

Stress reducing

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... guide to moving home

A property guide developed by Michael Hunwick

BROOK LAW

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**“A law is valuable because
there is right in it”**



Reduce your stress - Moving home

Moving home can be (the biggest organised chaotic event you ever have had to oversee) it is known as one of the most traumatic life experiences, up there with marriage, divorce and death.

Tension will surround the decision to sell your home because of all the emotional attachments and fond memories you have. For you it is not a product you are selling. Your buyers will put it under a critical gaze and you may feel that they treat it like a second hand car, virtually kicking its tyres as they tap on walls and stamp on floorboards.

There will be frustration of dealing with people over whom you have no control, its not just your buyer, but other people who may be in the chain. The frustration may well spill over towards the real estate agents/solicitors who represent you – indeed you may begin to wonder whether it's you they are representing or someone else.

Then comes the anxiety as to whether you are getting a fair price, perhaps having to retain

your sanity and to prevent the sale collapsing. Then comes the anxiety over title searches, the negotiation of the sale and purchase agreement, and – if you are lucky – the settlement and moving.

Over the past twenty years we would estimate that Jeremy Brook and Michael Hunwick have helped over 7,500 families move home through dealing with the legal side of the process. This guide is intended to pass on useful tips from them to enable you, at a minimum to retain your sanity during this process and perhaps even undertake a well coordinated and planned operation that proceeds with military slickness and speed.

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Section 1

“The busy persons guide through the home moving maze”

If you don't have much spare time, or the inclination to delve into the details, please use section 1 to help you to understand what lies ahead, reduce the stress to yourself and to those around you, and avoid the pitfalls. It consists primarily of a series of easy to follow checklists and ticklists.

Section 2

“The in depth homeowners guide to stress free moving”

If you are interested in enhancing your knowledge about the whole process of selling your home and moving home then you should spend some of your valuable time reading through section 2 first. You can also use the checklists in section 1 as you progress through the guide.

Eight “stress-reducing” questions to ask yourself

Do you really want to sell and move house?

It sounds a simple enough question, but many house owners would struggle with an answer. Let me take the example of a teacher who still lives up the road from me. Teaching is a highly stressed profession and not one where I think somebody would want to add to his or her stress. So what did he do?

He put his house up on the market at a ridiculously high price. When the house would not sell, he changed agents – twice! It was a rising market so eventually after about a year, it caught up on the over valuation. The “sold subject to contract” sign was put out on the advertising sign three times and taken down three times. What had apparently happened was that eventually, after finding three suitable buyers, he could not then find a suitable house to buy. The real reason was that the teacher had not made a real decision as to whether or not he wanted to sell. What he really wanted was to find out if he could get an inflated price for his property. He hoped that if he could, it then would make his decision as to whether to sell easier. When the value of the property escalated with the market, he was no longer getting an escalated price and so he still had to make the decision as to whether he really wanted to move.

But isn't this the wrong way to go about deciding whether to move? If money were the sole motivating factor then he would be better considering other types of money making schemes.

A smooth move is usually the result of having a motivated seller and a motivated buyer. Being in a state of indecision as to whether you really wanted to sell would be very frustrating and cause you needless stress. Besides, it is not fair on the other parties involved.

If a property is not seriously for sale it can be a waste of time for all concerned.





So, before trying to sell your home, try answering these eight questions. They might save you and perspective purchasers some stress and help you decide if you seriously want to sell.

- **Are you starting to wonder what your home is worth?** **Yes / No**

- **Have you seriously thought through the implications of moving home? Good and Bad?** **Yes / No**

- **Is your home now unsuitable for your family requirements?** **Yes / No**

- **Do you want a complete change of home?** **Yes / No**

- **Would you like to live in a different area?** **Yes / No**

- **Are you unhappy with your neighbourhood?** **Yes / No**

- **Are you starting to look around at other properties?** **Yes / No**

- **If you could renovate your home to meet your requirements, would you still prefer to move?** **Yes / No**

How many times did you answer yes?

If you scored 0-1 yes answers

It looks like you are pretty happy with your home and there are not a lot of reasons to move at the moment. So buy some flowers, have a cup of coffee, relax and continue to enjoy living in your home.

If you scored 2-4 yes answers

You may not be ready to sell right at this moment but you may develop reasons to sell in the near future. Now is the time to start planning to sell, but not marketing the property. Use this guide to help your understanding of what is involved.

If you scored 5 or more yes answers

You really are ready to move! Now is the time for action, do not grab the telephone to arrange a valuation of your house just yet. The old adage (to fail to plan, is to plan to fail) is still true. You really do need to read on...

Section 1

The busy persons guide through the home moving maze

CHECKLIST REFERENCE	TOPIC	PAGE
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F	Preparing for prospective purchasers to view	15
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Reduce your stress checklist “A”

7 tips to sell your house quickly

1. Prepare yourself to sell your house.

Do your best to see the house, no longer as your home, but as a product to be marketed. This is hard, especially if you have lived there for a number of years and have many memories. You need to step back and be objective about its weaknesses and strengths. Take note of some of the tips you see on tv from property experts.

2. Consider a professional whole house inspection rather than just a valuation.

An inspection will most likely uncover any major defects before they can cause trouble with a potential buyer. It also signals to buyers that you are a responsible seller.

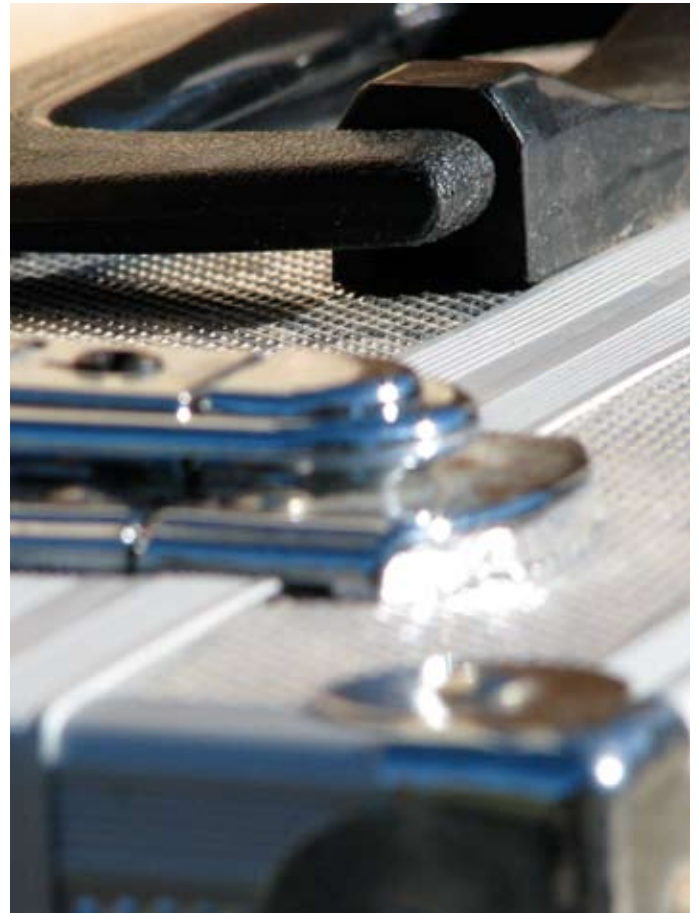
3. Prepare the house.

Stand back and look at your house as objectively as possible. Would you buy this home? Ask friends and neighbours to do the same, ask them to be totally honest. Overlooking flaws could cost you money. Get them fixed before you put the house on the market. Keep an eye out for shabby fabric, decorations that are so personal that they make the buyer focus on you rather than on your property. Particular attention should be given to the kitchen and bathroom, which are the two rooms most likely to influence the sale. Keep an eye out for empty rooms that could be filled with inexpensive furnishings, flowers, plants or other decorations that would spruce them up.

4. Do what is necessary to make your house stand out from the competition.

5. Make sure that your house is fresh, clean and well maintained.

Tidy out the garage, throw away unwanted clutter. The prospects of a faster sale will be enhanced using a property seller that employs effective marketing and advertising techniques. See the role of the real estate agent section of this booklet.



