

Downsizing Your Home, A Three Week Guide to Making the Most of Moving On WEEK TWO - Let's Get Moving

Slide 1

- Last week we talked at length about things to think about in order to prepare to downsize.
- This week we are going to talk a little on how to actually finding the right place for you.
- Then, we will get stuck into some tips and techniques of packing and moving well as some important things to do while settling in.
- After the break, we will dedicate the rest of the session to demonstrations on how to digitise your paperwork, and general discussions.

Slide 2

DISCLAIMER

Slide 3

Today we will be tackling the REAL stuff:-

Let's Get Moving:-

- **Where are you going?** : – Suggested things you may wish to consider before deciding where you want to live.
- **Should you consider an interim address?** : - Greg will tell us about the advantages and disadvantages of staying in other accommodation between moves.
- **Practicalities of Packing:** – We have helpful lists and techniques to share both now and in the notes you can download after this lecture.
- **Changing Your Address:** – Who needs to know of your change of address. (Mention eBay and Amazon and autofill forms)
- **FINAL POINT:** You most likely won't be moving to the North Pole or Timbuktu, so, as long as you start early and take your time, moving can actually be fun if you treat it like an adventure.

Slide 4

Where are you Going?:

Looking For a New Home:

- **The Do's:**– Our own experiences and our research shows us that some of the important things to embrace before choosing that new place to live are:-

- **Asking for help:-** You may need to pay to get the assistance you need from an estate planner, lawyer, real estate agent and financial advisor. Some or all of these people should be consulted before you choose a new home because there are aspects of moving that you may not have considered. Things like, how this will change your social security entitlements, the ongoing costs of a retirement village and what value, if any, you are gaining by moving in the first place. Just in case one of your advisors is pushing you one way or another, it is highly recommended that you also talk to people close to you and run ideas and suggestions past them.
- **Get a floor-plan:-** Look for a floorplan for a place such as one you would like to buy if you haven't chosen one yet, if you have an actual one for your future place, then all the better. Measure up your existing furniture and decide if it will fit and that you still want it.
- **Factor in the costs:-** re-furnishing can be expensive, and if you can't sell your old furniture for much or you have to give it away or worse, dump it, then you need to add the costs or replacing each item to your final moving bill. Also, if you do need to buy new, try to get the store to keep it until you move in, that way you will only be up for one delivery charge and your move will be a bit easier.
- **FINAL POINT:-** There are obviously many more do's that you should consider, but because it is very personal, the best guideline is to do what is right for you.

Slide 5

Let's Get Moving

Don'ts of looking for a new home:

- **Don't set an unrealistic timeline:-** Allow plenty of time for this defining moment in your life. Trying to rush into looking for, finding and buying your new home could lead to errors, lack of knowledge or worse.
- **Don't assume housing options are limited:-** Tiny houses, apartments, retirement villages and town houses are in plentiful supply, so don't buy the first place you see.
- **Don't buy before you have sold your current home:** – Only when you have the money in your hot little hands can you really know what you have, and what you can spend.
- **FINAL POINT** – Your current home is your nest-egg, so just because you are moving out of it doesn't mean you should let go of the maintenance and cleaning. There are obviously many other don'ts but according to our research, these are the main ones.

Slide 6

Where Are You Going?

Should you consider an interim address? Greg to present.

- Advantages include not having to be pressured into buying while you are under stress already with the sale. Gives you breathing space between moving out and moving in. Gives you time for a holiday between moves.
- Disadvantages include extra costs like having to pay hotel fees, pay for storage, pay movers twice and possibly losing moving momentum.

- **FINAL POINT:** Write the pros and cons on a sheet of paper with a line down the middle and see which one is best for you

Slide 7

Disposing of Your Excess Stuff: You've sorted through your stuff, decided what you are keeping and what you are getting rid of. Let's go into that a bit more.

- **Giving it away** – Family and friends are the obvious and easiest people to offer stuff you will not need again to. Don't forget that there are many things (like electrical goods and mattresses) that most charity organisations won't accept, so check before you take it there or you will be considered a dumper. If it's too hard for you to give stuff away, or it's gone past its "use by date", you can always put it out for the Council to take away. However, they won't take e-Waste, so be sure to take that to the recycling depot yourself or get someone to do it for you.
- **Selling it** – We will discuss the modern ways of selling your stuff... and some old fashioned methods.
- **Scanning & Cloud Storage** – Greg and I will do a demonstration of scanning and also using an app called Office Lens that will turn your papers and receipts into storable documents for future reference. That's coming up after the break.
- **FINAL POINT** – What do you do with something you really would like to keep, but it's no longer useful or practical? For example, a collection of miniatures you have grown tired of dusting, or an old T-shirt you love but it's too big/small. One good answer is to take one or more photos of the objects and then you can let go of the actual items but keep the memories.

