALTORS® is a registered trademark that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict Code of Ethics. Here are nine reasons why it pays to work with a REALTOR®.

1. **Expert Guidance:** Home transactions involve intricate paperwork and legalities. A licensed REALTOR® is well-versed in the process, ensuring a seamless deal while preventing costly mistakes or delays.
2. **Objective Insights:** REALTORS® provide local insights on communities, schools, zoning, and more. Their expertise helps answer crucial questions about a property's suitability and future resale value.
3. **Access to Hidden Properties:** Sometimes, the ideal property isn't actively advertised. REALTORS® leverage their networks to uncover hidden gems, expanding your options.
4. **Negotiation Skills:** From price to terms and property inspections, REALTORS® bring invaluable negotiation experience to the table, ensuring favorable outcomes for you.
5. **Marketing Power:** REALTORS® utilize their networks and contacts, not just advertising, to sell properties. This approach ensures qualified prospects and minimizes strangers entering your home.
6. **Industry Fluency:** Real estate jargon can be complex. A professional REALTOR®, fluent in the industry's language, translates complex terms into understandable information for you.
7. **Extensive Experience:** REALTORS® handle numerous transactions, staying updated on changing laws and regulations. Their experience ensures a smoother process for you.
8. **Emotional Support:** Buying or selling a home is emotional. A REALTOR® acts as an objective guide, offering support while focusing on both your emotional and financial needs.
9. **Ethical Standards:** REALTORS® adhere to a strict Code of Ethics by the National Association of REALTORS®, ensuring honest and ethical treatment throughout your transaction.

Partnering with a licensed REALTOR® means gaining a knowledgeable ally committed to your best interests while navigating the complexities of real estate transactions.



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THINGS SILVERCREEK® REALTORS® DO TO HELP YOU BUY A HOME

1



They connect you with trusted professionals for financing, inspections, etc.

2



They have access to and interpret local market data

3



They have immediate access to new home listings and office exclusives

4



They help you prioritize your needs and wants

5



They are available to answer questions and attend showings/home inspections

6



REALTORS® collaborate with other REALTORS®

7



They coordinate showings and manage property access

8



They help you determine the appropriate offer price

9



They know how to negotiate professionally

10



REALTORS® can see problems before they occur

11



They guide you through your due diligence & inspections

12



They manage and facilitate contract timelines

THE BUYER'S ROADMAP

PREPARING FOR CLOSING You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.

WORKING WITH A REALTOR®
When you enter representation with a licensed REALTOR®, your best interest is met and you have professional and ethical guidance through your purchase.



THE CONTRACT
In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your REALTOR® will inform you of all your rights and responsibilities related to the contract.

ADVANCED SEARCH
Not all real estate websites are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.



Compelling Reasons to Own Your Home

- **Tax Benefits:** Enjoy deductions on mortgage interest, property taxes, and some home-buying expenses, as allowed by the U.S. Tax Code.
- **Appreciation Potential:** Real estate tends to show stable, long-term growth in value. Over the years, median existing-home prices have increased consistently, reflecting a strong investment opportunity.
- **Equity Building:** Unlike rent payments, mortgage payments contribute to building equity, allowing you to own a share of your home gradually.
- **Savings Opportunity:** Your home serves as a built-in savings plan. When you sell, you might be eligible to take a considerable gain tax-free (up to \$250,000 for an individual, \$500,000 for a married couple).
- **Cost Predictability:** Fixed-mortgage payments remain constant over time, potentially reducing housing costs as you hold onto your home. However, anticipate possible increases in property taxes and insurance.
- **Personal Freedom:** As a homeowner, you have the liberty to personalize and decorate your space to your liking, benefiting from your investment throughout your ownership.
- **Stability and Community:** Long-term residence in a neighborhood allows for active participation in community life, fostering enduring relationships and providing educational continuity for your family.

Eliminate Home Buying Stress

Purchasing a home ought to be an enjoyable experience, not a stressful one. When seeking your dream home, consider these tips to ensure a tranquil and smooth process.