6. Remove most of the imprint that you have made on the house.

Having a few family pictures is fine, but if your house is a shrine to your family, walls full of personal pictures – you should take some steps to depersonalise it. Buyers should be able to envision themselves in the house, which is nearly impossible if everywhere they turn they stare at photographs of you and your family.

7. Don't undertake major improvements in the belief that they might help to sell your home.

Except in rare instances, it is unwise to invest much cash in improving a home that is going on the market. Should a bathroom suite be changed because it is coloured? I would recommend no. If a prospective buyer is really unhappy then this can be negotiated into the price. The risk is that you may change something that a prospective buyer would have been happy with. The best investment after cleaning products is probably paint. Go and look at some new showhomes, Where decoration is needed use light, neutral shades. This is not the time to strike for spectacular results. For you want to harmonise with almost anyone's furniture. Small things make a difference, like using furniture polish, it associates with a home that is well cared for. Do not use air freshener – a cynical buyer may suspect that it is designed to cover the smell of damp. Pet odour may be a problem. He may be your best friend, and you may not notice any smell but banish your pet to a friend's

house or outside whilst yours is being viewed. Some people don't like animals, give to your charity shop anything that has not been used for twelve months – be ruthless, you are moving on soon.



Reduce your stress checklist “B”

Preparing the house and garden for selling

AREA	NEEDS ACTION	WHEN TO DO
------	--------------	------------

Exterior

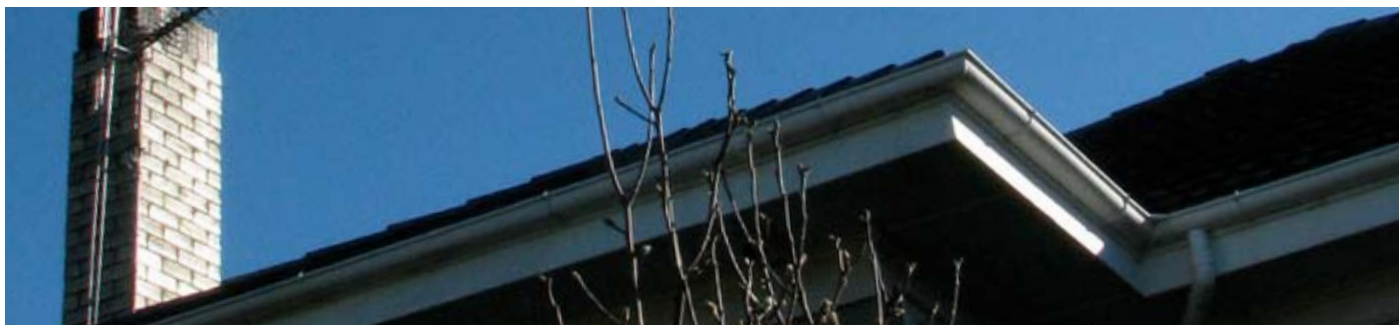
Clean all windows		
Check that all exterior lights are working		
Clear outside drains		
Clear clutter from the porch		
Store rubbish in non-obvious place		
Make sure doorbell works		
Make sure house number is visible from the road		
Remove cobwebs from door & window frames		
Re-paint front door if needed		
Do the garden		
Mow lawns and cut the edges		
Tidy up any rubbish eg pets' mess		
Weed like crazy		
Mend fence / gate / steps		
Cut back overgrown trees or shrubs		
Tidy the garage		

Hallway

Clear out the cloakroom		
Remove clutter		
Add plants / fresh flowers		

Living Room

Remove crowded pieces of furniture		
Pack away distracting items		
Clear away ashtrays		
Shampoo carpet		
Wash furniture so that it is sweet smelling		
Put out fresh flowers		



AREA	NEEDS ACTION	WHEN TO DO
------	--------------	------------

Kitchen

- Clear worktops
- Clean oven and hob
- Scrub sink
- Dust shelves
- Remove laundry
- Add a plant

Bathroom

- Replace shower curtain
- Freshen sealant around bath and washbasin
- Change toilet seat
- Put out new bars of soap
- Put out fresh towels

Bedrooms

- Make all beds
- Put all clothes in wardrobes
- Store away personal items
- Remove valuables
- Clear dressers
- Add live plants

Garage

- Brush floor and hose down
- Tidy stored items
- Keep doors closed
- Replace strip lights

Now that your home is pristine and ready to be put on to the market the next step is to find a good real estate agent and a good solicitor. The following pages have been designed to help you in the selection process. If you decide to sell the property yourself (which you are free to do) you should definitely read the rest of this booklet.

Reduce your stress checklist “C”

Finding a good real estate agent

Visit the office of each real estate agent, ask them to value your house, score how each agent behaves.

AGENT 1

AGENT 2

AGENT 3

AGENT 4

Name of real estate agent

Address of agent

Phone number

Has prominent premises
Deals every day with
sellers in your locality

Within national network
Asks personal questions

Enjoys a good reputation
/ trustworthy

Transparent about fees
and expenses

Fills you with confidence

Offers useful information

Calls at a convenient time

Produces excellent
sales particulars

Seems like someone I'll
feel comfortable working with

Even if you are pleased with the first agent you meet, it is prudent to talk to at least three, allowing them to inspect your house and make their listings presentation.

Avoid the usual traps! Select your real estate agent on their service, communication and effectiveness, not on their valuation or their fee! Please put a tick in the relevant boxes.

SERVICE	BENEFIT TO YOU	YES / NO	
Accompanied viewings	Help buyers to buy your property saving you time and hassle	<input type="checkbox"/>	<input type="checkbox"/>
Advertising	For maximum exposure	<input type="checkbox"/>	<input type="checkbox"/>
Extensive colour advertising	Elevates the calibre and exposure of your property	<input type="checkbox"/>	<input type="checkbox"/>
Intelligent weekly articles in the press	Engages the public	<input type="checkbox"/>	<input type="checkbox"/>
Network of independent branches	Corporate strength, local service, widest buyers sourcing ability	<input type="checkbox"/>	<input type="checkbox"/>
Branch manager involved in your sale	Local management commitment and accountability	<input type="checkbox"/>	<input type="checkbox"/>
Regular communication with all parties concerned	Keeps you informed and reduces the stress of moving	<input type="checkbox"/>	<input type="checkbox"/>
Friendly staff	A pleasure to work with	<input type="checkbox"/>	<input type="checkbox"/>

Reduce your stress checklist “D”

Choosing a solicitor

FACTORS TO CONSIDER

1. Costs

Cost is important to most people. However due to the fierce competition, about 80% of solicitors will quote within about \$50.00 of each other. With price differentials being quite narrow you will need to look towards other factors to determine your decision.

2. Service

Telephone or call into the firm you are considering using and ask them to give you a quote for charges in connection with your proposed sale. If they solely give you their fees and expenses but little information, then this is not a good sign. There is an implication that they will be working to price trying to save their time throughout the transaction.

3. Availability and location

It may be that you want a personal service and would want to be able to meet your solicitor either at lunch time, evenings or Saturdays. Are they willing to accommodate this? If you are in a real hurry and every hour saved is vital, then it is worth going to a local firm. It will cut off a few days here and there and avoid the necessity of postage and you can always pop in and discuss points arising.

4. Communication skills

This is best gauged by meeting, failing which, telephoning. Test: do they listen? Do you get on well with them? Do they come across as having an urgency to get the job done?

5. Recommendation

A personal recommendation from a trusted friend, family member or colleague can be a good way of choosing a prospective solicitor.

6. Your / the family's solicitor

If you have a good relationship, then you should feel happy trusting them to get the job done. If you have not used the family firm for conveyancing before, then you will be dealing with a different individual and therefore you should be just as demanding in your checks of them as if it were a new firm.



Phone or visit a number of solicitors, then complete the table below to use as part of your decision making process.

SOLICITOR 1 SOLICITOR 2 SOLICITOR 3 SOLICITOR 4

Name of solicitor

Address of solicitor

Phone number

Conveyancing fees quoted

Were expenses and GST mentioned?