Slide 8.

Let's Get Moving:

Selling Your Stuff:

- **Gumtree** – This website is free to use and allows you to advertise your stuff. Yes, they do ask you to pay for putting your items up at the top and offer all sorts of other incentives to get you to pay, but you can simply un-tick them if you want to. The buyer generally comes to your house and buys your stuff for cash. Here are some guidelines for creating a successful ad:
 - **Take good photos** – Make sure only the item you want to sell is shown on the photo by placing it in a well lit place where the background is neutral and does not detract from the item. Take photos from various angles and zoom in on details such as brand name or other distinguishing features. You can have 5 free photos on Gumtree.
 - **Create a good heading** – This attracts people to what you want them to see. e.g. Adjustable desk which can be set at exactly the height you need.
 - **Write a description** – Use bullet point form to highlight the advantages your reader may not have thought of. e.g. Standard Lamps, place in a dark corner of a room to light it up.
- **eBay** – eBay is an online auction and sale sight where, like Gumtree you can sell your stuff using the same guidelines for creating a good ad. Putting your ad on eBay is free, but if you sell it, eBay takes a small commission on each sale and online payment can only be done through eBay.
- **Garage Sale** – You can set a date and have a huge garage sale, you can advertise in the newspaper, circulate the news on Facebook and other social media outlets and put a sign at the

end of your street. If you do go for this option, make sure everything is priced before you start. You may have to negotiate some or all prices downwards, so be prepared for a long day!

- **Auctions** – If a garage sale seems just too much for you, you could go for the auction option. They will often come and pick up your stuff, and then deduct their fees before giving you what is left of the sale price. Some offer to take stuff that doesn't sell to the tip for you, so if you can't be bothered and money isn't too much of an issue, perhaps auctions may be a valid option.
- **FINAL POINT:** As we have mentioned before, getting the stuff that is not going to be moved into your new home out of the way before moving day is important and the sooner you start the easier it will be to move.

Slide 9

Practicalities of Packing:-

Getting and Staying Organised

- **Packing Equipment** – We've provided a comprehensive list of things you will need things like boxes, labels, marker pen, tape, newspaper etc. in the notes section. However, before you go out buying or procuring boxes, look for any suitcases, duffel bags, or large containers, like laundry baskets, shopping bags and suitcases you may have around your home. You'll minimise the rubbish and the cost of your move.
- **D.I.Y. Tips for a Safe Move** – We've provided our 25 best packing and moving tips in the notes but because chances are you don't need them tomorrow, we've provided access to them on our website for you to use when you need them. So, this is just a sample of useful things we've learned about packing and moving:
 - Remove the lids of gels and liquids in your kitchen, bedroom or bathroom, and cover the openings with plastic wrap before replacing the lids. This will stop them spilling or leaking out during the move, even if the lids come loose.
 - If you have powder cosmetics, place a cotton ball on top, inside the container, to keep powder intact.
 - Pack heavy items on the bottom and lighter items on top. Put items like books or cast-iron pots, in smaller, lift-able boxes.
 - Put lighter items, like pillows, in as fillers for boxes with heavy items or in bigger bags or boxes for efficient moving.
- **Protecting fragile items** - Breakable items will need to be protected but instead of using packing peanuts, wrap delicate items other stuff you already packing like towels, clothing, bedding etc. Clean socks fit well inside and around glass and stemware. If you don't have enough, bubble wrap is a good solution, but newspaper and junk mail is just as effective, free, and recyclable once you're in your new home. Flat breakables like plates are less likely to break when they are packed as you would a dishwasher.
- **Moving furniture & electronics** – Furniture is likely to be some of the heaviest stuff to move. If, for example, you have to move big, heavy furniture upstairs, then if possible, take it apart prior to moving. Keep track of any disassembled hardware, cords and cables by labelling them before putting them in plastic bags, or taping the hardware to a piece of paper with instructions. Take photos of the way electronics are plugged in before you take them apart. It's easier to put back together with a photo to work from.