Here are steps to streamline your home buying journey and minimize stress:

- **Connect with the Right Agent:** Choosing a REALTOR® you connect with both professionally and personally is vital. Find someone skilled who resonates with your needs.
- **Timing Matters Less Than You Think:** Don't wait for an ideal moment. If you find your dream home, seize the opportunity without overthinking market fluctuations or interest rates.
- **Limit Opinions:** While advice is valuable, too many opinions can cloud decision-making. Focus on the preferences of your immediate family to ease the decision process.
- **Prioritize and Compromise:** No home is flawless. Identify your top priorities and be flexible about minor imperfections to find a suitable match.
- **Negotiate Wisely:** Negotiation is crucial but avoid trying to dominate. It's about finding common ground rather than winning. Pushing too hard might cost you your dream home.
- **Consider Surroundings:** Look beyond the physical aspects. Consider noise levels, amenities, and location, as they profoundly impact your quality of life.
- **Plan Ahead:** Get mortgage approval, explore home insurance, and plan your moving schedule beforehand. A solid offer without unresolved issues attracts sellers.
- **Account for Maintenance Costs:** Budget for maintenance and repairs post-purchase. Even new homes incur expenses. Prepare to maintain your property adequately.
- **Embrace Buyer's Remorse:** Feeling uncertain after a purchase is natural. Remember why you chose homeownership and focus on the benefits.
- **Prioritize Love Over Appreciation:** While home appreciation matters, prioritize a property that suits your lifestyle and needs over its potential market value.



Navigating the home buying process can be smoother when approached with a balanced perspective and guidance from the right REALTOR®.

Avoid These Common Mistakes as a First-Time Home Buyer

- **Inadequate Inquiry:** Failing to ask thorough questions of your lender can lead to missing out on the most favorable deals available.
- **Hesitation Costs:** Delaying decisions might result in losing out on a desired property to another buyer who acts promptly.
- **Agent Fit Matters:** Not finding the right agent who is committed to guiding you through the home buying process can create unnecessary hurdles.
- **Offer Presentation:** Insufficient efforts in crafting an appealing offer may impact its attractiveness to sellers, potentially affecting your chances.
- **Resale Consideration:** Overlooking the resale aspect before purchase could be detrimental. On average, first-time buyers only stay in a home for about four years.





Essential Tips for Your Home Search

1. **Prioritize Your Must-Haves:** Research and decide on key home features, preferred neighborhoods, and your monthly housing budget before you start your search.
2. **Be Realistic:** While it's okay to have preferences, remember there's no perfect home. Use your priority list to evaluate properties realistically.
3. **Prepare Financially:** Review your credit report, ensure funds for down payments and closing costs, and get prequalified for a mortgage to avoid falling for homes beyond your budget.
4. **Seek Limited Opinions:** Avoid overwhelming yourself with opinions. Select a couple of trusted individuals for a second opinion, but be ready to make the final decision yourself.
5. **Plan Your Move:** Determine your moving timeline based on lease expiration, sublet options, and local rental market conditions to schedule your move efficiently.
6. **Consider Long-Term Goals:** Decide if you're aiming for a starter home or a more permanent residence; this guides both your home choice and the ideal mortgage terms.
7. **Insist on Inspection:** Prioritize a thorough home inspection and consider negotiating a warranty with the seller covering defects for at least a year.
8. **Engage a REALTOR®:** Enlist a buyer's agent, dedicated solely to your interests, to navigate the market. They work exclusively for you and bring the calm to a big transaction.

Choosing the Ideal Neighborhood

Your neighborhood significantly shapes your lifestyle. Follow these steps to discover the perfect community for your new home:

- **Proximity to Your Necessities:** List your frequent activities and preferred stores. Check the distance from each neighborhood to these places to gauge convenience.
- **Evaluate School Districts:** Assess school quality and its impact on property value. Research educational statistics such as test scores, class sizes, and special programs. Visiting schools in prospective neighborhoods can provide deeper insights.
- **Assess Safety:** Contact the local police department for crime statistics. Consider not only the frequency but also the type and trend of crimes. Identify any concentrated crime areas within the neighborhood.
- **Economic Stability Check:** Investigate the neighborhood's economic stability. Look into income trends and property values. Evaluate the ratio of homes to apartments and observe any vacant properties or long-standing listings.
- **Future Investment Potential:** Gather data on price appreciation in the area. While past performance doesn't guarantee future outcomes, it offers insights into potential investment returns. Learn about upcoming developments or changes that could impact property value.
- **Personal Observations:** Visit your shortlisted neighborhoods. Assess the overall upkeep of homes, street ambiance, and community atmosphere. Engage with locals to gather personal insights about the neighborhood vibe.