Response when phoned

Fills you with confidence

Office is easy for you to get to

Has a good reputation

Have used before

Recommended by

Seems like someone I'll feel comfortable working with

Reduce your stress checklist “E”

Get your documentation together

Most of the documents needed to progress and complete your sale will already be in your possession, but you may not know where they are. In order to sell your house you will need to assemble the following:

1. The title deeds

You do not have to prove you own your house. All deeds are electronic and online in New Zealand. All your solicitor, bank or mortgage broker needs to do is have ID evidence of who you are to deal with your property.

2. Planning documents

If you have made any alterations to your house you may have needed to apply for local authority planning permission. These planning documents will be needed to prove that you have done the work to the house in accordance with the permission granted. These include code compliance certificates for building, electrical and gas alterations. If there are any letters or informal agreements, these should also be produced.

3. Guarantees

If you have ever done any work to the property like double glazing or damp-proof works, there may be guarantees which are valid for a set number of years against the house and not just your name, therefore they should be passed onto your buyer.

4. Fixtures and fittings

Fixtures and fittings are those things that are bolted to the structure of the property and cannot easily be removed. They include things like your kitchen cupboards and any built in appliances, your central heating system and your ceiling installations. You need to fill in a fixtures, fittings and contents list indicating the things you are leaving in the house. The fixtures and fittings list forms part of the agreement and therefore is legally binding on your settlement. Therefore the buyer will be entitled to sue you for any loss they may incur if you take items which you have stated are to be left. You may find stress buster checklist H helpful so take a look now.

5. Utility bills

Prospective purchasers might well want an idea about how much it costs to heat and light your home, and how much you pay in council rates. Make sure you have these details available.

Reduce your stress checklist “F”

Preparing for prospective purchasers to view

By now you have chosen your real estate agent (or decided to go it alone) and have chosen your solicitor. Your house has the for sale sign outside and you’ve got together all the relevant papers. Your first potential buyer is coming around in 45 minute, don’t panic... read on.

Last minute checklist

- House temperature comfortable
- Children out
- Pets out
- Dishwasher / television off
- Curtains open (daytime)
- Lights on throughout
- Fire started (winter)
- Fresh towels / smells in bathroom
- Empty sink
- Sales particulars on display
- Garage doors closed
- Beds made
- Soft music playing in the background
- Utility bills handy

*But that’s not all you need to do in way of preparations.
See stress buster checklist on the next page.*



Reduce your stress checklist “G”

Question and answers during viewings

The following checklist covers some of the questions you may be asked during the viewing. Here's how to answer them.

Have you had much interest?

Honesty really pays. If the house has only just been put on the market then you can indicate this. You may want to be a little vague by indicating that there has been reasonable interest or alternatively, advise them that you have other people viewing if it is the case.

How long has the property been on the market?

If for a long while, it suggests that there may be problems. It may be worth taking the property off the market for a short time.

What is your position with regard to purchasing?

Do not make a rash promise that will bite you in the bum later. Don't promise a vacant possession date to suit the purchaser. Think this one through first.

Have you had any offers?

Say that all offers are referred to the real estate agent or solicitor and they should be contacted.

Why are you selling?

Avoid appearing desperate for a quick sale as this will lead to reduced offers. Be honest and do not go out of your way to dig a hole for yourself.

What comes with the property?

If you have filled in the fixtures and fittings form (stress buster checklist H) you will be ready to deal with this in a professional and impressive way.

How much are the utility bills?

You will need to have this information to hand.

What not to say

- Do not make promises you cannot keep – promises are commitments.
- Do not lie in response to a question you are asked.
- Do not start talking plans for moving at this stage.
- Do not agree to keep the house for them without referring it to your real estate agent or solicitor first. If you are paying a professional, let them do a professional job.

Reduce your stress checklist “H”

Fixtures and fittings to be included in the sale

(cross off if not included in sale)

General

- Plug sockets
- Door bell
- Door knocker
- Shutters
- Interior door furniture
- Exterior door furniture
- Double glazing
- Window fittings

Kitchen

- Oven, stove
- Cupboards
- Fridge
- Fridge / freezer
- Microwave
- Dishwasher
- Cutlery rack
- Washing machine
- Utensils
- Curtains / blinds
- Built-in appliances (specify)
- Extractor fan
- Spice rack

Living, dining & bedrooms

Living Room

Dining Room

Bedrooms

•	•	•	Curtains (including net curtains)
•	•	•	Curtain rails, fittings, tracks & poles
•	•	•	Pelments
•	•	•	Blinds
•	•	•	Carpet
•	•	•	Heaters
•	•	•	Lamp shades / bulbs
•	•	•	Wall fittings (shelves / mirrors etc)
•	•	•	Gas / electric fires
•	•	•	Burglar alarm
•	•	•	Smoke alarms

Bathroom

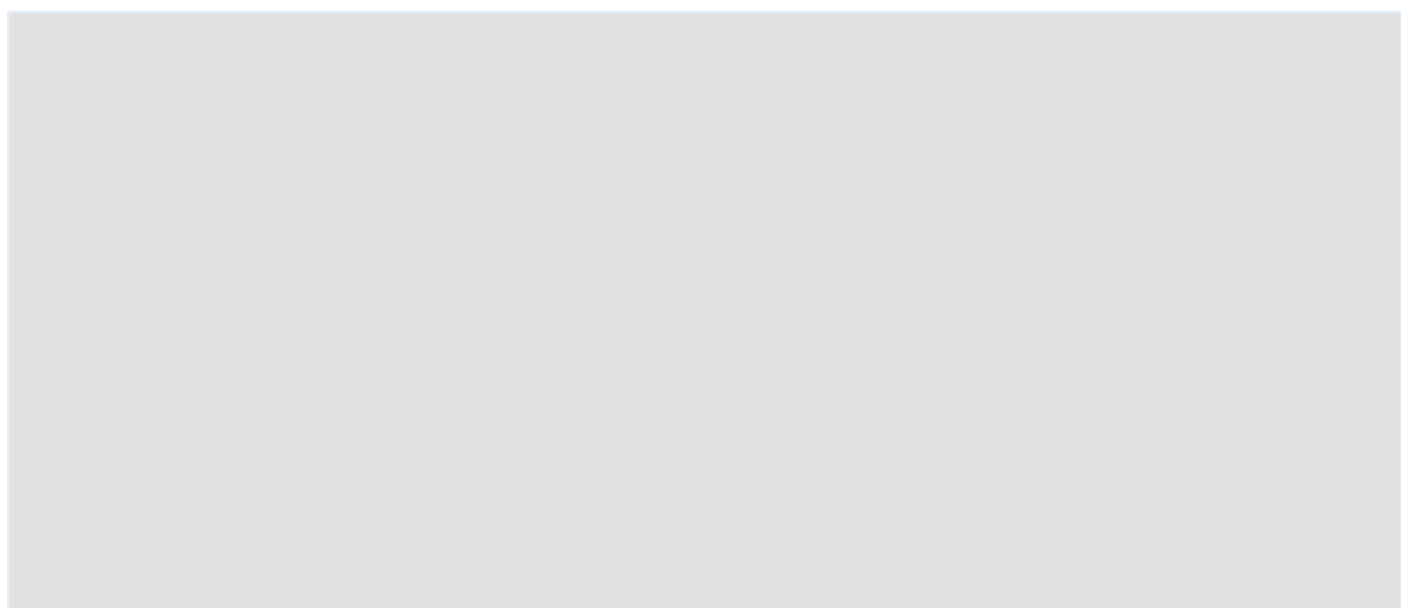
- Carpet
- Medicine cabinet / cabinet
- Mirrors
- Towel rail
- Fitted shelves / cupboards
- Shower or bath unit
- Toilet fittings
- Heater
- Curtain / blind
- Shaver fitting
- Soap + toothbrush holders
- Shower fittings & curtain

Outside

- Shed
- Greenhouse
- Trees, plants, flowers
- Outside lights
- Garden equipment + furniture (Specify)
- Garden ornaments
- Water butts
- Dustbins
- Satellite dish / tv aerial

Indicate which things you will be leaving.

