



THE GOLDEN OAK TREE

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Your Complete UK House Move Checklist

A practical guide to updating your details and staying protected after your move

Congratulations on your new home!

Thank you for choosing The Golden Oak Tree Financial Advisers for your mortgage requirements. Moving home is one of the most significant life events you can experience, and we want to make the process as smooth as possible. This checklist covers everything you need to update after completing your purchase working through it systematically will protect your finances, your insurance cover, and your legal obligations.



TIP: We recommend working through each section in order. Sections 1 and 2 contain your most time-sensitive legal and financial obligations.

01. Government & Legal

Priority - Act Immediately

*These carry legal obligations and potential fines.
Address these within the first few days of moving*

Driving Licence (DVLA)

Update the address on your photocard licence.

When: Within one month of moving. You may be fined up to £1,000 if not updated.

How: Online at GOV.UK (quickest) or by post using form D1.

Vehicle Log Book (V5C)

Update your car's registration address.

When: As soon as possible after moving.

How: Online via GOV.UK or by post to the DVLA.

Passport

The address in your passport is not legally required to be current, but it is good practice to notify HM Passport Office.

When: Update free of charge - change will appear on next renewal.

How: Online at GOV.UK.

Electoral Register

Register to vote at your new address. Failure to do so means you cannot vote in local or national elections.

When: As soon as possible.

How: Online at GOV.UK/register-to-vote. Takes around 5 minutes.

HMRC

Update your address for income tax, self-assessment, tax credits, and Child Benefit.

When: Within 30 days of moving.

How: Via your Personal Tax Account at GOV.UK or by calling HMRC.

Department for Work and Pensions (DWP)

If you receive Universal Credit, PIP, State Pension, Jobseeker's Allowance, or any other DWP benefit, you must notify them of your change of address immediately to avoid overpayments or payment suspension.

When: Immediately.

How: Via your online Universal Credit journal, or call the relevant DWP helpline.

Court or Tribunal Service

If you are involved in ongoing legal proceedings, jury service, or have any outstanding fines, notify the relevant court of your new address.

When: Immediately.

How: Contact the court directly or via the HMCTS online portal.

Lasting Power of Attorney (LPA) / Will

Update your address with your solicitor and ensure your legal documents reflect your new property address. If you own a property jointly, your Will may also need reviewing.

When: As soon as practicable.

How: Contact your solicitor. This is a good time to also review beneficiary nominations.

02. Insurance & Financial

Critical - Same Day or Before Moving

*Gaps in insurance cover can have serious financial consequences.
Many policies are invalidated if you fail to notify the provider of a move.*

Buildings Insurance

This is a condition of your mortgage. Your buildings insurance must be in place from the date of exchange of contracts - not completion.

When: From exchange of contracts.

How: Contact your insurer or broker immediately. Ensure the sum insured reflects the rebuild cost, not the market value, of your new property.

Contents Insurance

Your existing contents insurance may not automatically transfer to a new address. Check your policy and notify your insurer.

When: Before or on moving day.

How: Contact your insurer. Consider whether your new home requires a higher or lower level of cover.

Car Insurance

Failing to update your address on your car insurance policy can invalidate your cover entirely.

When: Immediately - ideally before you drive from your old address.

How: Call or update online with your car insurer. Note: a change of address may affect your premium.

Life Insurance Cover

Update your correspondence address with your provider.

When: Within a few weeks of moving.

How: Contact your insurer or speak to us as your mortgage adviser, we can help review your life cover needs.

Bank Accounts & Building Societies

Update all current accounts and savings accounts.

When: Within a few weeks.

How: Via online banking, mobile app, or in branch.

Credit Cards & Store Cards

Update each card issuer separately. Correspondence sent to your old address may trigger fraud alerts or missed payment notices.

When: Within a few weeks.

How: Via each issuer's website, app, or phone line.

Pension Providers

Update both workplace and personal pension providers.

When: Within a few weeks.

How: Contact your employer's HR team and each personal pension provider.

ISAs (Cash & Stocks and Shares)

Update your address with each ISA provider.

