Costs to Consider When Moving Home

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Moving home is one of those things that always sounds simpler than it is. You find a place, pack your stuff, book a van, and off you go. In theory. In reality, it’s an expensive, paperwork-heavy, emotionally exhausting process that’ll probably cost you more than you think.

Whether you’re upgrading, downsizing, or just moving for a change of scenery, there’s one question that always comes up: *how much will it actually cost to move house in the UK?*

The short answer – more than you expect. The long answer – let’s unpack it properly.

The real cost of moving home in the UK

There’s no fixed number. The total depends on your property value, location, mortgage type, and how much you handle yourself versus outsourcing. But according to several national surveys, the **average cost of moving home in the UK is between £10,000 and £12,000** – and that’s *before* you start buying new furniture or curtains.

Where does all that money go? Let’s break it down.

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1. Estate agent fees

If you’re selling, this is one of the biggest hits. Most estate agents charge a **percentage of your sale price**, typically between **1% and 2% + VAT**.

So if you sell a £300,000 home:

Sale Price	Agent Fee (1%)	Agent Fee (2%)	With VAT (1.2%)	With VAT (2.4%)
£300,000	£3,000	£6,000	£3,600	£7,200

That's thousands gone before you've even packed a box. Online estate agents can be cheaper (often a flat fee around £1,000), but they rarely offer the same hands-on support or local knowledge.

If you're confident in handling viewings and negotiations yourself, it can work. Otherwise, traditional agents still tend to get better prices – and that extra few thousand in the sale price might easily offset their fee.

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2. Conveyancing and legal fees

Every sale and purchase needs a **conveyancer or solicitor** to handle the legal transfer of ownership. They'll manage contracts, property searches, Land Registry filings, and all those behind-the-scenes checks you'd never want to do yourself.

Expect to pay:

Transaction Type	Typical Cost Range
Selling only	£800–£1,200
Buying only	£1,000–£1,500
Selling & buying	£1,800–£2,500

Add more if your property is leasehold, has shared access, or involves extra legal work. And if you're in a chain (which most people are), expect delays – and possibly a few extra solicitor calls that somehow always end up on your bill.

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3. Stamp Duty Land Tax (SDLT)

The dreaded one.

If you're buying in England or Northern Ireland, **Stamp Duty** kicks in once your purchase price exceeds **£250,000**. Scotland and Wales have their own versions (LBTT and LTT), but the principle's the same – it's a tax on buying property.

Here's the current Stamp Duty breakdown (for England and NI):

Property Price	Stamp Duty Rate	Example SDLT
Up to £250,000	0%	£0
£250,001–£925,000	5%	£3,750 on a £325,000 home
£925,001–£1.5m	10%	£38,750 on a £1m home
Over £1.5m	12%	£120,000 on a £2m home

If you're a **first-time buyer**, there's some relief – you'll only pay Stamp Duty on the portion over £425,000 (and none at all if your home costs £425,000 or less).

Worth noting: the tax must be paid *within 14 days* of completion, so make sure your solicitor includes it in their planning.

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4. Mortgage fees

This one often catches people off guard.

If you're moving, you might either:

- **Port your existing mortgage** (move it to your new home), or
- **Apply for a new mortgage deal**.

Either way, there can be costs involved – arrangement fees, valuation fees, even early repayment charges if you're still in a fixed-rate term.

Fee Type	Typical Cost	Notes
Arrangement fee	£0–£1,000+	Some can be added to the mortgage

Fee Type	Typical Cost	Notes
Valuation fee	£250–£700	Depends on property value
Early repayment charge	1–5%	Charged if you leave a deal early
Broker fee	£300–£600	Optional, but often worth it

Before committing, check with your lender or adviser. Sometimes it makes financial sense to pay an ERC and remortgage – other times, porting is better. If you're not sure, our guide on moving home mortgages covers how to weigh up the options.

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5. Surveys and valuations

A mortgage valuation isn't the same as a **property survey**. Lenders just want to check the house is worth what you're paying – not whether the roof leaks or the wiring's ancient.

If you want peace of mind (and you probably should), commission your own survey:

Survey Type	Average Cost	What It Includes
Homebuyer Report	£400–£700	General condition check
Building/Structural Survey	£700–£1,200	In-depth analysis, ideal for older homes
New Build Snagging Survey	£300–£500	For recently built properties

A decent survey can save you thousands later. If it uncovers damp, subsidence, or a dodgy extension, you can renegotiate the price before exchange.

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6. Removal costs

Whether you go professional or DIY, moving your stuff isn't free.

Type of Move	Typical Cost Range	Notes
Van hire (DIY)	£100–£250	Cheapest, but heavy work
Local removal firm	£400–£800	Within 30 miles

Type of Move	Typical Cost Range	Notes
Long-distance move	£800–£1,500	Depends on mileage and volume
Full packing service	£250–£600 extra	If you can't face the boxes

Pro tip: declutter first. Every cupboard of junk adds weight – and cost. Charity shops and Facebook Marketplace will be your best friends here.

