

6 Checklist

Useful addresses

Personal notes

Buying a home step-by-step

- 1 First of all, seek the advice of your KBC advisor.
- 2 Private sale: you may take an option; later you sign a private contract of sale.
Don't forget to include a suspensory condition relating to the soil certificate.
Public sale: you buy the dwelling at auction.
- 3 You apply for a loan.
- 4 The deed of purchase and the deed of loan and collateral are executed.
- 5 You can move into your new home, unless renovations are needed first.

Renovating a home step-by-step

- 1 First of all, seek the advice of your KBC advisor.
- 2 Contact an architect. They will draw up plans for you. Once you have agreed on the plans, the architect will produce a schedule of quantities, stipulating the quantities of the various materials required. This can form the basis for an accurate cost estimate.
- 3 The architect will apply for a building permit, while you apply for the loan. At the same time, in consultation with the architect you can start looking for a contractor, and possibly a safety coordinator and an energy efficiency and internal air quality surveyor.

4 The building permit is in order. The deed of loan and collateral is executed. Work can begin. Remember that you will need to lay on temporary electricity and water supplies to the site. Also ensure that the necessary insurances are in place, for example to cover all building site risks, risks in connection with temporary helpers, break-in, etc.

5 Your home is finished. You can move in. Don't forget your home insurance.

6 Within a month following the installation of your heating oil tank, send a copy of the certificate of conformity and the notification form to the Water department of the Belgian government agency Aminal (for private tanks smaller than 5 000 litres) or to the local authority (for larger tanks and for professional users).

7 Within 30 days of moving into your home, you must notify the Land Registry.

Your home will then automatically be assigned a rateable value. You now have two months within which to appeal against the rateable value and to propose a different amount. If you are unable to reach agreement, it will be necessary to go to arbitration.

8 Within three months of being notified of the rateable value you must submit a return to the VAT administration.

Moving home step-by-step

1 Give notice to quit your rented home in good time and with due observance of your contractual obligations. Make arrangements for the refund of your security deposit, plus interest where applicable. It may be necessary to compile an inventory on departure. If you have to pay for any damage, this will be deducted from the security deposit.

2 You can arrange for the water, gas and electricity connections in your previous home to be transferred to the names of the new tenants or owners. To do this, you must both enter the various meter readings on a special form.

3 Apply for water, gas and electricity, television cable, telephone and fax connections to be installed in your new home in good time. The information you need for this can be obtained from the town hall in your new locality.

4 If necessary, look for a school for your children before moving. Inform your GP and dentist of your plans to move; they may be able to help you find suitable colleagues in your new neighbourhood.

5 Check the post each day and compile a list of correspondents who need to be notified of your change of address.

6 Prepare the actual move carefully. If you are doing everything yourself, you will need a sufficiently large vehicle, the appropriate driving licence and a number of helpers. If you hire a van, you need to consider the

day and kilometre rate, the insurance conditions, the number of free kilometres included and the condition of the vehicle. Never overload the van during the removal, because if you have an accident you could be held liable. Also think about the insurance: are your contents covered by your fire insurance? Take out *temporary helpers* cover for friends and family members who give you a helping hand.

7 Bear in mind that your new home may not be completely finished or fully renovated by the removal date. Having an alternative lodging address and somewhere to store your furniture is then advisable.

8 If you are moving to an existing dwelling, you need to ascertain when the chimney was last swept. If it was more than a year ago, it is best to have it swept before moving in in order to prevent dust after the move. Also have the central heating installation and any gas appliances inspected before you move in.

9 If you engage a removal firm, you need to contact them in plenty of time. Removers are free to set their own prices, so there can be wide differences. Though not watertight, membership of the Belgian Movers Association (BKV vzw), tel. 02 428 63 45, offers some assurance of quality. This federation applies a recommended average rate for its members and advises everyone to apply for quotes from a number of firms. The removal firm itself will of course be insured for the removal van, but insuring the contents is the responsibility of the customer.

Removal firms have very useful boxes which can still be lifted even when full. Ask what they cost first. Also check whether you may need a removal lift.

10 Measure all rooms in your new home in advance, so that you know which furniture will go where.

11 The night before the move, turn your freezer up to its highest setting. If you then insulate it with blankets during the move, you should be able to prevent it from defrosting.

12 If possible, have small children looked after somewhere else on the day of the move, because they will inevitably get in the way. You might also place your pets with friends, relatives or in kennels for the day. Cats will require extra attention afterwards. They are very attached to where they live, and should therefore be kept indoors for three weeks after the move to prevent them going in search of their old home, wandering off and not returning.

13 Assign a number to each room, and mark the furniture and boxes with the appropriate numbers. That way, everything will end up in the right place straight away. Always start with the bathroom and bedroom. Then, even if the rest isn't finished, you can still have a bath and somewhere to sleep! Ensure that there is plenty to eat and drink on the removal day. Always keep a first aid kit, soap and towels, a hammer and a pair of pliers within reach.

14 Only clean your previous home after the removal; otherwise it's wasted effort.

15 Notify the Population Registry (of your new municipality if you are changing municipalities) of your new address. Take along a good passport photo for your new identity card. You can also arrange the registration of your car or motorcycle with the police or the

Population Registry in your new place of residence. Don't delay with this, because if you still do not have your new identity card two weeks after moving, you risk a fine.

16 Inform your bank. If you wish, you may become a customer at a different branch. Standing orders and direct debits will then continue as normal.

17 Naturally, you should also tell your employer about your change of address. This is not only necessary for the official papers and for the payment of your salary into your new bank account, but may also influence any kilometre allowance you receive.

Other bodies which must be informed:

- the pension fund if you are retired;
- the national employment office (RVA) if you are unemployed;
- the business desk and social insurance fund for the self-employed if you are self-employed;
- your health insurance fund;
- the library;
- the associations of which you are a member;
- distributors of newspapers, magazines and other publications to which you have a subscription.

18 You may have to have new address cards printed. Also remember the nameplates for your doorbell and letterbox.

19 Discuss with your insurer whether anything has to be changed in your insurance policies apart from the address. This will normally be necessary for your fire insurance.

20 The tax authorities will normally have no trouble finding you. However, if you have not received a tax

return on time (before 1 June), you must ask for one yourself from the tax authorities. Also advise them of your change of address if you have submitted an earlier appeal.

21 You can arrange for the Post Office to hold on to your correspondence for a certain period or to forward mail for up to six months after your move. You can also obtain special cards from the Post Office which allow you to send notices of change of address at a cheaper rate.

22 *A handy service is available in the form of DoMy-Move, an initiative of the Post Office. The service enables you to notify a large number of organisations of your change of address at a limited cost.*

If you have any other questions

If you still have questions regarding your banking or insurance business, then feel free to discuss them with your KBC bank branch or insurance agent. You can also call the KBC-Telecenter on 078 152 154 weekdays from 8 a.m. to 10 p.m., and Saturdays and bank holidays from 9 a.m. to 5 p.m. Alternatively, you can write, fax, e-mail or surf to:

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