When: Within a few weeks.

How: Via online account or by contacting your provider.

Investment Platforms & Share Dealing Accounts

Update address for tax and correspondence purposes.

When: Within a few weeks.

How: Contact your platform or broker.

Student Loan (Student Loans Company)

Update your contact address to ensure repayment correspondence reaches you.

When: As soon as possible.

How: Via your online SLC account at slc.co.uk.

Premium Bonds (NS&I)

Update your address with National Savings & Investments.

When: As soon as possible.

How: Via your NS&I online account or by calling NS&I.



TIP: As your mortgage adviser, we strongly recommend reviewing your life insurance, critical illness, and income protection cover at this stage. A new property often means a larger mortgage, and your protection needs may have changed. Please get in touch with us - we are happy to review this at no obligation.

03. Utilities & Council Services

*Take meter readings on the day you move in and out.
This prevents billing disputes with suppliers*

Gas & Electricity

Contact your current supplier to close your old account with final readings. Set up a new account at your new property, or switch to a better tariff.

When: On moving day.

How: Take meter readings at both properties. Consider using a comparison site to find the best tariff at your new address.

Water

Water suppliers are regional. Contact your new area's supplier to set up an account. You cannot switch water suppliers.

When: As soon as possible after moving.

How: Find your supplier via the Water UK website (water.org.uk).

TV Licence

Your TV Licence is linked to your address, not you personally. You will need a licence for your new home.

When: From the date you move in.

How: Update online at tvlicensing.co.uk.

Broadband / Home Phone / TV

Transfer, upgrade, or cancel your existing contract.

Check availability at your new address before moving day to avoid a gap in service.

When: Arrange 2 - 4 weeks before moving if possible.

How: Contact your provider (BT, Virgin Media, Sky, TalkTalk, etc.).
New tenants/owners sometimes qualify for new customer deals.

Council Tax

Notify both your old local council (to end liability) and your new council (to begin liability). Failure to do so can result in double charging.

When: On or before moving day.

How: Contact both councils. You may qualify for a single-person discount (25% reduction) if you live alone.

Bin Collection & Waste Services

Find out your new collection schedule and which bins are used for which waste.

When: On or after moving day.

How: Check your new council's website.

04. Healthcare & Medical

Register with local services promptly to ensure continuity of care.

GP (Doctor)

You will likely need to register with a new GP if you have moved out of your old surgery's catchment area.

When: As soon as possible, especially if you have ongoing health conditions.

How: Find a local GP at nhs.uk/service-search. Bring ID and proof of address.

Dentist

NHS dentists are in high demand. Register promptly to avoid long waits.

When: As soon as possible.

How: Find an NHS dentist at nhs.uk/service-search.

Hospital & Specialist Appointments

Notify any hospitals or specialist services of your address change so appointments and letters reach you.

When: As soon as possible.

How: Contact each service directly or through your GP.

Optician

Notify your optician of your address change, or register with a new local practice.

When: At your convenience.

How: Contact your optician directly.

05. Subscriptions, Memberships & Services

A Royal Mail redirection will act as a safety net, but it is still important to update each service directly.

Royal Mail Redirection

Set up a mail redirection from your old address to your new one. This is a crucial safety net for letters you have missed.

When: Set up before or on moving day.

How: Apply at royalmail.com. Cost starts from around £33.99 for 3 months. We recommend 6 - 12 months.

Amazon / Online Shopping Accounts

Update your default delivery address on Amazon, eBay, ASOS, and any other shopping platforms.

When: On or after moving day.

How: Via account settings on each platform.

Gym / Health Club Membership

Update your address or cancel/transfer your membership if you are moving too far away.

When: As soon as possible.

How: Contact your gym or manage via their app.

Loyalty Cards

Update your address on Tesco Clubcard, Sainsbury's Nectar, Boots Advantage Card, and any other loyalty schemes.

When: At your convenience.

How: Via each scheme's website or app.

Employer / HR Department

Notify your HR department of your new address for payslips, P60s, and other correspondence.

