



HOME BUYER MOVING CHECKLIST

FROM CONTRACT TO CLOSING, POSSESSION & MOVING DAY

PLAN AHEAD.
MOVE SMARTER.
AVOID STRESS.



A NOTE ABOUT TIMING

Most home purchases close in approximately 30 days. Some transactions may take up to 45 days, particularly government-backed loans (FHA, VA, USDA) or properties with well and/or septic systems. Your actual timeline will be defined by your purchase agreement and transaction details.

*Different homes.
Different timelines.
Same goal...
a great move!*



1 AS SOON AS YOU'RE UNDER CONTRACT

Start planning — but don't make commitments you can't easily change.

- ☐ Start decluttering now. Donate, sell or discard items you don't want to move.
Why: Less to pack, move and unpack means lower costs and less stress.
- ☐ Begin packing items you won't need before the move.
- ☐ Create a moving budget (movers, truck rental, supplies, storage, etc.).
- ☐ Get quotes from movers and/or truck-rental companies.
Why: Understand your options, costs and availability.
- ☐ Ask how much advance notice they require.
Why: Know their lead time so you're ready once you have the keys.
- ☐ Begin researching storage options if needed.
- ☐ If you have children, look into school registration requirements.
- ☐ Start thinking about utility transfers and address changes.



FORD FINDS TIP: DON'T SCHEDULE THE TRUCK YET

Get quotes, check availability and learn the required lead time. But don't commit to your moving date until you actually have the keys. Closing dates can change, and you could lose deposits or fees.



2 2-3 WEEKS BEFORE CLOSING

Take care of the details that don't depend on the exact possession date.

- ☐ Confirm your homeowners insurance is in place.
Why: Your lender and title company may require it before closing.
- ☐ Make a full list of address changes (USPS, banks, credit cards, insurance, subscriptions, employers, doctors, etc.).
- ☐ Arrange for medical, dental and prescription record transfers.
- ☐ Plan your utility setup or transfer (electric, gas, water/sewer, trash, internet, TV).
Why: Some services require appointments or advance notice.
- ☐ Measure large furniture and doorways.
- ☐ Continue packing nonessential items and label boxes clearly by room.
- ☐ Prepare a first-night essentials list (see section below).



3 FINAL WEEK BEFORE CLOSING

Get ready — the transaction isn't finished yet.

- ☐ Confirm closing date, time and location.
- ☐ Confirm what ID, funds or other items you'll need for closing.
- ☐ Complete any remaining lender or title company requirements.
Why: A missing document can delay an otherwise ready transaction.
- ☐ Do your final walk-through when scheduled.
- ☐ Finish packing (but keep daily essentials handy).
- ☐ Keep important documents, IDs, medications, valuables and chargers with you.
Why: Don't put these on the moving truck.
- ☐ Confirm your moving plan — but still don't schedule the truck until you have the keys.



4 CLOSING DAY

Signing isn't necessarily possession.

You will sign the documents to complete your purchase, but you likely will not receive your keys immediately after signing.



IMPORTANT: WHEN DO I GET MY KEYS?

Plan on receiving your keys after the transaction has been recorded — typically the day after you sign your closing documents.

Not every transaction can be recorded the same day. Your actual possession is governed by your purchase agreement and completion of the transaction.

This is another reason not to schedule movers based solely on your signing appointment.



5 ONCE YOU HAVE THE KEYS

You have possession — now make it truly yours.

- ☐ Walk through the house while it's still empty.
Why: It's the easiest time to see everything clearly.
- ☐ Photograph the empty house.
Why: You'll have a record of the property's condition at possession.
- ☐ Decide whether the house needs cleaning.
Why: Sellers don't always leave homes as clean as expected.
- ☐ Do any painting or minor repairs before moving furniture in, if practical.
Why: Empty rooms are much easier to work in.
- ☐ Change or rekey the exterior locks.
Why: You never know how many copies of the old keys may exist — or who has them.
- ☐ Confirm utilities and essential services are working.
- ☐ Locate the electrical panel, main water shutoff and other important home systems.



6 NOW SCHEDULE YOUR MOVE

Once you have the keys and the house is ready.

- ☐ Contact the mover or rental company you researched earlier.
- ☐ Schedule the truck/movers based on their availability and required lead time.
- ☐ Confirm dates, times, costs and cancellation policies.
- ☐ Arrange help from friends or family if needed.
- ☐ Confirm childcare or pet arrangements for moving day.



FORD FINDS RULE OF THUMB

Don't plan your move around when you expect to get the keys. Plan it around when you actually have them.

A little flexibility can prevent unnecessary fees, lost deposits, loaded trucks with nowhere to go — and a tremendous amount of stress.



7 FIRST-NIGHT ESSENTIALS

Keep these with you — not buried in the truck.

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|---|---|
| ☐ Medications | ☐ Snacks and drinks |
| ☐ Identification & important documents | ☐ Basic cleaning supplies |
| ☐ Phone chargers | ☐ Trash bags |
| ☐ Toiletries (toothbrush, soap, etc.) | ☐ Paper towels |
| ☐ Toilet paper | ☐ Basic tools (screwdriver, etc.) |
| ☐ Towels | ☐ Flashlight |
| ☐ Change of clothes | ☐ Children's essentials |
| ☐ Bedding and pillows | ☐ Pet supplies |
| | ☐ An open mind for the next chapter! |



8 MOVING DAY

You're almost home!

- ☐ Keep important documents, medications and valuables with you.
- ☐ Direct boxes and furniture to the correct rooms.
- ☐ Check the moving truck carefully before it leaves.
- ☐ Make sure doors and windows are secured.
- ☐ Test your new keys and locks.
- ☐ Keep your first-night box easy to reach.
- ☐ Order dinner. Sit down for a minute.
- ☐ **You're home!**

Welcome Home!
"A house is just the beginning.
It's the next chapter in your story."
Steve Ford