Tips for Buying in a Tight Market

Strategies for Securing Your Dream Home in a Competitive Market

Maximize your chances of landing your dream home in a competitive market while reducing the risk of losing out to other buyers:

- **Get Prequalified for a Mortgage:** Secure a strong commitment to buy by prequalifying for a mortgage, making your offer more enticing to sellers.
- **Stay Connected with Your Agent:** Keep close contact with your real estate agent to stay updated on the latest listings. Act swiftly as great homes tend to sell rapidly.
- **Scout for New Listings:** Explore your agent's website, scan local newspaper real estate sections, and drive through neighborhoods to spot available properties. Note down addresses of potential homes for your agent to arrange showings.
- **Prepare for Decision-Making:** Dedicate time upfront to identify your non-negotiables in a home, ensuring confidence when it's time to make an offer.



- **Competitive Bidding:** Strike a balance when offering a price. Starting with the highest you can afford might not be necessary, but offering too low could result in losing out. In a competitive market, a balanced bid is crucial.
- **Minimize Contingencies:** Limit contingencies like selling your current home before buying or delaying the closing date. In a tight market, reduce restrictions to make your offer more attractive. Consider a bridge loan if needed.
- **Avoid Impulsive Purchases:** Competition shouldn't push you into hasty decisions. Maintain diligence by prioritizing home inspections to ensure your chosen property's structural integrity.



Preparing Your Finances: Essential Steps



- **Track Actual Spending:** Use receipts to create a realistic budget that reflects your actual spending habits, covering both regular and unexpected expenses.
- **Reduce Debt Load:** Aim for a total debt load below 36% of income, balancing mortgage and other debts to around 8-10% of your net monthly income.
- **Identify Savings Opportunities:** Monitor all expenses for a month to uncover areas for potential savings, like cutting unnecessary costs or adjusting habits.
- **Boost Income Streams:** Consider seeking a raise or taking on extra work to increase your income and meet home purchase qualifications.
- **Save for Down Payment:** Regularly allocate funds to savings. While a 5% down payment is possible, aiming for 20% can secure better mortgage rates.
- **Sustain Employment Stability:** Job stability matters. While not mandatory, a shorter job duration may impact mortgage rates.
- **Maintain Good Credit:** Use credit responsibly—timely payments on credit cards and bills contribute to a positive credit history, improving mortgage eligibility.

LENDER CHECKLIST: GET A MORTGAGE

When it comes to preparing paperwork for your lending appointment there is a bit of a grey area because different banks (or alternative lending institutions) may require different things. However, there are some key items that usually required when you apply.

- W-2 forms or business tax return forms if you're self-employed — for the last two or three years for every person signing the loan.
- Copies of at least one pay stub for each person signing the loan.
- Account numbers of all your credit cards and the amounts for any outstanding balances.
- Copies of two to four months of bank or credit union statements for both checking and savings accounts.
- Lender, loan number, and amount owed on other installment loans, such as student loans and car loans.
- Addresses where you've lived for the last five to seven years, with names of landlords if appropriate.
- Copies of brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
- Copies of your most recent 401(k) or other retirement account statement.
- Documentation to verify additional income, such as child support or a pension.
- Copies of personal tax forms for the last two to three years.



Key Questions for Your Lender

- **Mortgage Options:** Which mortgages are commonly offered? What makes them popular?
- **Tailored Mortgage Plan:** What mortgage plan suits my situation best? Why this recommendation?
- **Flexibility on Terms:** Are rates, terms, fees, and closing costs negotiable?
- **Private Mortgage Insurance (PMI):** Will I need PMI? Cost and duration specifics?
- **Loan Servicing:** Will the loan be serviced in-house or by another company?



