Moving costs are easy to underestimate because the obvious bill is only one part of the total. Alongside removals, you may have solicitor's fees, surveys, mortgage costs, storage, cleaning, small repairs and a stretch of time when money is tied up in deposits or overlapping housing costs. Even a move that goes smoothly can come with a few expensive surprises.



A useful estimate is not simply "What will the removal company charge?" It is a dated list of everything you may need to pay, when it is due and how certain the amount is. Then add a contingency and check that saving for the move will not leave your household without emergency money.

Start with a named, dated goal

Give the move a name, such as "Move to our new home", and set a target date. Then list the costs you expect to pay before, during and just after moving day. A date matters because it turns a vague total into a monthly saving target.

For example, if your researched moving costs come to £2,400 and you have 12 months, the basic target is £200 a month. If you have already saved £600 for the move, you need another £1,800: that is £150 a month over the same 12 months. These figures are examples, not typical costs—your own total will depend on the property, location and type of move.

Keep this goal money separate from your emergency fund. A separate savings pot can make it easier to see what is reserved for the move, while an instant-access savings account may suit money you need to reach quickly. Check any account's access rules, interest rate and withdrawal conditions before using it.

Build a full moving-cost checklist

Research each part of the move rather than relying on one headline quote. Some costs are predictable; others depend on your property, the distance, the timing or what you discover once you start packing. Use the list below as a prompt, not a claim that every household will face every charge.

Buying or selling a home

- **Solicitor or conveyancer:** Ask what the quoted fee includes and whether searches, identity checks, bank transfers and other disbursements are extra. Compare like with like.
- **Survey and valuation:** A lender's valuation is not necessarily the same as a survey for your own use. Ask what type of survey is appropriate and what it costs.
- **Mortgage costs:** Check for arrangement, booking or valuation fees, and ask whether a fee is paid upfront or added to the mortgage. If you are leaving a current deal early, check for an early repayment charge.
- **Estate agent fees:** If selling, confirm the fee basis, whether VAT is included and when payment becomes due.
- **Leasehold costs:** If relevant, ask about management packs, notice fees, service charges or ground rent adjustments. Request the figures early, as paperwork can take time.
- **Stamp Duty Land Tax or other property taxes:** Check the current rules and thresholds for your circumstances. GOV.UK provides official information for England and Northern Ireland; Scotland and Wales have their own property transaction taxes.

For a simple **housing** price example, imagine a buyer budgeting £1,200 for conveyancing, £500 for a survey and £300 for mortgage and transfer fees. That is £2,000 before removals, packing or any property tax. These are illustrative figures only: get current quotes and confirm what each one includes.

Removals, packing and transport

- **Removals:** Get more than one quote and check whether it includes loading, unloading, dismantling furniture, insurance and travel. Make sure the quote reflects the size of your belongings, access at both addresses and the distance.
- **Packing:** Ask what full or partial packing services cost. If packing yourself, include boxes, tape, wrapping materials and any specialist supplies.
- **Access and timing:** Stairs, long carries, parking restrictions and a delayed key handover can affect the job. Ask the company what happens if completion or access is late.
- **Parking and permits:** Check whether the removals vehicle needs a permit or reserved space. Include any local charge and the time needed to arrange it.
- **Travel:** Include fuel, tolls, public transport, or a van hire and mileage charge if you are moving yourself.

Removals quotes can look very different if one is for a van and labour only while another includes packing, insurance and dismantling. Ask each provider to describe the service in writing, and check cancellation or rescheduling terms before paying a deposit.

Storage and the gap between homes

Storage can become necessary if dates do not line up, the new home needs work, or you are downsizing and have not decided what to keep. Ask for the weekly or monthly rate, minimum term, deposit, insurance requirements and charges for access. Find out whether the price changes after an introductory period.

Also consider the practical extras: packing materials, transport to and from the unit, a larger unit than expected, and the cost of extending storage if the move is delayed. If you are comparing storage with keeping belongings at a friend's or family member's home, be clear about access and responsibility for damage.

Cleaning, small repairs and set-up costs

List work needed to leave your current home in the agreed condition, as well as jobs you are likely to do at the new place. These may include cleaning, filling holes, touching up paint, replacing a broken lock, fixing a dripping

tap or changing a smoke alarm battery. Small repairs are easy to dismiss one at a time, but several can land in the same month.

Include any professional cleaning required by a tenancy agreement, and check the inventory or check-out requirements rather than assuming a standard clean will be enough. For a purchased home, consider whether you need basic tools, curtain poles, window coverings or an appliance connection. Separate essential work from improvements you can sensibly delay.

