Moving Kit

Selling, buying, renting, packing, and every account that needs your new address.

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If you only read one page

Buying, selling, renting and moving are full of expensive mistakes that are easy to avoid once you know where they are.

1. **Get pre-approved before you look.** Know what you can borrow, and keep 2 to 5 percent of the price for closing costs.
2. **Every commission is negotiable.** Read the agent agreement before you sign it: the fee, who pays it and how long it lasts.
3. **Never wire money on emailed instructions alone.** Call the escrow officer at a number you already have and confirm the account out loud. Closing wire fraud is common.
4. **Keep the inspection contingency.** And read the whole report. It is your one chance to negotiate repairs or walk away.
5. **Get three mover estimates.** In person or by video. For a move out of state, check the mover's USDOT number, and never pay a large deposit.
6. **Update your insurance address first.** Home and car insurance depend on where you live. A gap in coverage during a move is easy to miss.
7. **Renting? Look up your local rules first.** Deposit limits, rent increases and notice periods are set by your state and city. Photograph every room on move-in day.

Then start here: **Choosing a real estate agent**, page 5.

What is in here

12 worksheets in five sections. Start with the first section, then whichever page someone is about to ask you for. A page filled in roughly is worth more than a blank one.

01

Selling

Choosing an agent, getting the house ready, and closing.

Choosing a real estate agent

Interview at least three agents before you sign with one, whether you are buying or selling. The agreement sets the fee and how long you are committed.

Agent and brokerage	Homes sold nearby last year	Fee offered	Impression

Questions to ask

- [ ] How many homes like ours have you sold here in the last year?
- [ ] What do you think it will sell for, and what are the comparable sales?
- [ ] How will you market it: photos, video, open houses, online?
- [ ] Who will I actually deal with day to day, you or a team member?
- [ ] How long is the listing agreement, and can I end it early?
- [ ] What is your fee, and what does it include?
- [ ] Can I talk to two recent clients?

Every fee is negotiable. There is no standard commission. Since 2024, buyers sign a written agreement with their own agent before touring homes, and that agreement states what the buyer's agent is paid and by whom.

Agent chosen ________ Phone ________

Agreement signed on ________ Agreement ends on ________

Fee agreed ________ Paid by ________

Getting the house ready to sell

What to fix, what to clear out, and what buyers notice first. Walk the house as a stranger would, starting at the curb.

The full guide: hubstone.com/guides/selling-family-home

Fix before listing

- [ ] Leaks, drips and water stains
- [ ] Doors and windows that stick
- [ ] Burned-out bulbs and loose outlets
- [ ] Cracked tiles, torn screens, missing trim
- [ ] Anything a home inspector will flag, if you had a pre-listing inspection

Clear and clean

- [ ] Pack away half of what is in each closet and cabinet
- [ ] Take down family photos and personal collections
- [ ] Clear kitchen and bathroom counters
- [ ] Deep clean, including windows, grout and appliances
- [ ] Remove pet smells, bowls and litter boxes before showings
- [ ] Rent a storage unit or a portable container if needed

First impressions

- [ ] Mow, edge and trim; add fresh mulch
- [ ] Paint or clean the front door, and replace a worn mat
- [ ] Neutral paint on any bold walls
- [ ] Every light on and blinds open for photos and showings

Project	Cost	Who	Done by

Skip the big remodel. A new kitchen or bathroom rarely returns its full cost at sale. Repairs, paint and cleaning almost always do.

Most states require sellers to disclose known defects. Ask your agent for your state's disclosure form early.

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From listing to closing

What happens after the sign goes up, in order, with the dates to fill in as you go.

Step	Date	Notes
Listed		
Offer accepted		
Earnest money deposited		
Buyer's inspection		
Repair requests answered		
Appraisal		
Buyer's loan approved		
Final walk-through		
Closing and keys handed over		

Comparing offers

Buyer	Price	Loan type and down payment	Contingencies	Closing date

The highest offer is not always the best. A slightly lower offer with a larger down payment, fewer contingencies and a closing date that suits you can be the safer sale.