- **Escrow Details:** What are the escrow requirements associated with the loan?
- **Lock-In Period:** How long is the interest rate locked in? Can it be adjusted if rates drop?
- **Approval Timeline:** What's the expected duration for loan approval?
- **Closing Timeframe:** How long does the loan closing process usually take?
- **Prepayment Conditions:** Are there charges or penalties for early loan repayment?

Boost Your Credit for Better Home Loan Terms

Your credit score significantly impacts loan approval and terms. Maintain a high score by:



- Reviewing and fixing errors in your credit report.
- Reducing credit card balances, aiming to clear them monthly.
- Avoiding maxing out cards—keep balances below the limit.
- Wait 12 months after credit issues before applying for a mortgage.
- Postpone buying significant items on credit until loan approval.
- Avoid opening new credit cards before mortgage applications.
- Compare mortgage rates at once to limit credit inquiries.
- Steer clear of finance companies, as they may indicate credit risk.



Mortgage Term: Typically, mortgages span 15, 20, or 30 years. Longer terms mean lower monthly payments but higher overall interest costs.

Fixed vs. Adjustable Rates: Opt for a fixed rate to secure a low rate over your mortgage term, especially when prevailing rates are low. Adjustable-rate mortgages (ARMs) initially offer lower rates but may rise as market rates do. They suit periods of high fixed rates or anticipated income growth.

Balloon Mortgages: These provide low initial rates for a brief period, usually 3-7 years. However, they require full payment of the remaining principal after the initial period. Suitable if you plan to sell the property soon.

Choosing the Right Mortgage: Key Types to Consider

Government-Backed Loans: Agencies like FHA or VA offer these loans with special terms, including lower down payments or reduced rates for eligible buyers.

Considerations: Slight differences in rates, loan amounts, and terms notably impact monthly payments. Fannie Mae's online mortgage calculators can help estimate monthly payments for various loan scenarios.



Understanding Homeowner's Insurance

1. **Exclusions in Coverage:** Be aware that standard policies often exclude certain damages like floods or earthquakes. Consider separate coverage for such risks.
2. **Claim Limitations:** Even when covered, policies might have claim limits. For instance, there could be capped reimbursements for certain items like jewelry unless specifically insured.
3. **Replacement Cost vs. Coverage:** Understand your policy's maximum coverage for home replacement. Ensure your coverage matches the actual replacement cost to avoid gaps in compensation.
4. **Actual Cash Value:** If not opting for home replacement after destruction, you'll receive the replacement cost minus depreciation—known as actual cash value.
5. **Liability Coverage:** Homeowner's insurance typically covers accidents on your property for others' injuries or damages. Confirm the coverage limit to align with your assets.



Understanding Title Insurance:

When it comes to safeguarding your property rights, title insurance stands as a crucial shield against potential losses due to title defects. Here are five essential aspects to grasp about title insurance:

- **Protects Your Ownership:** This insurance secures your rightful ownership, guarding against fraudulent claims and past errors like misspelled names or inaccurate property descriptions from prior sales.
- **One-time Cost:** Typically, this insurance is a one-time expense, generally determined by the property's price.
- **Payment Responsibility:** Sellers usually cover the cost, yet this can vary based on state regulations and local practices.
- **Lender and Owner Policies:** There exist two types: lender policies, safeguarding the lender, often mandatory, and owner policies, offering protection to you as the homeowner.
- **Potential Premium Discounts:** Homes purchased recently may qualify for discounted premiums, as less scrutiny is required to verify the title. Inquire with the title company about this potential discount.

Understanding Home Warranties:

A home warranty, usually lasting for one year, serves as a safeguard for homeowners, mitigating unexpected costs arising from covered repairs or replacements of major systems and appliances due to regular wear and tear. Here's what to consider:

- **Covered Systems and Appliances.**
This service contract typically covers:
 - Plumbing
 - Electrical systems
 - Furnace
 - Water heater
 - Heating ducts
 - Water pump
 - Dishwasher
 - Garbage disposal
 - Stove/cooktop/ovens
 - Microwave
 - Refrigerator
 - Washer/dryer
 - Swimming pool (optional coverage)
- **Policy Scope:**
 - Ensure your policy covers items in good working order at the contract's initiation.
 - Assess whether it encompasses the complete replacement cost for any covered item.
- A home warranty acts as a safety net, addressing unforeseen expenses related to essential home systems and appliances. Be sure to review the specifics of your policy to understand the extent of coverage provided.