Additional notes:



Reduce your stress checklist “I”

Five step easy summary and guide to selling your house

1. Market your house and instruct your solicitor.

Your solicitor or real estate agent will often send you a property information form and fixtures and fittings list. This is a standard package of information to be supplied to your buyer if often you are marketing your property on your own.

2. When a suitable buyer is found for your property.

The completed information will be supplied to the buyer’s solicitor

3. The buyer’s solicitors check your title and raise any additional enquiries about title or the house itself.

These enquiries may relate to the LIM report they may order or maybe specific enquiries their mortgage lender require answered. The LIM may be ordered after the agreement is signed.

4. Once all enquiries are answered, your real estate agent or solicitors will then ask you to sign the sale contract and suggest a date when you wish to settle the agreement.

Once all other parties agree to the settlement date, your solicitor or real estate agent will then arrange for the sale and purchase agreements to be executed. This is when the transaction becomes legally binding and you cannot withdraw without severe penalties.

This is also the time to finalise your moving arrangements. Subject to the agreement becoming unconditional if there are conditions inserted in the agreement.

5. On your moving day the money from your buyer’s solicitors will be received.

This will be added to any mortgage monies your solicitors have received for you in connection with the purchase of a new house and will be forward to your seller’s solicitors in order that you can get your keys. The keys will be handed over by the relevant real estate agents, once the money has been received within the legal offices handling each side of the transaction.



Reduce your stress checklist “J”

Timetable and checklist for your move

You now have a buyer and you know your moving date. The following checklist is designed to help you progress logically through this most crucial and potentially most stressful stage.

Whom to tell you are moving

- Accountant
- Bank
- Building society
- Car insurance company
- Children’s nursery
- Council rates department(solicitor to do)
- Credit card issuers
- Dentist
- Doctor
- Vehicle licensing
- Electricity company
- Employer
- Family and friends
- Gas company
- Health insurance provider
- Hire purchase companies
- Household insurance company
- Building and contents insurance
- Inland Revenue
- Library
- Life assurance company
- Magazine etc subscriptions
- Mobile phone company
- Newsagent
- Optician
- Police / home security company
- Pension providers
- Phone company
- Post office redirection service
- Schools
- Stores whose cards you hold
- TV licence records office
- TV service provider (eg Sky)
- Vet
- Video club
- Water company

Two to four weeks before moving

- Book time off work
- Book removal company or hire a van plus friends
- Arrange comfortable transportation for pets
- Collect boxes and newspapers for wrapping
- Plan your packing / throw out any old items
- Do not forget to clear garage, shed, cellar, attic etc
- Label all boxes so removal company will know which rooms to put them in
- Pack all valuable items separately
- Put contents insurance cover in place for your move and building and contents cover for your new home
- Run down stocks of frozen food

At old address

- Arrange for meters to be read
- Arrange for carpets to be cleaned, if required

For new address

- Arrange for taking over gas, electricity
- Arrange for carpets to be laid
- In general
- Notify phone company of the date the account is to be closed
- Apply to take over phone or request new phone line to be installed at new address and, if required, extra phone sockets
- Change of address cards – buy, or order printing (after new phone number is known)
- Post Office – apply for redirection of mail (minimum notice of 5 working days required)
- Arrange insurance of contents at new house from date of moving and during removal
- Start sorting possessions and getting rid of surplus items
- Arrange extra rubbish disposal
- Get boxes, packing material, strong string + tape
- Buy stick-on labels
- Arrange hotel booking, if needed
- Children – arrange to leave with relatives / friends
- Pets – book kennels / make other arrangements

Two weeks before

- Confirm final arrangements with removal contractors
- Inform appropriate people of change of address – see previous checklist
- Start packing

One week before

- Prepare diagram of new house with location of furniture
- Agree time of arrival with the seller
- Pack some clothes separately to see you through the first couple of days
- Obtain seller's new address and mobile phone number (or other contact number) in case there are any problems
- Obtain from the seller list of useful information eg when rubbish is collected, whereabouts the nearest supermarket, instructions for appliances and prepare same for your purchaser
- Arrange for transfer / reconnection of main services
- Phone – arrange for a final bill and make sure that the line at your new home is connected, check the new number
- Send out change of address cards
- Arrange for cancellation of deliveries and settlement of accounts for newspapers, window cleaner etc
- Begin to defrost the freezer 2 to 3 days before you move out
- Put moving related documents and

other essentials in a separate safe place available to you on the day of moving

- Back up your computer
- Arrange for mail to be redirected by Post Office
- Buy sticky labels with your new address on them so that the new owners can forward any mail to you
- Dismantle self-assembly furniture and remove curtains as far as possible
- Start cleaning house

The day before

- Have an adequate supply of cash available
- Defrost fridge / freezer
- Pack a container for emergency supplies
- Make sure you know where to collect the keys to your new home
- Put aside everything needed for the next day, from a screwdriver to keys, tea and sugar
- Go to bed early
- Prepare survival kit for the day of your move (*see list below)
- Ensure mobile telephone is fully charged and your solicitor and real estate agency have your current number
- Pack for easy access
- Have a bottle of champagne on hand so you can toast the future in your new home!

Make sure you know the location of (The survival kit)

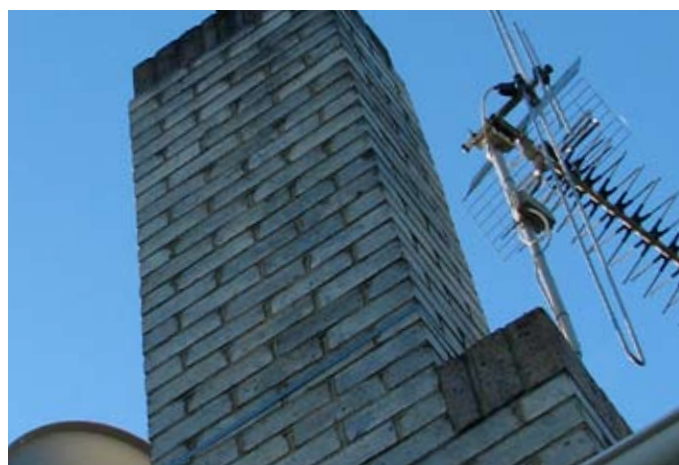
- Food and drink
- Eating and cooking utensils
- Toys for the children
- Toilet paper
- Essential tools (screwdriver, sharp knife, hammer, nails, tape, torch)
- Medicine and first aid equipment
- Bin liners
- Spare light bulbs
- Rubber gloves
- Bed linen and clothes
- Towels
- Soap and washing up liquid
- Cash, cheque book and credit cards
- Important documents (passport, driving licence, all documents relating to you home move, etc)
- List of important telephone numbers
- Pack your valuables separately to take with you

On the day of the move

- Turn off electricity, gas and water supplies at the mains
- Drain the property's water system if it will be standing vacant
- Disconnect any remaining supplies
- Secure all windows and doors
- Strip beds and put linen in a separate box easily accessible for use on the first night in your new home
- Have a last final check
- Read all meters before you leave
- Leave your home as you would wish to find it
- When you arrive at your new home, turn on the water and check appliances are working correctly
- Read all meters as soon as you arrive

One week after moving

- Keys – change locks to all the outside doors as there may be keys unaccounted for
- Check tripping hazards eg worn or insecure carpets especially stairs
- Are there adequate / functioning smoke alarms?
- If you have children are safety gates needed on the stairs?
- Again if you have children are there any stoves or open fires that need guards?



Section 2

The homeowners guide to stress free moving

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1. Preparing your home (and yourself)

Location, location, location

That is what is likely to get buyers interested in your home in the first place. But the presentation is the key to things moving forward quickly and turning that interest into a firm offer. Do not even obtain a valuation, let alone start showing people around without making sure that your home would make a good first impression.

Prepare yourself to sell you house

Do your best to see the house, no longer as your home, but as a product to be marketed. This is hard, especially if you have lived there for a number of years and have many memories. You need to step back and be objective about its strengths and weaknesses. Watch some of the many property programmes on tv and take note of some of the comments from the experts. The living channel on Sky tv often have some very good programmes detailing what you need to know about preparing your house for sale.