What to leave for the buyer

- [ ] Every key and garage remote
- [ ] Alarm and lock codes reset
- [ ] Appliance manuals and warranties
- [ ] Paint colors and leftover cans
- [ ] Your Home Binder or a copy
- [ ] Trash and recycling days

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Selling the family home

What has to be disclosed, what the sale will actually net, how the proceeds get split, and the order things happen in.

The full guide: hubstone.com/guides/selling-family-home

What to disclose

- [ ] Structural issues (foundation, settling, previous damage)
- [ ] Roof condition and age, including recent repairs or replacement
- [ ] Water damage or flooding history
- [ ] Pest damage (termites, wood rot)
- [ ] Mold or asbestos
- [ ] Lead paint (houses built before 1978)
- [ ] Radon test results, if any
- [ ] Environmental issues (flood zone, nearby hazards)
- [ ] Previous insurance claims, with dates
- [ ] Code violations or permits on file
- [ ] Neighborhood nuisances or easements
- [ ] Furnace and HVAC age and condition
- [ ] Plumbing problems or needed updates
- [ ] Whether the electrical system has adequate capacity

What the sale nets

Item	Amount
Sale price (accepted offer)	
Less: agent commission (typically 5 to 6%)	
Less: closing costs (title, escrow, legal)	
Less: property taxes (final adjustment)	
Less: HOA transfer fees (if any)	
Net proceeds to seller	

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Capital gains

Item	Amount
Original purchase price	
Sale price	
Capital gain (sale minus purchase)	
Less: federal exclusion ($250,000 or $500,000)	
Taxable gain	
Federal tax rate (15 to 20%)	
Estimated federal tax	
State tax rate (varies by state)	
Estimated state tax	

If you inherited the house, start from the stepped-up basis on the Inheriting property page rather than the original purchase price, and the home sale exclusion may not apply. Ask an accountant.

Splitting the proceeds

Heir	Personal items claimed	Value of items	Cash distribution	Total received
Totals				

Timeline

1. **Three months before.** Hire a real estate agent. Get the home inspected and reviewed. Gather the disclosure documents.
2. **One to two months before.** Prepare the disclosure form and have an attorney review it. Make minor repairs and improvements. Get professional photos and the listing up.
3. **While it is listed.** Track showing activity. Negotiate offers, and accept or reject based on market conditions.
4. **At closing.** The buyer does a final walkthrough. Coordinate with the title company, provide all disclosure documents, and sign the final paperwork.
5. **After closing.** Distribute the proceeds per the agreement. Keep a copy of the closing statement for taxes, and file the capital gains exclusion on your return.

02

Buying

The steps, escrow and closing costs, and insurance.

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Buying a home

The order most purchases follow, and the questions to settle before you fall for a house.

The full guide: hubstone.com/guides/owning-a-home

1 **Get pre-approved.** A lender reviews your income, debts and credit and puts in writing how much it will lend. Sellers take pre-approved buyers more seriously.

2 **Sign with a buyer's agent.** You sign a written agreement before touring. It says what the agent is paid and whether the seller or you pay it.

3 **Make an offer.** The offer sets the price, earnest money (often 1 to 3 percent), the closing date and the contingencies that let you back out.

4 **Inspect.** A home inspector checks the structure and systems. Read the whole report, then ask for repairs, a credit or a lower price.

5 **Appraisal and loan approval.** The lender's appraiser confirms the value. If it comes in low, you renegotiate, pay the difference or walk away under your contingency.

6 **Close.** You sign the loan and deed papers, pay closing costs and receive the keys.

Pre-approved amount ______

Lender and loan officer ______

Monthly payment we are comfortable with ______

Down payment ______

Cash kept back for closing costs ______

Cash kept back for repairs ______

Homes we saw

Address	Price	What we liked	What worried us

Contingencies to keep

- ☐ Inspection, so you can renegotiate or walk away after the report
- ☐ Appraisal, in case the house is valued below the price
- ☐ Financing, in case the loan falls through
- ☐ Sale of your current home, if you need that money to buy

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Escrow, title and closing costs

The words on your closing papers, explained. Keep this page with the settlement statement.