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7. Storage and temporary accommodation

Sometimes the timing doesn't line up – your sale completes before your purchase does. When that happens, you'll need somewhere (and somewhere safe) for your stuff.

Service	Typical Cost	Notes
Storage unit	£25–£60 per week	Based on size
Short-term rental	£800–£1,500 per month	Hotel or Airbnb if short gap

This is one of those "you might not need it, but if you do you'll *really* need it" costs. Always budget a buffer for surprises.

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8. Utilities, council tax, and setup fees

Moving day isn't just about boxes – you'll need to set up your new bills fast. That means:

- Gas and electricity (meter readings, new contracts)
- Broadband and phone installation
- Council tax registration
- Water supplier setup

Some of these involve small connection or setup fees (especially broadband). It's rarely huge money, but it all adds up – £100 here, £50 there, £30 for the "new customer charge" that wasn't mentioned in the quote.

9. Insurance

Two types matter most when moving:

1. **Buildings insurance** – required by your lender before exchange.
2. **Contents insurance** – covers your possessions during and after the move.

You might also want to check whether your removal company includes transit cover. Some don’t.

Typical annual costs:

- Buildings insurance: £200–£400
- Contents insurance: £100–£300

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10. Redirecting post and updating details

This one’s small but essential. Royal Mail’s **redirection service** costs around £36 for three months, or £66 for a year – and it’s worth every penny to avoid missed bills or personal data landing in someone else’s letterbox.

Don’t forget to update your address with:

- Banks and credit cards
- DVLA and HMRC
- Electoral roll
- Subscriptions and memberships
- Insurance providers

It’s boring admin, but missing it can mess with your credit record or even invalidate policies.

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11. Decorating and furnishing your new place

Once you've moved in, there's the inevitable wave of *"we'll just freshen this up"* that turns into new carpets, a sofa, and a few thousand pounds later you're wondering where your deposit went.

You don't need to do everything straight away, but it's realistic to budget **£1,000–£5,000** for decorating, new furniture, and minor fixes.

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12. Contingency fund

Every mover should have one. Unexpected costs are guaranteed – a broken appliance, a damaged wall, or a delay that means another night in a hotel.

A sensible buffer is **at least £500–£1,000**. If you don't use it, great. But if you do, you'll be glad you planned ahead.

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13. Optional (but sometimes necessary) extras

Some people also face costs like:

- **Cleaning services** – £150–£300 for a full house clean.
- **Pet boarding** – £20–£40 per night.
- **Childcare on moving day** – sanity-saving.
- **Key cutting, locks changed** – £50–£150.

Not essential for everyone, but worth knowing about.

So how much should you budget overall?

It depends on your circumstances, but here's a rough snapshot for a typical UK homeowner selling and buying at £300,000:

Category	Estimated Cost
Estate agent	£3,600
Conveyancing	£2,000
Stamp Duty	£2,500
Mortgage & survey fees	£1,000
Removal & storage	£1,000
Insurance & utilities	£400
Redirection & admin	£100
Decorating/furnishing	£2,000
Total estimated	**~£12,600**

Of course, your own move might be far cheaper – especially if you're a first-time buyer (no estate agent fees, no selling costs). But even then, costs can easily creep beyond £5,000 once everything's added up.

Tips to keep moving costs down

1. **Get multiple quotes** for everything – solicitors, removals, surveys. Prices vary wildly.
2. **Move mid-week** if possible. Fridays are expensive and overbooked.
3. **Declutter early** to reduce removal volume.
4. **Pack yourself** – but label *everything* clearly.
5. **Avoid unnecessary overlap** on utilities or rentals.
6. **Negotiate** where possible – agents, conveyancers, even brokers often have wiggle room.
7. **Check lender and agent reviews** – the cheapest option isn't always the best when you're juggling deadlines.

Emotional cost (the hidden one)

Money aside, moving home is stressful. It’s cited as one of life’s biggest pressure points – up there with divorce and starting a new job. There’ll be delays, late-night panics, and days when you question why you ever started.

But once you’re in – when you’ve got boxes half-unpacked and a takeaway pizza on the counter – the chaos fades fast.

It’s worth it in the end.

Final thoughts

When you add it all up, moving home isn’t just about property prices – it’s about planning, budgeting, and avoiding nasty surprises.

Get organised early, keep a realistic cushion for unexpected expenses, and remember: the smoother the process, the less it’ll cost you in both money *and* sanity.

And if you’re juggling mortgages, moving dates, or deciding whether to port your existing loan, check out our moving home mortgages page where you can find out more and book a no-obligation chat with an adviser.

Note: The information in this guide was correct at the time of publication but is subject to change.