Utilities, council tax and everyday moving costs

- Check the final bills and account dates for gas, electricity, water, broadband and council tax at both addresses.
- Budget for connection or installation charges where applicable, and check whether you will be charged for overlapping services.
- Allow for a possible overlap in rent or mortgage payments, depending on completion and tenancy dates.
- Include meals, parking, childcare or pet care on moving day, when normal routines may be disrupted.
- Remember replacement keys, address changes, post redirection and any essential items you need immediately.

These are the “sneaky extras” that often get missed. Meals and parking may not be large individually, but they still belong in the estimate—particularly when you are paying several larger bills at once.

Research the figures, not just the categories

For each item, write down an estimate, where it came from and how reliable it is. A written quote is stronger evidence than a general online figure. If a cost depends on a survey, completion date or final meter reading, mark it as uncertain and note when you will know more.

Cost Estimate When due Confidence or next step Removals £___ Deposit / moving day Get written quotes; confirm what is included Storage £___ Weekly or monthly Check minimum term and access charges Small repairs and cleaning £___ Before or after moving List known jobs; get quotes where needed Housing and legal costs £___ At different stages Ask for an itemised breakdown

MoneyHelper offers practical guidance on budgeting and preparing for major costs. Money Trumpet can also help you think through savings goals and how to organise money. Use guidance as a starting point, then check actual fees with the relevant solicitor, lender, removal firm, local authority or storage provider. Rules and prices change, and a generic estimate cannot replace a quote for your circumstances.

Add a contingency without guessing blindly

Once you have a researched subtotal, add a contingency for costs that are plausible but not yet confirmed. The right amount depends on how much is still uncertain. A move with fixed dates and confirmed quotes may need less room than one involving a chain, unknown repair work or storage for an uncertain period.

You could test a few scenarios instead of picking toddleabout.co.uk a number at random:

- **Expected:** Your best current estimate for each item.
- **Higher-cost:** What if storage lasts an extra month, a quote rises or you need an additional repair?
- **Delayed move:** What if dates shift and you pay for extra rent, storage or childcare?

The difference between your expected and higher-cost totals shows whether the plan has enough breathing room. Do not treat the contingency as permission to spend more on optional upgrades: keep it available for uncertainty, and review it as quotes become firm.

Protect your emergency fund

Moving is a goal, even when it is essential. Emergency money has a different job: it helps cover an unexpected loss of income or an urgent expense without derailing rent, mortgage payments, food, utilities or other essentials. Avoid counting the same pounds for both purposes.

Set an emergency fund floor based on your essential costs. Add up the minimum you would need for housing, council tax, utilities, basic food, transport to work, essential insurance and minimum debt payments over the period you want your fund to cover. Your household circumstances matter: variable income, health needs or dependants may make a larger cushion important.

For example, if essential spending is £1,700 a month, a one-month floor would be £1,700. That is an illustration, not a universal recommendation. Decide on a floor you can explain and maintain, and do not include planned moving costs in it. If the move would take your emergency savings below that floor, consider changing the timeline, reducing optional spending on the move or building the emergency fund first.

Do a bad-month test before you commit

Before setting your monthly transfer, ask what happens if a higher bill arrives in the same month as the moving costs. Could you still pay essentials, keep the emergency fund floor intact and meet the savings target without relying on a credit card? If not, the plan is too tight for a bad month.

1. Write down your moving total, including contingency.
2. Subtract money already saved specifically for the move.
3. Divide what remains by the number of months until it is needed.
4. Compare that monthly amount with your realistic surplus after essential bills and regular commitments.
5. Repeat the calculation using the higher-cost scenario.

If the higher-cost version does not fit, that is useful information—not a reason to pretend the costs will disappear. You may be able to spread some purchases, delay non-urgent improvements, choose a different removal service or ask providers about payment dates. Do the sums before making changes, and avoid “just cut back” advice that does not account for what your household actually spends.

Keep the estimate live

Review your list whenever you receive a quote, get a completion date or discover a new job. Mark costs as confirmed, estimated or still unknown, and update the monthly target if the timeline changes. Keep receipts and note what has been paid so deposits are not mistaken for money still available.



A realistic moving budget includes the visible bills, the small practical extras and the possibility of a bad month. With a named and dated goal, a separate savings pot, a protected emergency fund floor and researched costs for removals, storage and small repairs, you can make decisions from a clearer total rather than being surprised by one bill at a time.