You may have learnt to compensate for the broken step and no longer even notice it. Call in a blunt friend, someone who will view your house with a fresh eye. Let them go over the house and garden with the checklist below.

Have a good look around with your friends at your home. Is there anything you could do to make it more attractive to a buyer? Could it do with a lick of paint or maybe a good old fashion spring clean is in order.

Use the stress buster checklist in section 1 to help you.

2. When to sell?

When might it be right for me?

Houses that appear to be in top condition sell faster than houses that may be perceived to require maintenance work. The time spent in preparing the house for sale does save time and money later.

Unless you are under pressure to move, say for work related reasons, expansion to make space for new arrivals, family breakdown or other reasons, you should try to allow yourself six months for starting to market the property and an anticipated move date. If time is a critical factor for your sale, then you could be in for a stressful time so make sure you give yourself as much time as possible. Not everything that can go wrong necessarily will, but cutting time deadlines too fine will only add to the pressures and stress of what is already a far from hassle free experience.

If it is a buoyant market and the property is well marketed, you may find a buyer in anything from a couple of days to a week. However there are still all sorts of other reasons why delays can hold up the sale. If it is a flagging market, finding a buyer may take months but if the property is well priced, five to eight weeks would not be unusual. Other factors that will affect the time scale will be competition from other houses on the market, the type of property and geographical location.

Once you have accepted an offer, it usually takes between two to four weeks to settle the agreement. These days, good conveyancing solicitors would expect the chain to move within a fortnight for settlement of agreements. All this means, in a perfect world, you could sell you home and move out in just over two weeks. However, in the real world, it could take longer – so be patient. If however there is a pressing need to move quickly, what can you do? What makes one house go on the market, however many number of showings in the first week and have a contract in place shortly thereafter while an apparently similar house sits on the market for months? Of course, luck may have a little to do with it, but there is a good chance that the owners of the quick selling house were more astute.

What is the best time of the year to sell?

For sellers, certain times of the year are definitely more favourable. October to February tends to be the busiest time in the property market, although late summer and early autumn can also be busy.

Mid-summer tends to be a bit slower. This is due to people being on holiday or coping with children being at home. People are often unwilling or not able to view, exchange, coordinate and complete the necessary activities with the many distractions that summer can offer. If you are only selling (and this may sound obvious), try to sell when demand is high, as prices will be pushed up – something that clearly benefits you. If, like most people, you are trying to coordinate buying and selling a home, it does not make much difference where in the [cycle] you find yourself because you will have an advantage at one end or the other.

Chicken or egg (find a buyer or find a new home)?

If you are buying and selling, should you find a buyer for your house first or find a property to buy first? When I was about to get married, my prospective wife and myself found a house that we fell in love with and we were then faced with selling our respective houses. Even when I was in my early thirties and laid back, this was still a daunting and stressful prospect. Don't do it! I would recommend that you should always find a buyer for your house before you even start looking for a new home. If you find a house to buy and then cannot sell, you will risk the ever incurring cost of an open-ended bridging loan or alternatively, losing your dream home, together with the expenses that you will have incurred in trying to sell your own home. Only if money is no object, should you find a house to buy before you find a purchaser for your house.

3. What price should I ask for my home?

Some fundamentals

If you offered your home for sale at one million dollars, it would either never sell or it would remain on the market until inflation caught up with your price. If you asked a hundred dollars for it, you would have a sale before your advertisement even hit the papers (the supervisor of the newspaper classified ads department would be at your door five minutes after you called). You therefore only need search for the figure, somewhere between one hundred dollars and one million dollars that will attract buyers and at the same time bring you the most money. One point is clear, if you can sell for one hundred dollars in five minutes and for one million dollars in twenty years, obviously time and money are related in house sales.

If you are under no pressure to sell, you have the tempting luxury of exploring the market, experimenting with price and accepting an offer without pressure. This process is likely to yield the highest price. If on the other hand you are working under a deadline, a no nonsense price slightly under market value will bring immediate action.

What you should aim to achieve is the fair market value of the property. This is the most probable price that your property will achieve if it has been widely exposed on the market. If sufficient time is allowed to find and inform the buyer and if neither party is under duress.

Pricing your property involves an attempt to investigate fair market value, depending on the circumstances.

Factors to ignore

Some sellers have misconceptions about where to start estimating value. Here are factors to ignore:

Your cost

Suppose you receive your house as a gift, must you then give it away? What it cost you is irrelevant when assessing a fair market value.

Your investment in improvements

You put in that purple kitchen because you enjoyed it, but you are not likely to find

a buyer who feels that the house is worth an extra seven thousand dollars because of it. Certain viewers may even calculate the cost of tearing it out and replacing it with something in fuchsia.

Your needs

Also irrelevant to the proper asking price for your property is the amount of money that you must take out of it. You may require twenty thousand dollars in order to buy your next home. This is no basis to use for pricing your present home. Your problems are not your buyers concern. They have had many alternative properties to look at. Your home can be priced properly only if it is considered in competition with other properties.

Emotion

You cannot charge for sentiment. For the fact that your daughter took her first steps on the patio or your son used to play cricket on the lawn using the tree as a wicket.

In the case of divorce, for example, emotions can wreck havoc with the price. If one party is impatient to leave town and the other wants to move in with a new partner, then a buyer is likely to pick up a bargain. You should aim for a sale at a fair market value without letting emotions influence your asking price.

Factors that count

These are the factors that you should consider:

Urgency of the sale

You will reduce your asking price in proportion to your need for a quick sale. If foreclosure threatens, offer a bargain price right from the start. If you must leave the house vacant, first add up what it would cost for you to carry it for three or four extra months – mortgage payments, insurance, council rates plus lost income from the equity you will have tied up in the house. You may be better off asking below market value rather than incurring these expenses and in the end, selling it at a lower price.

4. Marketing your property

Competition

If few homes are for sale in your desirable location, yours can be marked up a bit for scarcity. If, on the other hand, the market is flooded with houses in your neighbourhood or within your price range, then you will have to discount to find a buyer. A good local real estate agent can tell you whether this is, at the moment, a buyers or sellers market in your neighbourhood. Consider the danger of pricing too high.

At any given time if there is a certain pool of buyers on the market, then these constitute your best prospects. It will take approximately three months to replace them with an equal number of newcomers to the market.

If your house is overpriced, you will lose the advantage of this group of buyers. An overpriced property receives little attention.

Surveys show that the longer a house is on the market, the greater is the discount from the listing price when it finally sells. You are likely to finish up selling at a lower price, after a longer period of time if you start unrealistically higher.

We can always come down is a phrase agents do not enjoy hearing. It implies a slow start, wasted advertisements, unpleasant discussions with the homeowner, and, eventually, a shop worn property. Interested buyers may ask how long a house has been on the market and why it has not sold. Even when the agent explains that the price was wrong, the buyers will remain suspicious.

If, despite all advice, you have set your heart on trying a high price just to see, first work out a written price to drop the price to at intervals. If the house has not attracted enough attention in two weeks, the price will be cut to a certain level. If you have not had an offer within a month, you will lower it again. Make sure that you will be down to real market value within six weeks maximum.

Even if lightning strikes and an out of town buyer, unfamiliar with the market agrees to pay an inflated price, trouble lies ahead. Nearly every buyer will require a mortgage and therefore have a valuation. A cash buyer would be unwise to purchase a house without at least a professional valuation.

The ten thousand dollar barrier

One final point to be considered in pricing your property is the ten thousand dollar barrier. There is very little difference in market reaction between a house priced at one hundred and forty seven thousand dollars and one priced at one hundred and forty nine thousand dollars but a great deal of difference between a house priced at one hundred and forty nine thousand dollars and one hundred and fifty one thousand dollars. If you are waiving over a few extra thousand dollars and the higher figure will take you just above one hundred and fifty thousand, remember you are automatically cutting out of your buying public, all those people who have pledged not to look at anything over one hundred and fifty thousand. You could be eliminating the best prospects for your home. Consider one hundred and forty nine thousand, nine hundred and fifty instead. This is just as useful in attracting buyers as one hundred and forty nine thousand dollars would be.

