

Moving to a new home.

Tips to Save Time and Money

Planning your move

Whether you are moving across town or across the country, GMAC Real Estate can help make your move a successful one. Moving can be an exciting experience filled with anticipation. Planning is the key to making the transition as enjoyable as possible for your entire family. If you've ever moved before, you know the endless preparations and decisions can be a bit overwhelming. Completing many tasks and arrangements ahead of time will make moving easier.

Move yourself or hire a mover?

General Tips

For many people anticipating a move, the decision of whether to hire a mover or move themselves is an easy one. The cost could be out of the question for some and for others, a do-it-yourself move, let alone even doing their own packing, is simply out of the questions. But if you're at that point where you might consider hiring a mover, there are some important things to consider.

The cost of a move is based on distance, type of furniture, day of the week or month and access. If you are moving out of state, have lots of huge antiques, live on the fourth floor of a "walk-up" and can only move on Labor Day weekend, plan on paying top dollar and then some!

Get an estimate

Call at least 3 moving companies to come to your home and provide you with moving estimates. The estimates are generally not binding, but some movers will give binding estimates guaranteed to be your final cost. The guaranteed estimate may actually be higher than a non-guaranteed estimate, but there won't be any surprises if your move ends up taking longer than anticipated.

Packing materials can add quite a bit to the cost of moving. Whether the movers are doing your packing or you are doing it yourself, try to get used boxes from the moving company -- they should cost you about half as much as new.

In addition to the estimates, take into consideration the reputation of the mover. The lowest bid is not always the best choice. Wouldn't you rather pay more and hire a reputable company that will stand behind their service? Check with local consumer protection groups if you're making a short move. These agencies keep records of complaints that are filed against businesses. The Interstate Commerce Commission (ICC) regulates moves from one state to another. The agency can provide a summary of the most recent performance reports of the largest moving companies.

If you're moving to another state, the ICC requires the moving company to give you a document entitled "Summary of Information for Shippers of Household Goods." It details your rights and how to protect them. If you're moving within the state, check with the state attorney general for any regulations affecting the move.

Even when you use a professional mover, there are ways to cut expenses. If possible, avoid the peak summer season. Minimize accessory charges -- hooking up appliances and moving heavy furniture up more than one flight of stairs. Also, do as much of the packing as you can (leave expensive and fragile items to the movers for insurance reasons) and don't take expendable items.

If you pack your possessions and move in a rented truck, your moving bill will be a fraction of the cost. You'll also increase the amount of work and worry for yourself, and there is a financial drawback.

Generally you can only insure up to \$25,000 for personal property, and claims are valid only for major damages (fire, accident, etc.). If your grandmother's cut-glass bowl gets broken because you have to slam on the brakes, that's a packing problem not covered by most companies.

The day you reserve a moving truck is a good time to review your homeowner's insurance policy to determine if it covers your possessions during a move. If it doesn't, you can usually buy cargo insurance through the truck-rental firm. Cargo insurance protects against accidental loss or damage to your possessions while in the rental truck.

Whichever method you use to move, be sure to save receipts. If you are moving in conjunction with a job, and itemize on your tax returns, you can write off moving expenses at tax time.

Practical tips for moving day include:

- Mark boxes to identify in what rooms they're to be unloaded. This helps the movers be more efficient, and helps you know which boxes to unpack first.
- Pull out a few items upon your arrival at the new destination to provide instant familiarity. Label these boxes "Last in/First out."
- Put children's rooms in order right away to make them feel at home the first night.
- Prepare an easy-to-serve recipe like chili, soup or a casserole ahead. Then take a break from moving for a pleasant meal.
- Designate a room in your new home where you can go to relax. Clear the room of clutter and boxes and set up some of your familiar belongings. Set realistic goals. Give yourself permission not to get all of the unpacking done the first day.

Furnishings

If you've ever thought about unstuffing those closets and getting rid of items that just take up space, the time is now. And what better opportunity to reassess your family's lifestyle than right before a move? Discuss with your family how your needs have changed over the years and how your new home might accommodate them.