Essential Home Inspection Checklist

A home inspection varies based on the property type; however, these fundamental elements should be examined by a home inspector. Use this list to assess potential properties you're considering:

STRUCTURE: Evaluate the foundation and framing as they define the home's resilience against weather and gravity.

EXTERIOR: Assess sidewalks, driveways, windows, doors, siding, trim, and surface drainage for any concerns.

ROOFING: Note the roof's age, flashing condition, drainage systems, shingles, gutters, downspouts, skylights, and chimneys.

PLUMBING: Inspect water supply, drainage systems, water heating, fuel storage, drainage pumps, and sump pumps for issues like poor pressure, corrosion, or banging pipes.

ELECTRICAL: Check the condition of wiring, service entrance wires, panels, breakers, fuses, and the number of outlets in each room.

HEATING: Examine the heating system's condition, venting, flues, chimneys, water heater age, adequacy, speed of recovery, and energy efficiency.



AIR CONDITIONING: Review the cooling system's energy source, central, and through-wall equipment, considering its age and energy rating.

INTERIORS: Detect plumbing leaks, insect damage, rot, and construction flaws by assessing walls, ceilings, floors, stairs, railings, countertops, cabinets, and garage doors.

VENTILATION/INSULATION: Inspect insulation and ventilation in attics, crawlspaces, and walls for energy efficiency and to prevent moisture buildup.

FIREPLACES: Examine proper installation of fireplaces, including the vent, flue, and solid fuel-burning appliances for safety.

For information contact your Silvercreek® Realty Group agent for additional recommendations on home inspections.

Final Walk-Through Checklist: Must-Check Items

Before the excitement of closing day, reserve time for a final walk-through, a crucial step to ensure your new home meets your expectations. Here's a list to cover during this critical inspection:

REPAIR VERIFICATION:

Confirm that all requested repairs have been completed. Obtain copies of paid bills and warranties for reference.

PROPERTY INTEGRITY:

Check for any major alterations to the property since your last viewing.

INCLUDED ITEMS:

Ensure items agreed upon in the sale, such as draperies, lighting fixtures, etc., are intact and present.

EXTERIOR CONSIDERATIONS:

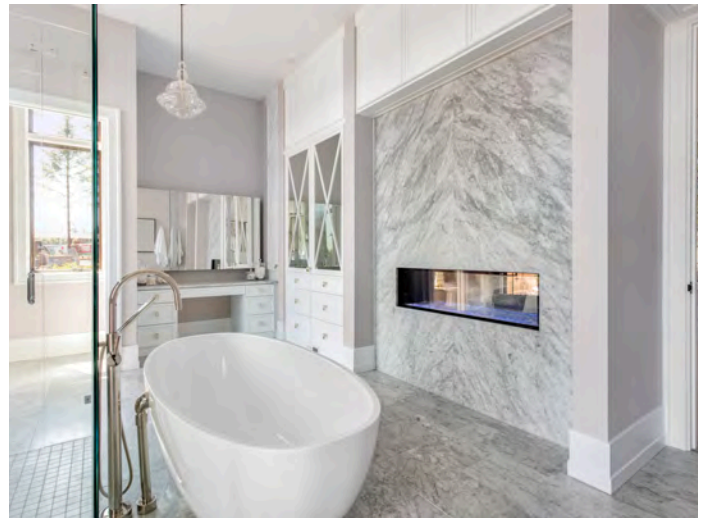
- Confirm screens and storm windows are in place or properly stored.
- Verify that no plants or shrubs have been removed from the yard.

APPLIANCE FUNCTIONALITY:

Test all appliances—dishwasher, washer, dryer, oven, etc.—to ensure they are fully operational.

HOME SYSTEMS:

- Review the home systems with the seller
- Ensure the intercom, doorbell, and alarm systems are functioning.
- Verify the hot water heater is in working condition.
- Check the functionality of the heating and air conditioning systems.