DIY valuations

You may wish to try and get a rough handle on the value of your house by comparing it with similar properties in the same general area to compare sold prices. You can do this by viewing the local papers property guide and visiting local real estate agents to collect and retain sales particulars for broadly similar properties in similar areas. This will also give you the opportunity to speak to the agency staff to see how they handle your inquiry and discover whether they are the sorts of people that you wish to use to value your house and possibly sell it. Another alternative is to purchase a QV valuation report online which will compare all recent sales in your area.

Professional appraisals

Rather than rely on your DIY research. The best thing to do is to get a couple of valuations from local agents and/or a registered valuation to base the price you set loosely around for sale.

Because valuations from real estate agents are free, some people use them as a kind of competitive test playing different agents off against each other to see what ones paint the most optimistic picture as to how much they can get for their property. It

does not always pay to go to the agent who offers you the highest valuation. Some agents will quote almost any price to secure your listing. Others may recommend a low price, hoping for a quick and easy sale, particularly if all advertising expenses are inclusive within the agent's commission.

You are trying, after all, to set up a seduction scene! The beds are made, every room is tidy, the toilet seats are down and new towels are in place. A subtle fragrance of lemon to freshen the bathroom and roasted coffee in the kitchen.

The stale smell of yesterday's fry up or fish and chips will certainly not attract most people to the kitchen, a room that many people see as a favourite in the house. Air freshener or burning josticks are not helpful. They are not to everyone's taste, can be a bit overpowering and can give the impression that you are trying to hide something. Do not smoke whilst the potential buyer is viewing your property.

Try to keep pets out of the way if possible. You may not notice it because you live with them all the time, but even the cleanest domestic animals can smell which can be off putting to some buyers. Give pets a bath, change their bedding, buy them a new bowl and if possible, loan them out to friends during viewings. No matter how charming your children and pets are, getting them out of the house during viewings is an absolute must. Arrange an emergency bolt hole with friends/neighbours for unexpected viewings.

It is important that the house should be as empty as possible and free from distraction. House hunting is confusing and tiring work. The buyers are probably looking at several places within a few hours, trying to fix each in their mind. Ideally, they like to wander and explore, trying the place out for size, perhaps visualising it as theirs. Remember, most people buy a home on first impressions. The emotional impact they receive in the first few moments can be critical.

If you are using an estate agent for accompanied viewings, then try to be as inconspicuous as possible. If you follow the estate agent along it can create an uncomfortable feeling of a guided tour. A good agent, whether accompanying the viewing or not, will speak to the prospective buyer afterwards and gain feedback information. This assists in the market review of the property if it is not selling as quickly as it should.

You may find checklist F in section 1 helpful as you prepare for showing prospective purchasers around your home. Take a look now.

Unfortunately, it is important to be security conscious. When appointments are made through your real estate agents, they can at least carry out a preliminary check of your buyer and take details. If you allow somebody to view the house off the street, taking details of their name, address and telephone number are not likely to offer much protection. Always ensure that there is somebody in the house with you when the prospective buyer goes around. Do not allow the prospective buyers to be unattended in a room.

Showing the prospective buyers around

When the door bell rings (aren't you glad you fixed it) greet them with a smile. Treat viewers as you would guests in your house, be pleasant, friendly and helpful. Show the good points of your house and mention how you have enjoyed living there. As the song goes "accentuate the positive, eliminate the negative". Finally, try to make sure that you are available for the prospective viewers – difficult, complicated or restricted viewing arrangements do tend to be off putting when there are a lot of houses to consider.

What they will ask (and how you should answer)

Try and put yourself in the minds of the prospective buyers to anticipate the sorts of things they might want to ask about. Here are some typical questions and some suggestions as to how to respond:

Have you had much interest?

If you say you have had hundreds of people around, it will not help as it suggested that the house has been overpriced or difficult to sell. Honestly pays. If the house has only just been put on the market then you can indicate this. You may want to be a little vague by indicating that there has been a reasonable amount of interest or alternatively, advise them that you have other people viewing that day/weekend, if it is the case. A note of caution here – make sure that time is allowed between appointments so that you do not have several people going around at once.

How long has the property been on the market?

If the house has been on the market for a long while, it suggests that there is a problem. Sometimes it can be even worth taking the property off the market for a short time before trying to sell it again. This will enable you to answer the question truthfully.

Have you had any offers?

Again, the buyers are trying to sound you out and I would not want to get too involved in answering such questions and would take the view that this is what I am paying the solicitor or agent for. I would suggest that you tell them that all offers are referred to the real estate agent or solicitor and they should be contacted.

What is your position with regard to purchasing?

Be very careful that you do not make a rash promise that will bite you later in the piece. Over enthusiastic sellers are prone to promise that they will give vacant possession to suit the purchaser even if their new house is not yet built or they have not yet found a new house. Think this one through first, it may be worth the upheaval, but give it good consideration.

Why are you selling?

At all costs, try to avoid appearing desperate for a quick sale as this will lead to reduced offers. There are probably a multitude of reasons, some of which should not put the buyer off, such as job relocation, upsizing or downsizing. Most buyers will recall vividly what was said to them many years previously when they bought a house. I recall a seller saying that the garden only took two hours a week for three men, also I recall the seller warning us that our prospective neighbour was a little strange. It seems to be something that seller disclose compulsively and have always with good foundations. Often these matters are subjective. Be honest and do not go out of your way to dig a hole for yourself.

What comes with the property?

If you have filled in the fixtures and fittings form you will be ready to deal with this.

This is not the time to get involved in details of this sort. The buyer really needs to determine whether they definitely want to buy the house and whether they are an acceptable buyer to you before going down this avenue.

How much are the utility bills?

Again, you will have obtained this information, and have it to hand.

What not to say

- Do not make promises you cannot keep – promises are commitments
- Do not start talking plans for moving at this stage.
- Do not agree to keep the house for them without them without referring it to your solicitor or estate agent first. You are paying a professional to do a professional job.

5. Negotiating the selling price

Most people wisely allow the real estate agents or solicitor to negotiate on their behalf. They are professionals who do this for a living and act as a buffer between you and the buyer.

Even if the real estate agent or solicitor is conducting the negotiations on your behalf which is normally the case, that does not mean that you have no role to play. Insist that they refer to you all potential contracts or inquiries as solicitor + agents can become too ruthless in negotiation and decline to put forward some offers to a seller. Keep in close contact with your solicitor or real estate agent and discuss each move before it is made.

In negotiation play hard but fair. Do not give ground easily and make sure that you try to get something in return for any concessions you make. The negotiation

process need not just be about the vendor giving ground, some more ground, then more ground and then even further ground just before a contract is signed. Try and be creative with your real estate agent and buyer using win, win negotiation techniques. Sessions could include a written undertaking to pay a little extra for planning searches so they are done on a personal basis (within a couple of days) rather than through a local authority that can take a little bit longer often up to ten working days.

Remember, this is a negotiation process. Do not take it personally. The first offer is likely to be 5% to 10% or more below the asking price and then you will then hopefully work towards common ground.

You would not normally expect to accept an opening offer unless someone is meeting the asking price. The more people that are interested in the property, the tougher you can be in negotiations. There is nothing on in playing one prospective purchaser off against the other to get them back up towards the asking price. Remember, price is not everything. You need to consider both the buyer's position and your position.

Buyer's position

Apart from offering a reasonable price, there are two main things that can encourage you to accept a buyer's offer:

- Not being part of a chain. If your buyer is in a chain then this is a big disadvantage. The higher the value of your house, the more likely it is that there will be a chain. If there is a chain, then you will want your real estate agent or solicitor (the latter is in a better position to do so) to check that the chain is complete and at an advanced stage. If your buyer has not yet sold his house then really you need to keep advertising your property until either he is ready or somebody else is. Often you could put in a five day out clause which gives you the ability to accept other contracts in the interim whilst waiting for the first purchaser's property to go unconditional.
- Pre-qualification. Not only that the buyer has got a house to sell and has a prospective buyer and a complete chain. It is important to check mortgage arrangements are in hand and that solicitors are instructed. This

can be more effectively achieved through a solicitor (although many are reluctant to do so) rather than the real estate agent. The purpose is to show that they are a serious buyer and will be in a position to guarantee swift progress with the purchase process, once the sale has been agreed.

