

Moving On Out

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Moving is right up there with death and divorce when it comes to stressful life events. It requires physical effort – sorting and packing – and mental effort – hiring a mover and saying goodbye to friends says Dr. David Posen, a physician in Oakville Ont., who specializes in stress management and is the author of *Staying Afloat When the Water Gets Rough* (Key Porter, 2005). “The question to ask is not, How is this going to work out? The question is, What can I do to make this work the best way possible?” We’ve turned to the experts to bring you 10 strategies to make every stage of your move as easy as possible.

1. LOOK AHEAD

Research the place you’re moving to before you give notice or accept that promotion. “Make sure you understand all the new costs and lifestyle that you’re moving to,” says Tim Verbic, director of business development and marketing for Royal LePage Corporate and Government Relocation Services. A \$15,000 raise may not cover the rise in housing and living costs, for example, if you’re moving from Halifax to Calgary. Ask your real estate agent to connect you with an agent in the new city to offer guidance on real estate values and an overall portrait of what the market is like there.

2. RALLY THE TROOPS

“If you are in a family, you absolutely have get buy-in from your spouse and children,” says Verbic. “You need to work as a team.” Give everyone lots of lead time to start thinking about the move and have the chance to voice any opinions and concerns. “If somebody is absolutely refusing the idea, the best way to get buy-in is to hear the concerns, honour the concerns and address them,” says Posen. If your 15-year old daughter is frantic at the thought of not seeing her friends, for example, offer the solution of inviting her friends to visit – hopefully not all at once. Plan a trip to the place you’re relocating to ahead of the move, which can relieve a lot of anxiety, or subscribe to a local newspaper or magazine.

3. GIVE IT TIME

Verbic says the minimum planning time for a move is 90 days, because there are a lot of things that you don’t even think about, such as arranging temporary accommodation during the transition, but it can be done in less time. A move is more than transporting your valuables, says Verbic. Posen agrees the more lead time the better to visit the new city, say goodbye to friends and ease your way out of the place you’re leaving.

4. SEEK FINANCIAL HELP

Will your company help with any of the moving costs (ask about a mortgage interest subsidy if you’re moving to a more expensive market) or even supply relocation services, which are often added incentive? A survey by the Canadian Employee Relocation Council found that more than 90 per cent of the organizations surveyed have a formal relocation policy, but the survey also found a decrease – from 37 per cent to just 15 per cent – of organizations offering a lump sum allowance to cover moving costs. If you ask for a lump sum, go in with a realistic picture of the cost, says Verbic.

5. SET A BUDGET

Your moving budget needs to cover everything from what experts refer to as the origin, such as closing costs, to the transition, such as restaurant meals while on the road, to the destination, such as updating official documents. The biggest item price-wise will be the movers, who charge by distance and weight, so it's a good time to purge your belongings. It's never too soon to book your moving company, says Verbic, who suggests calling three professional companies for quotes and references. He says the first questions to ask is, Are you bonded and do you have proof of insurance? If the answer is no, keep looking. Start with a company affiliated with a major van line, such as Atlas, Allied, North American or United. Ask about storage, insurance on the items being moved, having your vehicle moved with your possessions, if necessary, and a guarantee for the delivery date. "Your entire life is in that truck," says Verbic. "You really want to make sure it gets there."

6. CONSULT A CALENDAR

Moving during the summer may be easier because school's out and the housing season is at its best for buyers, but it's also the busiest time for movers, which will drive up the cost and means you need to book your move as soon as possible to secure the labour. Charlie Page moved to Toronto with her husband two young daughters; they arrived in July and bought a house in October. "Moving during the summer is much better because everyone is out in the park," says Charlie. "It's easier to meet people and see what the neighbourhood is like."

7. PACK STRATEGICALLY

Whether or not you decide to pack all of your own belongings (doing so will save you money), there are a few boxes you need to pack yourself. "Picture camping out for a week," says Jacki McGowan, who has moved 14 times in the last 13 years. "You need clothing to last a week, bedding and items for the kitchen, such as a pot and basic cooking utensils. And don't forget curtains." Clearly mark these boxes with coloured labels or anything that will keep them separate from the rest of the boxes, try to add more details than just the room; for example, Kitchen Pots and Pans or Bedroom Sheets and Pillows.

8. MANAGE THE STRESS

Moving is stressful because of a feeling of loss of control, says Posen. In a family move, there's often one person who is not a big part of the decision, such as a child. Recognize that change is a process, not an event, and the adjustment period can take months. To help that process, maintain your and your family's routines, whether it's Friday night pizza, attending Rotary Club meetings or taking your dog for a hike on Saturdays. "Family rituals and traditions are portable," says Posen.

9. KEEP YOUR RECEIPTS

According to Canada Revenue Agency, you can deduct eligible moving expenses from your income you earn at your new location. Your new home must be at least 40 kilometres closer to the new place of work. Eligible expenses include transportation and storage costs travelling expenses and legal or notarial fees for the purchase of the new residence. For more information, visit www.cra-arc.gc.ca/menu-e.html; in Search the Site, key in "moving expenses."

10. GET OUT THERE

Your kids will make friends at school, but what about you? As exciting as a fresh start can be, there's also a dash of sadness in saying goodbye to friends and familiar surroundings – and a lot of anxiety. You're going to have to step out of your comfort zone when it comes to making friends, but don't go overboard, says Posen, who suggests starting in moderation by joining a club or volunteering and slowly becoming part of the new community. "The sooner you get over this bump, the better," says Jacki. "Be brave and embrace the new round of 'mom dating' to get yourself a new support network."