The full guide: hubstone.com/guides/owning-a-home

Term	What it means
Escrow	A neutral company holds the money and documents until every condition of the sale is met, then pays everyone at closing.
Escrow account	After closing, your lender may collect a monthly amount with your mortgage to pay property taxes and home insurance for you. This is a separate thing with the same name.
Earnest money	The buyer's deposit that shows good faith. It goes toward the purchase at closing, or may be lost if the buyer backs out without a contingency.
Title search	A check of public records that the seller owns the house and that no one else has a claim on it.
Title insurance	The lender's policy protects the lender. An owner's policy protects you if a claim on the title turns up later.
Closing Disclosure	The final list of loan terms and costs. You get it at least three business days before closing to compare with your loan estimate.
Settlement statement	The line-by-line list of who pays what at closing.

Our closing

Escrow or title company ________

Escrow officer and phone ________

Escrow number ________

Closing date and time ________

Earnest money amount ________

Cash due at closing ________

Call before you wire. Scammers send fake wiring instructions by email. Before sending closing money, call the escrow officer at a number you already have and confirm the account details out loud.

Where the signed closing papers and deed are kept ________

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Home insurance

Your lender will ask for proof of coverage before closing. Shop at least three quotes, and read what is left out.

The full guide: hubstone.com/guides/home-insurance

Part of the policy	What it covers
Dwelling	Rebuilding the house itself. Set it at the cost to rebuild, not the price you paid.
Other structures	Fences, sheds and a detached garage.
Personal property	Your belongings. Replacement cost pays for new items; actual cash value pays what they were worth used.
Liability	Injuries to others on your property and damage you cause.
Loss of use	Hotel and meals while the house is being repaired.
Deductible	What you pay before insurance pays. A higher deductible lowers the premium.

Floods and earthquakes are separate. A standard policy does not cover them. Flood coverage usually has a 30-day waiting period, so buy it before you need it.

Insurer	Yearly premium	Deductible	Dwelling amount	Notes

Insurer chosen _____

Policy number _____

Agent and phone _____

Starts on _____

Paid through escrow? _____

Renews on _____

03

Renting

Your local rules, the lease, and getting the deposit back.

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Know your local renting rules

Renting is governed mostly by state and city law, not federal law, so the rules change when you cross a state line or even a city limit. Look yours up before you sign anything, and write the answers here.

Where to look

1. **Your state's tenant handbook.** Search for your state name and "tenant rights handbook." Most attorneys general or state housing agencies publish a free one.
2. **Your city or county housing office.** Cities with rent limits, registration rules or extra protections post them here. Some run a free tenant hotline.
3. **Local legal aid or a tenant union.** Free or low-cost help reading a lease or answering a notice. Call before a problem becomes a deadline.
4. **HUD's tenant rights page.** HUD.gov links to tenant resources for every state and explains fair housing protections.

The rules where we are renting

City and state		Date looked up	
Most a deposit can be		Deposit must be returned within	
Rent control or yearly cap		Notice needed for a rent increase	
Notice before the landlord enters		Notice to end month to month	
Application fee limit		Late fee limit and grace period	

Rent control is rare, and the details matter. A few states and some cities cap how much rent can rise each year or require a reason to end a lease, often called just cause. Most places do neither, and many states bar cities from adding their own limits. Newer buildings and single-family homes are often exempt even where limits exist.

Types of leases

Lease	What it means
Fixed term	Usually 6 or 12 months. Rent is set for the term, and leaving early usually costs you.
Month to month	Either side can end it with written notice, often 30 days. Rent can go up with notice.
Joint lease	Roommates sign one lease. Each person can be held responsible for the whole rent, not just their share.
Sublease	You rent from the tenant, not the landlord. Get the landlord's written approval, or you may have no rights to stay.
Rent to own	Part of the rent may go toward buying the home later. Read the purchase terms with an attorney before signing.
Furnished or short term	Higher rent for flexibility. Check whether local tenant protections apply at all.