Your position

What you must remember is that as the seller, you hold the aces. No one can force you to accept an offer if you do not want to and the more competition there is for your home, the stronger your hand becomes. Indicators as to your strength of position are:

- 1.** Level of interest, the single most important factor that can strengthen your hand is competition. The more people interested, the more pressure buyers will feel to offer as close to the asking price as possible.
- 2.** Current market conditions. If it is a strong sellers market then there will be competition to buy at a good price. However you are probably buying in the same market and so will lose out when you purchase. However if mortgage rates have shot up and the economy is in recession, then you may struggle to find a buyer near your asking price.
- 3.** The length of time on the market – the longer your home has been on the market, the more chance there is of a buyer coming in with an offer way below the asking price. You may want to take your house temporarily off the market and then re-advertise. After a long time, if you receive a low offer, you need to consider whether it is worth the risk of turning it down.
- 4.** Time pressures – the amount of time you have to play with can be one of the most important factors in whether you decide to accept an offer that you would otherwise feel is undervaluing your home. If you are in a real hurry, you are more likely to accept a lower offer so try not to let the buyer know this factor during the initial negotiations.

From offer to settlement

A sale can be agreed subject to finding another property to buy. If your buyer will not wait and you are not willing to move into temporary accommodation, it may be necessary to re-market the property.

Once an offer has been accepted, the real estate agents will forward the signed sale and purchase agreements to the respective solicitors if they have not already been forwarded or dealt with directly by your respective solicitors.

If the sale and purchase agreement is unconditional, then there is no need to continue marketing your property. However if the agreement is conditional upon the purchaser selling their own property, then it is best to continue marketing your property.

Most buyers will need to apply for a mortgage. Mortgage lenders will want to have a valuation carried out on the property. Valuations are one of the key matters that delay the confirmation of finance in any sale transaction. Allow one to two weeks for this to be carried out. Any longer than this can spell difficulty and the alarm bells should start ringing for you.

Most agreements will require a LIM report to be carried out. In the agreement there is fifteen working days to obtain a LIM report from the local authority. The purchaser must order this LIM report within five working days of the signing of the agreement. However this is often an area of confusion and in many instances delays are expected in obtaining LIM reports and one can expect requests for extensions for this to be done.

There are two further types of property inspections:

- 1. A property report; and**
- 2. A technical report.**

A property report is probably satisfactory for the majority of buyers and would take a specialist property inspection company about two to three hours to carry out. They will look at most parts of the property and will give an opinion on the condition of things like the roof, the electrics, plumbing etc and general condition of the property.

A technical report will go into more detail. It is not uncommon for the specialist building inspection company or specialists in the field of electrical and plumbing areas to have accompanied in their reports such reports from specialist electricians, plumbers and drain experts to advise on the condition of all services. If the inspectors suspect any serious problems with the structure, he may suggest that a structural engineer should visit the property as well, although this is comparatively rare.

Checking and signing the contract

As the vendor, you should be seeking an agreement that has the least number of additional conditions attached to it, whereas the purchaser will normally be trying to add as many conditions as possible to protect him in the event of obtaining any queries on the property. As detailed above, he will normally be expecting a condition for finance, LIM report and basic property report at least. His solicitor would also be expecting a condition for the solicitor to check the title to the property and to carry out any necessary searches of the title. These conditions will normally take up to two weeks to carry out. Once the buyer's solicitors have satisfied themselves that everything is in order, then the contract will then be deemed unconditional and settlement is usually within one or two weeks of that unconditional date being achieved.

Settlement day

This will arrive before you know it. Settlement officially takes place when your solicitors receive the settlement monies from the purchaser's solicitors. The money usually starts its journey quite early in the day and can often take ages going from one solicitor to another. This is more likely the case when there is a chain involved. The keys to your house should not be released until the sale money hits your

solicitor's bank account. It is not particularly rare for there to be a delay in the monies being transmitted on the day of completion. So that you are not stuck with your furniture loaded in a van and unable to move into your new house (if you are buying). You should check with your solicitors whether they have a bridging facility to enable you to use monies in the event of there being delays within the chain.

The agreement normally allows the seller to stay in the house until a reasonable time between 3pm and 4pm if completion has taken place earlier. So be prepared to be out of the house by then, unless alternative arrangements have been set up between respective purchaser and seller prior to settlement date. If your buyers turn up early, do not give them the key or allow them to start moving in until your solicitor advises you to do so. whilst the risk is minuscule, it is better to be on the safe side.

From the sale monies your solicitor will pay off any loans to banks that are secured on the property and (subject to a seller having approved them) solicitor and real estate agency fees. The balance of monies will normally be paid into your bank account the day of settlement. Because of digital e-dealing, the registration of the transfer, discharge of mortgages and registrations of new mortgages are carried out on the same day as settlement.

6. The legal stuff

The done deal

Once settlement has been completed everything should be binding. It used to be the case that a 10-15% non-refundable deposit was paid on exchange of sale and purchase agreements that had been signed. More typically it is now 5%. If the contract is not settled by your buyer then the deposit is forfeited and the buyer liable for any financial losses or expenses you incurred including the cost of a bridging loan. Because of the dire consequences of breaching an agreement, it is extremely rare. Perhaps once in a year or over a thousand transactions a firm of solicitors may serve a notice to complete arising from the buyer failing to complete on the due day. It is a rare event and normally due to funds not being available at the right time. Only if the seller were to break the contract, then the buyer could require specific performance on the contract which means that the seller would be compelled to honour the contract and pay all legal costs and expenses arising from the breach. Contracts are made to be honoured.

7. Moving

The “moving” process starts well in advance of the day the removal van arrives. Avoiding stress altogether is difficult, but with a few tips you can make it considerably less stressful than it might otherwise be.

Be prepared and start packing weeks in advance – a theme throughout this booklet has been to be prepared so reducing your stress levels. Once you have a date to move, start packing. While you will need most of your clothes, cutlery and dishes to be available to the bitter end, those lower drawers in the kitchen used to throw in everything from take away leaflets to used plug-ins can usually be gone through during an episode of your favourite tv program.

Add to the list in checklist J in section 1 any additional people who need to know you are moving. With about one week to go, you can start packing away any non-essential items – extra lamps, the set of dishes you may not use very often, winter/summer clothes. Start cleaning the property now, but leave the fridge to be defrosted until the day you are due to leave. You may want to arrange for a cleaning company to come into your house on the completion day so that it is left in a good state for your buyer. If they have haggled over the last penny, you may not feel quite so kindly towards them! If you need boxes, start collecting them when contracts are exchanged, but only use strong boxes which are not likely to break up. If you definitely will not be needing the contents of the boxes you have packed during the move, tape them up so that things will not fall out. Label each box as to what room it has come from and where it is to go in the new house.

Professional movers - To be or not to be?

Charges vary widely around the country and, unsurprisingly, are more expensive in the north. Costs start from around \$100 an hour for a van and a removal man. If you are moving some distance away, mileage charges start to bump up these costs. If you want to avoid labour costs and do not mind moving your own belongings, you can hire transit vans from around half the price. Packing costs extra, usually from around \$30-\$40 an hour per pack up. If you prefer to pack your own possessions, most removal firms sell packing materials and charges start around \$5-\$10 per packing carton, but you can save further by using your own crates and boxes.

If they are not sufficiently sturdy, the removal firm may refuse to accept the responsibility for the contents. Remember, if you are paying somebody else to do the

work for you eg moving, it is going to cut stress at what is a very busy time. Movers will know how to pack furniture well so that everything is moved without damage. They will also have insurance to cover items in transit.

When you get to your new place, try to ensure that everything, as much as possible, is placed in the room in which they are intended to go, this will avoid clogging up more space, the garage etc. Also, try to pack everything away before settling into your dream home. If you leave it until later, you will turn around in a year and look at those packed boxes still gathering dust in a corner.

The day of the move

Make sure the electricity, the telephone and the heating work before unpacking. Unpack items you will need to start with and after a relaxing cup of tea, move onto the rest.