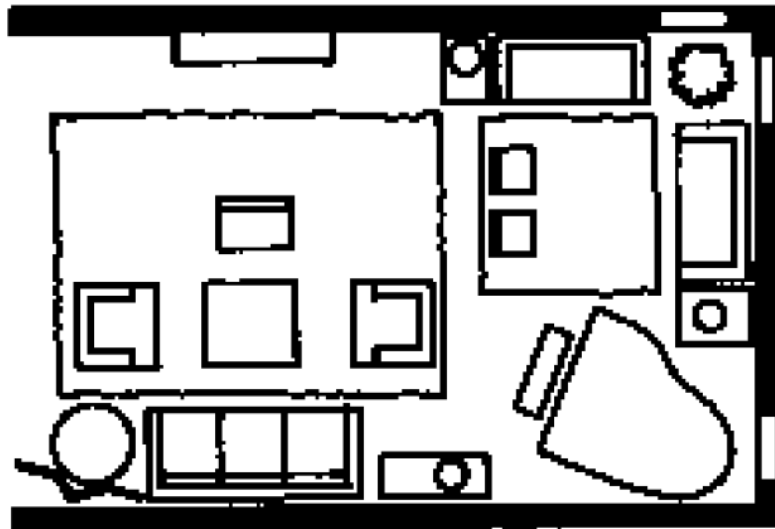
Look at your furnishings with an objective eye and consider these suggestions:

- Weed out the furnishings you no longer use or enjoy, or those that have been stored away indefinitely. Instead of moving them to the new home, have a garage sale and use the profits to help finance your move.
- Unless you're buying all-new furnishings, determine how you can adapt your current color scheme to complement your new home. New throw pillows, wall-hangings or window treatments may be all you need to pull the look together.
- Decide where you'll arrange furnishings in your new home by creating your own floor plan. Using graph paper, draw each room to scale, with 1 inch equaling 1 foot of space. Indicate the location of doors, windows, built-ins and electrical outlets. If you're buying a newly constructed home, your builder may be able to provide a floor plan.
- Next, measure the size and shape of your major furniture pieces and draw them to scale.
- Cut the shapes from graph paper and arrange the pieces in different ways until you discover a floor plan you like.
- Consider using furnishings in different rooms of the new house. A favorite living room chair may work better in the new bedroom; a dining room cabinet may now look at home in the den.
- If space is at a premium, turn some rooms into multipurpose areas. For instance, in a living/dining room, define the areas by using a hutch or other large piece of furniture as a divider. A sofa bed turns a den into a guest room.

- Position living room furniture so six or more guests are within easy listening distance of each other. In the dining room, allow room around the table so guests may be seated and served with ease.
- Find a focal point in each room — something that draws your eye to it. Focal points are architectural, such as fireplaces, or decorative, such as wall hangings or window treatments. Accentuate your focal point with your furniture arrangement.

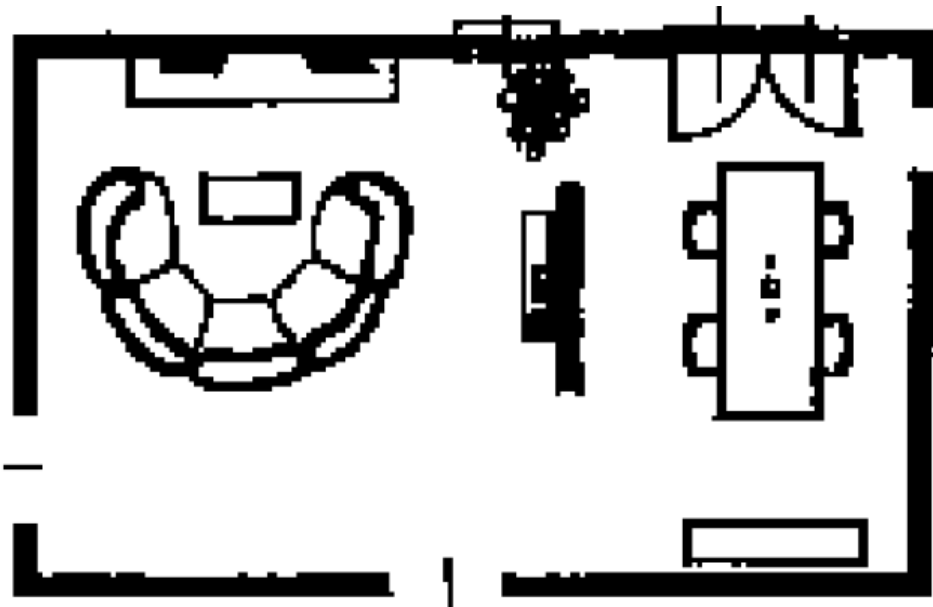
Group for impact:

Focus attention in a room with a handsome grouping of furniture. This room showcases a formal arrangement of furniture with space for a piano and two seating areas. Zones are defined by area rugs which can be placed on hard surface floors or over existing carpet.