GARAGE AND REMOTES:

Ensure the garage door opener and all related remotes are available and functional.

DOCUMENTATION AND CLEANLINESS:

- Verify the availability of instruction books and warranties for appliances and fixtures.
- Confirm the removal of all personal items and debris from the property, including the basement, attic, every room, closet, and crawlspace.

The final walk-through serves as your last opportunity to ensure the home is in the expected condition before closing. Prioritize these checks to avoid any surprises post-purchase.

PACK LIKE A PRO

Transitioning to a new home can be overwhelming. However, a strategic approach and thorough planning can significantly ease the process. Here's a comprehensive checklist to ensure a smooth relocation:

- **Strategic Planning:** Organize tasks and create a budget. Develop a comprehensive list of essential tasks and estimate moving expenses.
- **Declutter:** Discard unwanted items through garage sales, donations, or recycling.
- **Discern What to Keep:** Assess items before discarding. Consider their utility and sentimental value.
- **Systematic Packing:** Group similar items together, facilitating an organized unpacking process.
- **Personal Items:** Safeguard precious belongings like family photos and valuables separately. Pack a 'necessities' bag with essential items for moving day.
- **Handling Plants:** Movers typically don't transport plants. Plan to move them yourself if desired.
- **Appropriate Packing:** Use suitable boxes for various items to prevent breakage.



- **Weight Distribution:** Place heavy items in smaller boxes to facilitate lifting, keeping the weight manageable (ideally under 50 pounds).
- **Avoid Over-Packing:** Ensure boxes aren't overstuffed to prevent items from breaking.
- **Protect Fragile Items:** Wrap delicate items individually and cushion box bottoms and sides with padding.
- **Labeling:** Clearly label boxes on all sides for easy identification during unpacking.
- **Room Allocation:** Employ color-coded labels to indicate each item's designated room, aiding movers during unloading.
- **Documentation:** Maintain a file containing essential moving information like contact numbers, van details, and a moving checklist.
- **Directions for Movers:** Print and distribute maps with directions, highlighting the route and including your contact details.
- **Tech Precautions:** Back up computer data before moving and keep it in a secure location.
- **Inspection:** Check every box and furniture piece for damage upon arrival at the new location.
- **Children and Pets:** Plan for their comfort during the move, ensuring a less stressful experience.

MOVING CHECKLIST

TWO MONTHS BEFORE

- Go through every room of your house and decide what you would like to keep and what you can get rid of.
- Get appraisals on your expensive items, like antiques, so you can insure them before your move.
- Start investigating moving options. Get estimates from professional movers or truck rental companies. Do not rely on a quote over the phone from a moving company; request an on-site estimate. Get an estimate in writing from each company and hire/book one as soon as you have your moving date. Movers and trucks can book up fast during certain times of year.



- Create a moving folder or booklet. Use this binder to keep track of everything—all your estimates, your receipts, and an inventory of all the items. Take photos and make videos of your possessions before you start packing.
- Go to your children's school and arrange for their records to be transferred to their new school district.
- Determine what packing supplies you will need if you are packing your own items and start purchasing/ordering them.
- Research banks in the area you will be moving to if you must switch banks and establish new accounts.
- Get routine check-ups from your current doctor, dentist, &/or eye doctor.
- Schedule upcoming pet exams and vaccinations to happen before the move and get recommendations for veterinarians in your new town so that your pets' records can be transferred.
- Use up things that will be difficult to move like frozen food and pantry items.

