

# CHANGE OF ADDRESS CHECKLIST



Congratulations, you're moving house and it's time to spread the word! But who exactly do you need to tell about a change of address?

It's not just your friends and family who need to know when you move. There's a long list of other organisations and companies that need to know your new address. That's why we created this checklist - so you can keep track of who you have and haven't told about your new address.

## CAREER

- Employer** - Your employer will need to know your change of address to ensure your contact details are up to date, but more importantly they will need to know for your payroll.
- Inland Revenue** - One of the most important places that will need to know when you change address is Inland Revenue. They will need to know for your taxes and you can visit [go.uk](http://go.uk) to find out more.
- National Insurance** - Your National Insurance (NI) number is frequently used by the government to help identify you and is required by the DVLA, HMRC and your employer. That means it's extremely important to update your national insurance information. You can find the phone number and opening times online, but you'll need your NI number ready to fully change your information.

## LOCAL AUTHORITIES

- Council Tax** - To update your Council Tax address, you'll need to visit the relevant [gov.uk](http://gov.uk) site for your move. For example, if you're moving to or from Harrow, you'll need to visit [harrow.gov.uk](http://harrow.gov.uk). Each site has their own form for changing your address.
- Electoral Roll** - When you change address, you'll need to re-register on the Electoral Roll for your new area with your updated details.
- Department of Work and Pensions** - If you're receiving money from the government then you'll need to change your address information with the Department of Work and Pensions as well

## RECREATIONAL

When you're moving longer distances, you'll want to remember to cancel subscriptions to local gyms or clubs that you won't be going to anymore. You can either do that over the phone or when you visit them for the last time before your move.

The other thing you'll want to do is contact any postal subscriptions you have and let them know when you'll be moving to your new address so they can start sending things to your new home. You can do this after you've moved if you've set up a temporary postal redirect.

- Health Club/ Gym
- Newspaper/ Magazine Subscriptions
- Clubs & Societies

## HOUSEHOLD

- Cable/ Satellite** - You should let them know of your change of address for billing purposes and so they can update your contact information. It's also worth checking whether your new home will require a new satellite dish or cable to be installed before you update this information. Otherwise you will be paying for a service that you cannot use.
- Phones** - For landlines, you will need to inform the phone company that you are changing address as you will receive a new phone number for the home that you move to - this can normally be done at the same time as your broadband. For your mobile you will need to update your address so that they can send the bill to the correct location and you can do that by contacting your provider over the phone or visiting one of their stores.
- Broadband** - You may also want to cancel your broadband subscription as you will most likely be able to get a better deal when you move to your new home and you will have to call them to move your deal to the new property regardless.
- TV License** - Your TV license won't be valid when you move to a new property so you will have to change this information on the TV Licensing website. This can be done up to 3 months in advance of your move.

## VEHICLE RELATED

- DVLA: Update your driving licence** - Your driver's licence will need to be updated with your new address as soon as possible. This can be done on the DVLA website for free and they should send you an updated licence (which normally arrives in around 2-4 weeks).
- Vehicle Breakdown Cover** - You can change your information for breakdown coverage on your providers website. This is particularly important for providers who charge different rates based on area and for knowing where they may need to take you to in the event of a breakdown.
- Car Insurance** - You'll need to inform your car insurance provider about your change of address too. This is for both your insurance payments and your contact information in case of an accident. Unfortunately there may be a change in your payment rate depending on where you live so you may see your prices go up (or down) when you change address. You can change your information either online if you've registered your account or over the phone if you haven't.
- V5C Vehicle Log Book** - Remember to update your V5C for your vehicle tax. Forgetting to update this information may result in a fine of up to £1000, so it's not something you'd want to forget about. You can do this either by post or online.

## EDUCATIONAL

- Schools** - If you have children, you should let their schools know that you are going to be moving house so they can update your contact information.
- Universities/ Private Schools**- Private schools and universities will also need to know your address so that they can send over the tuition fees for each semester or year, so it's doubly important to provide them with your address if you are going to continue using them after the move.

# INSURANCE

Most insurers will need to know when you move to a new home because they take your postcode into account when they work out your premium and cost of cover. If you live in an area that is considered slightly more 'risky' then your insurance is likely to increase (likewise, if you move to a less 'risky' area it will go down).

However, some insurance policies aren't reliant on where you live and will only need your new address so they can update your contact information and to change where they send your bills. To inform your insurers of a change of address, you'll need to either visit each of their websites or call them all up and arrange a change of address update.

- Health Insurance
- Home/ Contents Insurance
- Life Insurance
- Travel Insurance
- Pet Insurance

# SERVICES

If you hire anyone to help maintain your property, you should cancel their services before you move to your new address. If you're moving to somewhere that's not too far away, you might be able to hire them to help at your new property - just don't forget to tell them your new address.

It's also worth updating your contact address with anyone else that might need to send you something through the post such as accountants, solicitors or tenants. Normally post from these people will be important and, potentially, private so you won't want to become lost in the post after you move to your new home.

- Cleaner
- Gardener
- Window Cleaner
- Accountant
- Solicitor

# MONEY

- Banks or Building Societies** - You should let your bank or building society know about your change of address as close to your move date as possible. Your place of residence is an important factor for proving your identity and forgetting to update this information might put you at risk of identity theft. You can update your information on your bank's website if you have an online bank account or you can visit them in person.
- Premium Bonds** - Don't forget to update your address for any Premium Bonds that you have invested in, otherwise you won't be able to receive any potential winnings. You can do this on their website if you're registered or by phone if you're not.
- Pension** - If you're on a private pension plan, you can update your pension information by contacting your provider by phone or email. If you're on a State Pension, you can contact them on gov.uk 's pension page.
- Loan Companies** - If you have taken out any loans then you'll need to let them know about your change of address and the date that you'll be moving. This can be done by contacting them directly, over the phone or by email.
- Credit Card/ Debit Card Companies** - While you're changing your address at the bank you may also want to get your address changed for your credit/ debit card. Charges to your credit card will require your actual address not only for the bill, but as an additional identification step.
- Store Cards** - It's also a good idea to change your address for any cards you hold with specific stores as they will use that order for deliveries. For example if you use a Tesco store card to do your weekly shop, if you haven't updated your address, they might send your shopping to your old house instead. You can update this information online, in store or over the phone.

# UTILITIES

**Electricity** - It takes up to 48 hours for your energy provider to update your information, so make sure you do this well in advance of your move.

- Depending on the type of account you have, you may be charged for ending early, if this is the case you should check to see if they'll allow you to move the deal to your new property.

**Gas** - Make sure your provider knows what date you're moving and then take a reading of your gas and electricity on the day you leave to send it to them. This will stop you from being charged for gas and electricity that you haven't used. This may also be a good time to compare providers as you may be able to get a better deal elsewhere.

- 

**Water** - This is similar to your gas and electricity in that you should let your water provider know that you're going to be moving and won't be using water beyond a certain date.

- 

**Royal Mail: Redirect Post** - When you move, there is not always time to change your mailing address for everything, so you can set up a postal redirect to give you a little extra time. This means that any post sent to you at your old address will be redirected and delivered to your new address and you can apply for it up to 3 months before the date of your move (although it does take 10 days to implement). The redirect is only temporary so you can't rely on it forever and it is via Royal Mail so you will need to contact everyone who sends you the post to update them. You can set up a redirect with Royal Mail on their website.

-