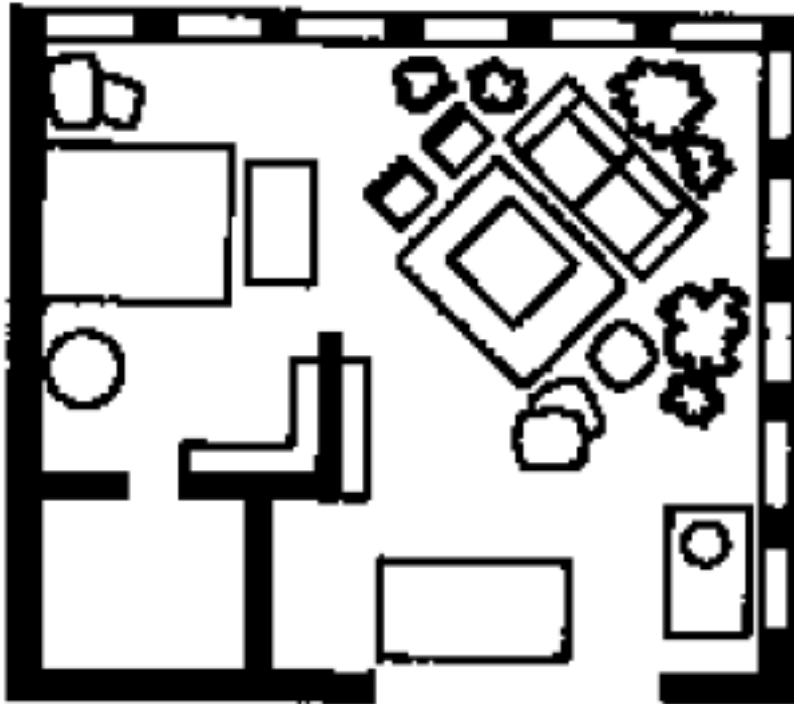
Direct the traffic flow:

A sofa or other large piece of furniture can become an effective barricade which guides people through a room in a desired pattern. This sofa was positioned to create a passageway behind it, as well as a cozy seating area in front of the fireplace.



Dare to be different:

This free-and-easy furniture arrangement lends a friendly atmosphere. With the conversation area arranged on a diagonal, attention is directed into the room. Folding screens shut off the bedroom alcove for nighttime privacy.

**Decor**

Besides furnishings, your decorating decisions will involve the windows, walls and floors of your new home. Since moving can be a big expense, you may want to consider how much you spend for redecorating.

Here's how to approach decorating projects:

- Before moving, check with painters, carpenters and craftspeople that you know to get an idea of what they currently charge. Compare these prices with those you receive in your new market. Get recommendations from satisfied customers to find the most reliable decorating help.
- Look for ways to freshen the windows, walls and floors of your new home before investing a lot of time or money — particularly if you're not ready to make a long-term decorating commitment.
- Be prepared to change window treatments that won't fit the dimensions or color scheme of your new home. If the fabric or color is part of an overall room decor, look for ways to adapt your current treatments. Add inexpensive, ready-made sheers in a coordinating color or in crisp white. Shorten too-short floor drapes to sill length for a casual look. Shutters, woven shades, or mini-blinds help create new effects. Add tiebacks, decorative trim, or ribbon to complete a new look.
- Change the curtain or drapery hardware for a new image. Wooden rods can be painted and brass and chrome rods add accent.
- Consider the exposure of each window. Those that receive excessive sunlight may require extra coverage.

Walls

There's nothing like paint for a fast and inexpensive pick-me-up for walls. Paint can help camouflage cracked walls or quickly adapt to the colors of your upholstery fabric or a bedspread.

Try these tips to add new looks to your walls:

- Paint one wall a different color for a dramatic effect. Or, paint the ceiling and/or molding a color that contrasts with the walls.
- Try texture paint, which resembles a stucco treatment, to add visual and tactile interest to a room. It's perfect for hiding uneven wall surfaces, hairline cracks and small holes.
- Try "stippling," a method of applying paint with a sponge in small points to achieve a decorative look. Consider hand stenciling a decorative border, or design a free-spirited wall graphic for a child's room.
- Instead of painting, apply a wallpaper to add pattern, texture and color to a room.

Floors

Floor treatments have become increasingly important in the realm of decorating. Hard-surfaced floors are popular, while a myriad of styles of carpeting make it a choice in almost any room. For a fresh look, add an area rug. Area rugs are stunning against hardwood floors and can give a rich, plush feel when placed over existing carpeting.

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Jim Casey REALTOR®
781-775-5937

Coleman **GMAC**
& Sons **Real Estate**