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DEAL OF THE DAY by Kelli B. Grant (Author Archive)

Moving on the Cheap: 6 Tips for Cutting Costs

AS IF PACKING all your possessions, forwarding the mail and cleaning out decades of junk wasn't stressful enough, just wait until you see the mover's bill.

Of course, the damage will depend on the amount of stuff you have and where you're moving. Transporting the contents of a one-bedroom apartment from New York to Milwaukee next month, for example, generated mover bids of \$3,500 to \$4,500 on moving-jobs marketplace CityMove.com. Estimates for packing and moving items in a two-bedroom home from Philadelphia to Cherry Hill, N.J., in March, meanwhile, ranged from \$2,420 to \$15,000.

And as many consumers find out at some point in their lives, moving isn't without its potential pitfalls, no matter how much you pay. Complaints about moving companies were up nearly 6% last year, according to the Better Business Bureau. Problems ranged from no-shows and damaged furniture to so-called rogue moving companies who waited until every last bit of clients' possessions were on the truck to demand double or triple the original estimate.

Whether you're moving across the street or across the country, here are six ways to cut moving costs and protect yourself and your belongings:

Shop around

Moving costs can vary wildly so be sure to get estimates from at least three moving companies before you hire someone. Free site CityMove.com lets consumers put out a call for bids, which registered movers can then respond to. (Make sure estimates include how long the job will take so you can effectively compare flat-fee and hourly bids.)

Also ask the mover to inspect your home and goods in person ahead of time to make sure there aren't any surprise charges come moving day, says Jon Katz, chief marketing officer for Flat Rate Moving. And inquire about any other fees that could come into play, and under what circumstances. Some movers, for example, pay any parking or traffic tickets incurred during the move, while others pass them along to the customer.

Conduct a background check

Picking a mover based solely on price is a big mistake, warns Allison Southwick, spokeswoman for the Better Business Bureau. Make sure the company you pick doesn't have a reputation for showing up late, damaging items in transit or — worst of all — demanding more money while your stuff is held hostage on the moving truck. Check BBB.org and Yelp.com for consumer reviews, and ask the moving company for three recent customers to call. Your state's public service commission should also be able to tell you if a mover is licensed and in good standing.

Pare back on belongings

Whether a moving estimate is based on weight or a per-hour rate, more stuff almost always results in a bigger bill. As you pack, weed out items to sell at a yard sale, donate to charity or throw out, says John Buckles, president of Caring Transitions, a company that helps seniors with moving and downsizing. Not only will you save money on the move itself, but you'll also get some cash back in the form of yard-sale proceeds or tax deductions.

Reduce the mover's workload

"Every time a mover has to go into the house, that's more time [you're paying for]," says Jon Sorber, executive vice president of Two Men and a Truck. Move un-packable items like lamps and houseplants on your own — or at least carry them out to the moving van. Also, disassemble items like bed frames before movers arrive so you don't have to pay for the time it takes them to do it, he says.

Know what's covered

Some homeowners insurance policies cover belongings in transit, so check before paying for coverage from your mover, says Sorber. Moving company policies typically pay out by pound, rather than by the item's value. For example, coverage at the common rate of 60 cents per pound would reduce the value of a \$900, 51-pound Sony flat-screen TV to \$31. Such policies are also pricey, costing up to 1.5% of your possessions' declared value. Someone moving \$25,000 worth of stuff could save \$375 with a quick call to their insurer. Of course, if your belongings aren't covered by a homeowner's policy then getting coverage from your mover is better than nothing, says Sorber.

Grab the tax break

The IRS allows consumers to deduct all the costs of a job-related move, provided you meet certain criteria. You must move within a year of starting the new job and remain employed for at least 39 weeks after the move. The new job must also be at least 50 miles further away from home than your old job.