If you are anxious to start putting up pictures or wall hangings you have been saving all your life for a place of your own, make sure you wait until you have the right tools. A good hammer and proper nails or picture hooks for the type of wall you are using are essential.

You also need to make sure you know for definite where you want to hang things. You do not want to be filling in holes in the wall just after moving in.

Finally, when hanging things up, you need two people – what looks straight three inches away never ends up straight six feet away.

And remember, many houses these days have plaster board walls and may not hold heavy objects. You will need to locate a suitable area of the wall to hang them in a safe manner.

Main points to remember

1. Start preparing your things as soon as you have a date for moving in. Pack any non-essential items in clearly marked, taped boxes immediately.
2. Notify your gas, electricity, phone and sky tv companies at least two weeks before you move in to ensure you are up and running from day one.
3. Be ruthless when getting rid of stuff before moving in.
4. If hiring professional movers start checking out firms a couple of months in advance to ensure availability and value for money.
5. Do not rush into hanging things on the walls in your new place or arranging items. Make sure you have the right tools and you have worked out your preferences before banging in the nails.
6. Remember where you packed essential items like bed linen and toothbrushes in case you arrive at your new place and just want to crash.
7. Unpack carefully in a room where the items are to remain, otherwise you will end up clogging up halls and living rooms with dangerous and unnecessary items.
8. Unpack as soon as you can after moving in, as you do not want to end up with a dusty heap of unpacked boxes in a corner one year later.
9. Make sure all essential services like heat, water and electricity are working before you start unpacking.
10. Put together a travel pack containing washing things, toothbrushes, kettle, tea, coffee, saucepans, sandwiches and a couple of tins of soup. A flask with a hot or cold drink dependant on the season is also a good idea. Everyone works better when fed and watered.

Stress buster tips

1. Avoid the most popular days for moving and save money.

The most popular weekday to move is Friday and the favourite time of the month is towards the end, when people have been paid. Movers also tend to opt for bank and school holidays, as families like to have children settled during term breaks so that they are ready for a fresh start in a new school. Try and avoid these peak times to save money.

2. On removal day you may have to sign to discharge form saying that the job has been completed satisfactorily.

Probably you will not have inspected all your belongings so sign it as unexamined as the time limit for making a claim of damages can be as little as three days.

3. Have a bottle of champagne on hand so that you can toast the future of your new home.

8. The effect on children of moving home

Why is moving house stressful for a child?

Deciding to move house is a big upheaval for the entire family. But whilst adults tend to focus on the practical problems, a child will focus on all the losses that the move causes. It will not only be the loss of their friends, but also a familiar environment. Young children need security. From an early age, children feel that their bedroom is important. It belongs to them and helps them feel secure. The sight of their room being packed away can therefore be distressing. On the day of the move, make sure that the child's room is packed in such a way that the contents can be transferred to their new room as easily as possible. The decision to move is taken by the adults and the child feels powerless because he cannot and should not, influence that decision. However, by planning the stress may be eased.

How can the move be made less stressful?

Talk to children about the move and do it early to give them as much time as possible to get used to the idea. Children like to be clear about what is happening to them. It is probably better to get them involved in the move, rather than pretend it is not happening until the last minute. One way of involving them is to pack a box of their most important possessions. They can watch the box going into the removal van and unpack it in the new house. This gives them a sense of being part of the process and some individual responsibility. Young children need their say.

Prior to the move, offer the children some say in how their new room will be decorated. If possible, bring some of the paint/wallpaper with them so that they know you will follow this process through. Older children can have a more active roll in actually decorating their room, after the move.

How will a child react?

Some children may not be bothered by the move at all and may be very excited by it.

Other children may have a range of reactions depending largely on their age.

Young children may:

- (a) Start sucking their thumb.
- (b) Wet the bed.
- (c) Talking baby talk.
- (d) Cling to you constantly.

Older children may:

- (a) Refuse to eat.
- (b) Suffer insomnia.
- (c) Twirl their hair endlessly.
- (d) Become shy.
- (e) Become aggressive.

School aged children may:

- (a) Change their sleeping patterns.
- (b) Have trouble concentrating.
- (c) Have stomach aches or headaches.

Let children pack a box of their most important possessions.

Some children seem to change their personality and may suddenly start lying or stealing. These reactions are stress reactions, since a child cannot always understand what is going on or express their own complicated feelings to show these signs of stress.

All children need good, nourishing food and enough rest and sleep. It is essential that the child has at least one person who can spend time with them and give them the opportunity to talk. During this difficult period of transition quality time with their parents is very important to a child.

What is the move like for children under 5?

Some small children under five are the easiest to move. Their sense of security depends entirely on their parents and they usually feel safe provided their parents are around. Prepare young children for the move with simple explanations that you can repeat often. At this age, a child will benefit from being told stories about other children their age who are moving.

When it is time to start packing, explain to the child that their toys are just being put in boxes so they can be taken to their new home. Otherwise, the child may worry that all their toys are about to disappear or be taken away from them.

Do not make any promises that you cannot keep. For example that when you move the child can have a pet if that is not going to happen. If a parent breaks a promise, the child will find it harder to trust them.

Try not to buy a new bed or other furniture during this period. New things create a feeling of insecurity. Old things are familiar and create a feeling of security. If possible, it can be a good idea for the child to spend moving day with friends or relatives. Otherwise, they may feel left out or in the way because Mum and Dad are so busy.

What is the move like for a school aged child?

The big question when you have a school aged child is whether they will like the new school and make new friends. Children spend a lot of time in school so it is important that they like it.

It is debateable whether it is better to move during the school year or the summer holidays. If the change of school takes place over the summer, the child has more time to get used to the idea and has a fresh start with the rest of the children. The drawback is that the child will spend summer without their old friends and without the opportunity to make new ones. If this is the case try to organise things so that the child is not bored or lonely.

What is the move like for a teenager?

A teenager will usually understand why the family has to move and what the consequences are. But a move may upset a teenager's life very much more. They will often lose their group of friends, which is the most important thing in their life. They may be separated from a boyfriend or a girlfriend. It can be hard to start a new school at this age when being accepted by people of your own age is so important.

Avoid fobbing them off with clichés like 'everything will be fine' or 'time is a great healer' or they are likely to rebel. The best way to help a teenager is to listen to them and to treat their concerns with respect. Let them know that you understand that the situation is difficult and you must find the best solution together – if there is a solution, it is important to listen, understand and above all, respect the teenager's feelings and wishes.

What to do on the actual day?

The day of the move is a day of change and the decision is now irrevocable. Take care of your child's new room. Having a base will make the child feel more secure. Stick to normal meal times and bed times. If you do not have time, ask someone, a friend, a sister or a brother, or a child's grandparents for help.

How long will it take for a child to get used to a new home?

Do not expect a child to be ready to go to school straight away. They need a little time to get used to their new surroundings. Once at school, a six week period for a child to get used to their new surroundings is normal. Getting to know the child's new teachers and making them aware of the situation is important, especially for your children. You can help the staff get up to speed in their understanding of a child by giving them some background information about your child's school career so far. If a child has trouble adjusting to new surroundings they may show one or more of the following symptoms:

- (a) Headache or stomach ache.
- (b) Depression.
- (c) Solitude.
- (d) Lower marks at school.
- (e) Anti-social behaviour such as lying or stealing

If after a month or two the children has not adapted to their new school and home the parents may consider getting professional help.

Can moving house be positive?

A move may turn out to be a positive experience for the whole family, provided they go about it in the right way. The reason behind the move may be something good, but any kind of change creates the need for a lot of communication and planning and this may create closer relations in the family. Suddenly, it is more natural to talk about feeling expectations.

During a move, parents may get the opportunity to learn more about their children, their reactions and their feelings. After a successful house move, they may find that their child has become more independent.

Hopefully you have found this guide useful. For further information concerning selling your house, or any legal matter, you can either use our website at www.brooklaw.co.nz or you can contact us on 07 838 3385. Our opening hours are Monday to Friday 8.30 am to 5.00pm, Saturday by appointment.

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