When: Within a few days of moving.

How: Via your company HR system or by contacting HR directly.

Children's School or Nursery

Notify your child's school or nursery of your new home address. If you have moved out of catchment, you may need to consider a school transfer.

When: As soon as possible.

How: Contact the school office directly.

Pet Microchip Register

It is a legal requirement for dogs to be microchipped and registered with an up-to-date address.

When: Within 21 days of moving (legal obligation for dogs).

How: Update via the database your microchip is registered with (e.g. Petlog, Microchip Central).

Car Breakdown Cover (AA, RAC, Green Flag, etc.)

Ensure your home call-out benefit is linked to your correct address.

When: As soon as possible.

How: Via your provider's website, app, or by calling them.

Magazine, Newspaper & Box Subscriptions

Update delivery address for any regular deliveries (e.g. Hello Fresh, magazines, Amazon Subscribe & Save).

When: Before your next delivery.

How: Via each subscription's account settings.

Charity Direct Debits

If you donate to charities by direct debit, update your correspondence address.

When: At your convenience.

How: Contact each charity directly.

National Trust / English Heritage / Club Memberships

Update your address for membership cards and correspondence.

When: At your convenience.

How: Via each organisation's website or member services.

06. New Property – Practical Checks

These practical steps will help you settle in safely and efficiently.

Change the Locks

You do not know how many sets of keys the previous owner gave out. Changing the locks is a sensible security precaution.

When: As soon as possible after moving in.

How: Hire a locksmith. Budget approximately £50–£150 per lock.

Locate Your Stopcock (Water Shut-Off)

Know where your mains water stopcock is in case of a plumbing emergency.

When: On moving day.

How: Usually under the kitchen sink or near the front of the property.

Locate Your Fuse Box / Consumer Unit

Know where your electricity and gas meters and fuse box are.

When: On moving day.

How: Check the kitchen, hallway, or under stairs.

Locate Your Gas Meter & Learn How to Shut Off the Gas

In an emergency, you need to be able to turn the gas off quickly.

When: On moving day.

How: If in doubt, call Cadent (National Gas Emergency Service) on 0800 111 999.

Check Smoke & Carbon Monoxide Alarms

Ensure smoke alarms and carbon monoxide detectors are installed and working.

When: On moving day.

How: Test alarms and replace batteries if needed. CO alarms are legally required near gas appliances.

Register New Appliances & Warranties

Register any white goods, boilers, or other appliances that came with the property under their warranty.

When: Within the first few weeks.

How: Check instruction manuals or search the brand online.

Boiler Service & Gas Safety Check

If the boiler has not been recently serviced, arrange a service and consider a Gas Safe engineer inspection.

When: Within the first few months.

How: Use a Gas Safe registered engineer.
Find one at gassaferegister.co.uk.

Buildings & Contents Insurance Review

Now is a good time to re-confirm your buildings sum insured (rebuild cost) and that your contents insurance reflects your actual belongings.

When: Shortly after moving.

How: Speak to your insurer or broker. We can help you review this.

07. Quick Cancellation Checklist

Before your old property is left behind, make sure these are closed off.

- Old broadband / landline**
Request a final bill and arrange collection or return of any equipment (routers, etc.).
- Old gas & electricity accounts**
Provide final meter readings and close accounts with old suppliers.
- Old gym membership**
Cancel if you are not transferring to a branch near your new home.
- Old council tax**
Notify your old council of your leaving date to end liability.
- Old TV Licence**
If moving from a property you owned or rented, ensure the old licence is cancelled or transferred.

Disclaimer

This checklist has been prepared by The Golden Oak Tree Financial Advisers as a general guide to assist clients following a house move. While every effort has been made to ensure accuracy and completeness, this list is not exhaustive and individual circumstances will vary. It should not be relied upon as legal, financial, or regulatory advice. The Golden Oak Tree Financial Advisers accepts no liability for any loss, inconvenience, or legal consequence arising from use of this guide, or from any omissions or errors it may contain. You are encouraged to verify all requirements directly with the relevant organisations.