Subleasing, explained

In a sublease you rent your place, or a room in it, to someone else while your name stays on the lease. Your subtenant pays you, and you still owe the landlord the full rent and answer for any damage they cause.

- [ ] Get the landlord's written approval first. Most leases require it, and subleasing without it can be grounds for eviction.
- [ ] Write a sublease with the dates, rent, deposit, house rules, and what happens if they leave early.
- [ ] Collect a deposit from your subtenant and do your own move-in photos with them.
- [ ] Ask whether the landlord will allow an assignment instead. With an assignment, the new tenant takes over the lease and you step off it.
- [ ] Renting your place on Airbnb or similar sites counts as subleasing. Most leases and many cities ban it.

General information, not legal advice. Tenant law differs by state and city, and it changes often.

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Reviewing and negotiating the lease

Read every page before you sign, including anything labeled an addendum or house rules. The lease is where most renting problems start, and where most can be headed off.

Read for these

- [ ] Rent, due date, how to pay, and the late fee
- [ ] Security deposit amount and what it can be used for
- [ ] Lease length, renewal terms, and whether it renews automatically
- [ ] Notice needed to move out, and the fee to break the lease early
- [ ] Who handles which repairs, and how to request them
- [ ] Utilities, trash, parking and storage: who pays for what
- [ ] Pets: deposit, monthly pet rent, size or breed limits
- [ ] Guests, roommates and subletting
- [ ] Landlord entry and notice
- [ ] Required renters insurance and the minimum coverage
- [ ] Extra monthly fees: amenities, admin, technology, pest control

Ask before you sign

Topic	Questions
Parking	How many spaces come with the unit? Assigned, covered or first come? Is there a monthly fee, guest parking, EV charging, and what are the towing rules?
Extra storage	Is there a storage unit, cage or garage space? What does it cost, and is it locked and insured? Where do bikes and packages go?
Amenities	Which are included and which cost extra: pool, gym, laundry, internet, package lockers, dog run? What are the hours and guest rules?
Monthly total	What is the full monthly cost with rent, parking, storage, pet rent, utilities and every fee added together?

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What you can ask for

- [ ] Lower rent for a longer lease, or a month free
- [ ] A different move-in date or lease length
- [ ] Repairs or paint finished before you move in, in writing
- [ ] A smaller pet deposit or no monthly pet rent
- [ ] A cap on the renewal increase
- [ ] A lower early termination fee, or a clause for a job transfer
- [ ] Permission to paint, mount a TV, or add a washer

Get every promise in writing. A repair promised during a showing is not part of the lease unless it is written into the lease or an addendum you both sign. Email counts better than nothing; a signed addendum counts most.

Common problems and what to do

Problem	What to do
Repairs not made	Ask in writing and keep a copy. Heat, water, and safety repairs usually have to be made quickly by law.
Deposit kept or cut	Ask for the itemized list your state requires. Send your photos and a written request before the deadline.
Rent raised mid-lease	A fixed-term lease generally locks the rent until it ends unless the lease says otherwise.
Landlord enters without notice	Check your state's notice rule and put your objection in writing.
You need to leave early	Read the early termination clause, ask about finding a replacement tenant, and give notice in writing.
Mold, pests or leaks	Photograph it, report it in writing, and ask when it will be fixed.

Homes built before 1978 require a federal lead paint disclosure. Active-duty military can end a lease early with orders under the Servicemembers Civil Relief Act.

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Move-in and move-out

Your deposit is decided on move-in day. Document the condition of every room before a single box comes in, and again when the last one leaves.