- **FINAL POINT:** – Don't forget to keep yourself fed and hydrated on moving day, it's too easy to get caught up in the upheaval and forget that your body needs attention just as your furniture and other belongings do.

Slide 10

Scanning & Cloud Storage – Greg will now do a demonstration of how to scan and then we will learn to use a free app called Office Lens that will turn your papers and receipts into storable documents for future reference. Sue will demonstrate how to turn a digital image into to a PDF.

Slide 11

What's Coming Up in Week THREE:

Getting your affairs in order:-

Sue Martin will discuss the thorny issue of what to do with your digital records once you are no longer able to manage it yourself.

Here are some of the subjects to be covered in next week's session on Downsizing:-

1. **Raising your awareness** of how the online world has complicated our lives and legacy.
2. **Get you thinking** about how you have arranged your affairs.
3. **Encourage you to assess** how difficult or easy it will be for someone to take over your affairs when it becomes necessary.

Useful Packing and Moving Tips

- List of things you will need before packing:
 - Boxes, suitcases and bags of all sorts including those you have around the house.
 - Newspaper, clothing, linen and socks to pack delicate stuff around and into.
 - Tape and string
 - Labels and marker pens
 - A sharp cutting blade
- Start collecting junk mail a few weeks before the move as it can be used for extra padding if you run out of newspaper or general packing paper.
- Create an inventory on a computer or by hand. This takes the form of a table or spreadsheet with columns Here is a sample:

Package ID	Priority	Contents	Destination
Box #15	Low	Cast-iron pot, towel, wooden bowls, Kitchen Drawer #2	Kitchen
Bag #12	High	Bottles, soaps, washing detergent, make-up & nail polish	Laundry & Bathroom
Suitcase #1	Medium	Winter clothing, ornaments, clock, pillows	Bedroom

- Keep some cleaning cloths or throw away wipes handy to remove dust and grime from things that haven't been cleaned for a long time.
- Keep the mattresses clean. If you have old blankets and sheets lying around in the closet, make use of them. Wrap your mattresses with these sheets and blankets to keep them clean during transportation.
- Try your best to avoid mixing items from different rooms in the same box, it will make your packing quicker and the unpacking a lot easier too.
- Take photos of your really expensive or really precious fragile objects in their packing containers. This will help if you have an to make an insurance claim.
- When packing, run a piece of cotton, wool or fine string across the top of a box before taping it. When opening it, simply lift the string and it will cut through the tape.
- It is useful to pack stuff you are not going to need for a while FIRST. Things like Christmas decorations, ornaments, excess shoes and ski or formal clothing.
- Clothing can be moved in the dresser drawers they are in already. Lay the clothing flat (don't fold). This not only saves space, but keeps clothing in place, but if it doesn't stay in place, put plastic wrap or tape over the drawer if necessary.
- Pack your jewellery the right way. To keep your jewellery from tangling or just in order not to lose them, use these tips. Connect all the necklaces through a toilet paper roll. This will prevent them from tangling
- Use socks and an egg carton to pack very small and/or valuable items like jewellery. Tape it all the way around to protect the contents from getting tangled up or lost in a box.
- Heavy-duty garbage bags can be used to pack hanging clothes on the hangers. Tie or tape the hangers together and pass the hooks through the sealed end of the bag.
- If you are using movers, then as you're packing, label boxes with your surname, the room it belongs in, and what's inside (preferably in the order in which it was packed). Each box can be

moved directly to its new home, which, while making packing more arduous, will make the unpacking process very much easier.

