



The Hidden Costs of Moving

Know What To Ask Before You Move

Short of your employer footing the bill for a move out of town, there are only two options when it comes to packing up and relocating:

1. Hiring a moving company to do the job.
2. Doing it yourself.

While both options require a cash output, it's possible to avoid paying more than you should by anticipating, and budgeting for, those hidden costs that can pop-up unexpectedly and bite you in the pocketbook. The key word here is 'preparedness.'

Though paying professionals to handle your move sounds like your least stressful option, it will also cost you more in transportation and labor charges. Recognize, up front, that movers paid by the hour might not work quite as fast as you would prefer, while those paid by the job could rush the move to get to their next location—a scenario that could, in the long run, cost you in mishandled, damaged property.

The type of contract you choose should be decided upon only after consulting moving company representatives and/or former customers.

Do Your Research

While the cost of any long-distance move is federally regulated based on weight and distance traveled, be prepared for fine-print charges, which can add up quickly.

For example:

- A transportation surcharge if the moving company compensates its movers for

work performed in metropolitan areas where labor rates tend to be higher.

- Additional charges for moving heavy items such as riding lawnmowers, snowmobiles or that baby grand piano.
- An additional charge for specialists brought in to disconnect gas mains or disassemble pianos and pool tables.
- An additional charge if the movers have to walk more than 75 feet from door to truck or need to use stairs or an elevator.

Also, if the moving van is too large to fit down your narrow street, or is thwarted by low hanging wires or branches, the movers may need to shuttle your furnishings out on a smaller truck first—a situation which can become very costly. Always look for, and discuss, possible hidden charges with the moving company's sales representative.

Of course the above pitfalls can be avoided by doing the job yourself, but self-moves come with their own set of hidden money traps. Never mind the stress and physical labor involved, there may be loss of income from time spent renting a truck, moving furnishings, driving the truck to a new location and unpacking again.

Here are several more considerations to look out for when going it alone:

Insurance

Having an accident while driving a rented truck could put you at risk unless you've purchased truck insurance from the rental company. Chances are, your automobile policy does not cover commercial vehicles. Check with your insurance agent.

An Insurance Rider

Property damaged in transit may not be covered under your homeowner's policy. You may have to purchase an insurance rider that covers contents. Again, check with your agent.

The Truck

A poorly maintained rental truck could break down in transit, forcing you to pay for repairs until the rental truck company can reimburse you. A breakdown could delay your move, throw off your schedule and cost you money. Never drive off the lot with a truck that looks too old, runs badly or seems poorly maintained.

Bring Cash

Allow extra money for hotels, restaurants, gasoline and tolls. Have extra cash on hand for any contingencies.

Damage Control

If you've damaged your home while moving out, the incoming family might want some of their investment returned. If you've damaged a rental property, the landlord might pocket your security deposit to cover the cost of repairs.

The bottom line is to do your research and compare the costs of hiring professional movers versus going it alone.

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