



THE VALUQ HOMEOWNER SERIES

The Change of Address Checklist

Everyone in the UK who needs your new address. Grouped by urgency so the things that bite if missed come first.

PRIORITY 1

Government and financial (do these first)

The list that costs money or causes legal headaches if you forget.

- HMRC.**
For income tax, PAYE, self-assessment. Update via gov.uk personal tax account.

- DVLA.**
Driving licence and vehicle V5C log book. Both need updating, both free, both on gov.uk.

- Council (the one you are leaving).**
Final council tax bill and closing meter readings.

- Council (the one you are moving to).**
New council tax registration.

- Electoral roll.**
Re-register at the new address via gov.uk/register-to-vote.

- State pension and benefits (if claiming).**
Department for Work and Pensions.

- TV Licence.**
Transfer to new address via tvlicensing.co.uk.

- Every bank and building society.**
Current accounts, savings, ISAs, joint accounts.

- Every credit card.**

- Mortgage lender (if the mortgage is staying).**
If you are porting or have buy-to-let mortgages on other properties.

- Pensions (workplace and private).**
Every pension scheme you contribute to or hold.

- Investment platforms and stocks/shares ISAs.**

- Student loan company (if applicable).**

PRIORITY 2

Insurance

Insurance addresses must be current or claims can be invalidated.

- Buildings insurance.**
For the new property. Existing policy on old property runs until completion.

- Contents insurance.**

- Car insurance.**
Premium often changes with postcode. Compare before renewing.

- Life insurance.**

- Health and dental insurance.**

- Pet insurance.**

- Travel insurance (if held annually).**

PRIORITY 3

Health, work, education

- GP surgery.**
Register with a new one at the new address.

- Dentist.**

- Optician.**

- Any specialist consultants.**

- Employer's HR or payroll.**

- Schools and nurseries.**
If the children are changing schools, the local authority admissions team manages this.

- Universities and student loans.**

PRIORITY 4

Utilities (cancel or transfer)

- Gas supplier.**
Final meter reading on completion day.

- Electricity supplier.**
Same.

- Water and sewerage.**

- Broadband and phone.**
Some contracts are transferable; some require a new contract.

- Mobile network.**
Billing address only; service follows the phone.

- Streaming and subscription services.**
Netflix, Spotify, Prime, Disney+, etc. Billing addresses only, service follows the account.

PRIORITY 5

Subscriptions and memberships

- Online retailers.**
Amazon, Argos, Tesco, Sainsbury's, eBay. Update default delivery address and saved cards.

- Magazine and newspaper subscriptions.**

- Gym memberships.**

- Loyalty schemes.**
Boots, Tesco Clubcard, Nectar, airline frequent flyer programmes.

- Professional bodies and trade unions.**

- Charities you donate to (direct debit).**

PRIORITY 6

The everyday things

- Royal Mail postal redirection.**
6 to 12 months, costs around 40 to 80 pounds. Set up at royalmail.com/personal/receiving-mail/redirection.

- Friends and family who send post.**
Especially older relatives.

- Anyone with a key to your old house.**
Cleaner, dog walker, occasional house-sitter.

- Anyone with a key to your new house.**
New cleaner, builder, etc.

THE 30-DAY RULE

Most accounts need updating within 30 days of moving. A few (DVLA, HMRC, electoral roll) have legal time limits. Spend a focused hour or two on the highest-priority list before completion day and the rest becomes a slow drip.

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