Move-in day

- [ ] Walk every room with the landlord or on your own, and fill in the condition form
- [ ] Take dated photos and a slow video of each room, closet and appliance
- [ ] Test faucets, toilets, outlets, locks, windows, smoke and carbon monoxide alarms
- [ ] Email the photos and form to the landlord the same day and keep the reply
- [ ] Ask whether the locks were changed since the last tenant
- [ ] Start renters insurance on move-in day

Room	Condition at move-in	Condition at move-out
Kitchen		
Living room		
Bedrooms		
Bathrooms		
Floors and walls		
Appliances		

Move-out

- [ ] Give written notice by the date the lease requires
- [ ] Ask for a pre-move-out walk-through if your state allows one
- [ ] Clean, patch small nail holes, and replace burned-out bulbs
- [ ] Take the same photos and video after everything is out
- [ ] Return every key and get a receipt
- [ ] Give your forwarding address in writing for the deposit

Deposit paid ____________ Date paid ____________

Notice given on ____________ Keys returned on ____________

Deposit due back by ____________ Amount returned ____________

04

The move

Movers, packing, and what stays with you.

Movers and packing

Book movers early, pack by room, and keep the things you need on the first night with you.

Choosing movers

- [ ] Get at least three estimates, in person or by video walk-through
- [ ] Ask for a binding estimate or a not-to-exceed price
- [ ] For a move to another state, check the mover's USDOT number with the federal motor carrier agency
- [ ] Ask what their valuation coverage pays if something breaks
- [ ] Never pay a large deposit up front

Mover	Estimate	Binding?	Move date offered

Packing that saves time later

- [ ] Start with rooms you use least, and pack the kitchen last
- [ ] Label every box with the room and a short list of what is inside
- [ ] Keep heavy things in small boxes and light things in large ones
- [ ] Photograph the back of the TV and electronics before unplugging
- [ ] Put screws and hardware in a labeled bag taped to the furniture
- [ ] Wrap dishes on their sides, and fill gaps so nothing shifts
- [ ] Donate or sell anything you would not buy again

Keep with you, not on the truck

- [ ] IDs and passports
- [ ] Closing papers and keys
- [ ] Medications
- [ ] Chargers and laptop
- [ ] Jewelry and valuables
- [ ] Pet food and records
- [ ] Sheets and towels
- [ ] Toilet paper and soap
- [ ] Basic tools
- [ ] Snacks and water

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05

New address

Utilities, insurance, and everyone who needs to know.

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Change of address

Everything that has your old address on it, and every service to stop at the old house and start at the new one. Tick them off as you go.

Utilities

Service	Stop at old home	Start at new home	Account number
Electric			
Gas			
Water and sewer			
Trash and recycling			
Internet			
Alarm monitoring			
Lawn, pool or pest service			

Overlap by a day. Start service at the new home the day before you arrive, and stop it at the old home the day after you leave. Ask for a final meter reading.

Tell them you moved

- [ ] Mail forwarding (USPS)
- [ ] Driver's license
- [ ] Car registration
- [ ] Car insurance
- [ ] Home or renters insurance
- [ ] Voter registration
- [ ] Banks and credit cards
- [ ] Employer and payroll
- [ ] IRS (form 8822)
- [ ] Social Security, if receiving benefits
- [ ] Doctors and pharmacy
- [ ] Schools
- [ ] Vet and pet microchip
- [ ] Subscriptions and deliveries
- [ ] Loyalty and shopping accounts
- [ ] Family and friends

Car insurance depends on the address. Rates are set by where the car is kept. Tell the insurer before you move, and update the license and registration within your new state's deadline, often 10 to 30 days.

The first week

- [ ] Change the locks and garage codes
- [ ] Find the water shutoff and the electrical panel
- [ ] Test smoke and carbon monoxide alarms
- [ ] Start a Home Binder for the new house

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This does not have to stay paper

You have just written down the things your family would otherwise have to work out under pressure. Keep this binder somewhere two people know about, and tell them it exists.

Paper goes stale. A phone number changes, a policy renews, a parent moves, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. When a detail changes, the record changes with it, and the reminder comes before the deadline. The Moving Kit is free, on paper and in the app.

Fill it in once

Scan to start at hubstone.com/start. No card needed.