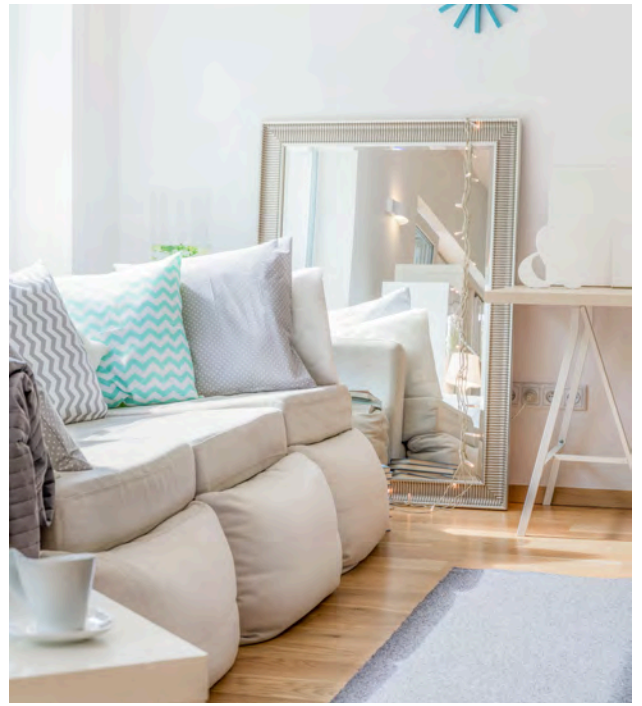


ONE MONTH BEFORE

- If you haven't already booked a mover, select a company and get written confirmation of your moving date, costs, and other details.
 - Start packing the things that you won't need before the move like seasonal decorations or infrequently used items.
 - Clearly label and number each box with its contents and the room it's destined for. This will help you to keep an inventory of your belongings. Pack and label "essential" boxes of items that you'll need right away.
 - Add items such as jewelry and important files to a safe box that you'll personally transport to your new home. Make sure to put the mover's estimate in this box. You'll need it for reference on moving day.
 - Go to your local post office and fill out a change-of-address form, or do it online at usps.gov.
- Alert the following of your move: banks, brokerage firms, your employer's human resources department, magazine and newspapers you subscribe to, and credit card, insurance, and utility companies.
 - Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.
 - Arrange for medical records to be sent to any new health-care providers or obtain copies of them yourself. Don't forget your pets too!
 - Make sure your car is ready for the trip to your new home. Make sure to get an oil change and check tires before the move or arrange a car carrier service to transport your car if you need one.

TWO WEEKS BEFORE

- Hold a yard sale to get rid of any items that you don't want to move. Arrange for a charity pick-up of any items that are not sold.
- Notify your employer of your moving date and arrange to have the day off. Remember to include the day when your mover will arrive at your current home and the day that the mover will deliver to your new home.



- Change utilities including power, gas, trash, water, internet, & cell. If you are moving to a new area you will need to cancel service and arrange new service at your new address.
- If you'll be changing banks, remove the contents of your safe-deposit box and put them in a safe box that you'll take with you on moving day.
- Make special arrangements for moving or donating items that the moving company won't take like plants, cleaning products, paint, propane tanks, etc. Check with your moving company and get a list of items that they will not take.



ONE WEEK BEFORE

- Finish up packing any items that have not been packed yet.
- Book a professional cleaning company to clean your home after you move.
- Stock up on prescriptions you'll need for the next 2-3 weeks.
- Pack suitcases for everyone in the family with clothing and toiletries for a week.
- Gather all keys, alarm codes, garage door openers, and warranties and place them in a drawer or cabinet with your contact information so you can give them to the new owner.
- Pack a 1st Day box of items you will need before other boxes are unpacked. Include items like scissors, pens, paper towels, garbage bags, toilet paper, soap, etc.



A FEW DAYS BEFORE

- If your refrigerator is moving with you, make sure to empty, clean, and defrost it at least 24 hours before moving day.
- Double check with your moving company to confirm arrival time and other specifics. If you haven't already arranged to pay your mover with a credit card, get a money order, cashier's check, or cash for payment and tip. Don't forget that refreshments are always appreciated.
- Have cash on hand for the day of the move so you can tip movers, cleaners, etc.
- Set aside boxes that include personal items or legal documents that you don't want the moving company to take.
- Make arrangements for a final garbage pick-up if needed.

MOVING DAY

- Have refreshments on hand and order food delivery for your family and anyone helping you move.
- Keep a list of every item and box loaded on the truck and keep it with you.
- If you are not using a professional cleaner, make sure your home is clean before leaving.
- Double check all closets, cabinets, and drawers for any left behind items.
- Make sure to get contact information from your movers and let them know how to reach you if needed.