15. Using coloured packing tape or marker pens can be an easy way to keep track of which boxes belong in which rooms. You can also use colours or labels to let movers know whether a box is fragile or heavy. (This is especially important if friends or relatives are helping you move)
16. Keep track of all of your belongings by numbering the boxes. If, when you get to your new home, you are missing a number, you'll know that it was lost in the move and you will be able to find it quickly.
17. As you pack your dishes, put packing paper around each one, then wrap bundles of five or six together with more paper. Pack dishes on their sides, never flat. And use plenty of bunched-up paper or cloth as padding above and below. Cups and bowls can be placed inside one another, with paper in between, and wrapped three or four in a bundle.
18. If you are moving mirrors, put masking tape across the front surface (using a X shape) to help absorb any shock and pressure.
19. Defrost your fridge the day before moving and throw away or donate food that you don't plan on eating or using.
20. Pack an essentials box for the kitchen. The essentials box should contain anything from the kitchen that you would need within 24 hours of moving to the new home. The box could contain items like dish soap, coffee, pasta, a few utensils, and a small cutting knife.
21. For medicines in the bathroom, get rid of any medicine past its expiry date or if you don't use anymore. Do NOT flush medicines down the toilet, DO give them to a pharmacy to dispose of safely.
22. Have some toilet paper with you when you move into your new home. Chances are, you'll need it almost as soon as you move in.
23. Keep track of what you need during the move with an overnight bag that stays with you. Don't forget to pack a plate knife, fork and spoon for each person into the overnight bags unless you're planning to eat out until you've unpacked.
24. The bedroom should be the first room you unpack at your new home. Sleep and rest takes priority and it is unlikely that you will be able to unpack everything on the first day of move-in.
25. Prepare and pack healthy drinks and snacks for moving day and for when you get to your new home. This can save time and money getting takeaways, and keep your body feeling fullfilled on a stressful day.

Whom to Notify When You Move

A change of address checklist

Any time you move house, whether you are moving around the corner or across the country, a change of address checklist will ensure that you never miss out on any important documents during the move.

A change of address checklist is one of the best tools anyone can have when organising a big move as it reduces the chances of forgetting items or things to do, along the way.

However, it is worth personalising your own change of address checklist and tailoring it to precisely your needs.

It is of course mandatory for everyone to notify their change of address with government offices including the electoral role, Medicare, Centrelink (if you receive any social security benefits) and for your drivers license. Family and friends should of course be notified.

To get you started preparing your own checklist, here is a great example checklist which includes the most important offices, memberships and organisations that you should notify of any address change.

Alternatively, you can go to the Australia Post website to have your mail redirected and to arrange change of address notifications to be sent to organisations you nominate.

- Government agencies
 - Australia Post retail outlet (apply to have your mail redirected)
 - Australian Electoral Commission
 - ATO (Australian Tax Office, Tax returns, small business licences)
 - Welfare (Centrelink, seniors card, veterans affairs etc.)
 - Departments for driving licenses and car registrations
 - Local library membership
 - Council rates, registrations and memberships
 - Medicare
- Utilities
 - Electricity account
 - Water account
 - Gas account
 - Mobile phone
 - Home phone
 - Internet / VoIP
 - Pay TV
- Medical
 - General practitioner
 - Dentist
 - Orthodontist
 - Chiropractor
 - Personal trainer
 - Veterinarian
 - Health insurance (Private)
- Other
 - Financial (financial advisor, accountant)
 - Banks, credit cards and credit unions
 - Clubs
 - Family and friends
 - Gym memberships
 - Insurance (car, house, home and contents etc)
 - Store memberships and loyalty programs
 - Catalogues
 - Subscriptions
 - Lawyer

- Superannuation memberships
- E-tags, tolls, mechanic
- Pet microchip registry
- Online Services:
 - MyGov
 - PayPal
 - Amazon (any other online shopping sites that send stuff to your home)
 - eBay
 - Gumtree

Pets need to have their registration address changed with local councils in case they get loose and get picked up by relevant authorities.

Don't forget to include friends and important relatives on your list.

It's a great idea to keep an eye on your mail for the months leading up to you move. Take note of who sends you mail regularly and collect any change of address forms that come with any of your subscriptions. This will help you to tailor make your own address change checklist.

Useful Links

YouTube video on how to pack boxes for moving <https://youtu.be/BVS270RU9XI>

YouTube video on how to

YouTube video on how to scan photos <https://youtu.be/VsjlMRJdb4I>

YouTube video on Scanning to PDF (Portable Document File) <https://youtu.be/SmPnM9GAcxA>

YouTube video on how to make a PDF document from any common computer format (e.g. pictures, text documents, scans etc.) <https://youtu.be/oi1pAIZHGqw>

YouTube video on scanning to OCR (Optical Character Recognition) or in other words from a picture of text to actual, editable text. <https://youtu.be/23HiGB6PIf0>

Comparison of 5 best free scanning apps for Apple and Android devices

<https://www.lifehacker.com.au/2015/03/five-best-mobile-document-scanning-apps/>

Comparison of 10 best paid (with prices) scanning apps for Apple and Android devices

<http://www.pcmag.com/roundup/349681/the-best-mobile-scanning-apps>