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How to move without breaking the bank



Joe Paiva with Toronto's Tender Touch Moving unloads boxes destined for an apartment.

Keith Beaty/Toronto Star

By Ryan Starr | Sun May 15 2011

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Moving house can be a logistical nightmare and expensive.

On average it can cost over \$1,000 to move a one-bedroom apartment at the end of the month, and more than \$2,000 for a three-bedroom house.

But if you end up using a shady mover who damages your property or charges you more than the estimate, it can make matters much worse.

“Consumers get taken in by movers on a regular basis,” says Canadian Association of Movers president John Levi. “It happens every day.”

A common scam involves movers holding a customer’s belongings ransom and demanding additional payment to release the goods.

With prime moving season upon us, here’s how to pick a mover and ensure you don’t sink yourself financially.

Consider the source. Whether you’re sourcing a mover online, through advertisements or via telephone directory, keep in mind that it’s the moving company supplying the information, so it’s not necessarily a reliable indication of that company’s reputation or service quality. Blog TO did rank Toronto’s “[best movers](#)” in 2009. Googling movers is generally the same as Googling anything — what you find may not be a reliable indication of quality.

You’re better off asking family or friends for a recommendation, bearing in mind that even then there’s no guarantee you’ll have a similarly positive experience.

One guard against a dodgy mover to check the Ontario Ministry of Consumer Services' [Consumer Beware List](#), a searchable public record that shows if a company has had any consumer complaints filed against it, and what action the ministry took.

You can also check if the company is in good standing with the [Better Business Bureau](#), or get a recommendation from the [Canadian Association of Movers \(CAS\)](#).

CAS members are required to have valid insurance, a physical place of business, and WSIB coverage for their employees, protecting customers in the event a worker is injured during the move.

"We know the industry," says Levi. "We can tell you if someone has a good reputation or a bad reputation, and we have an idea of who's doing a decent job and who's not."

Get it in writing. Levi has three rules for customers enlisting a moving company's services: "Get it in writing, get it in writing and get it in writing."

"You have to have some form of an estimate in advance of the move, some baseline from which to start," he says.

While the estimate should indicate the number of hours the move will take to complete, Levi stresses that the quote should show the total cost of the move, not just the hourly rate.

Under provincial law, the final price can't be more than 10 per cent above the agreed-upon estimate.

There's a caveat here: If you change the conditions of the original agreement — say you neglect to mention you have items in a storage locker that need to be moved, or there are more bedrooms in your home than originally discussed — the original estimate is void.

If your move is a substantial one — a four-bedroom home, for example — the mover should visit your place beforehand to inspect your furnishings in order to help prepare a quote. "Don't deal with a moving company that says the inspection isn't necessary or wants to provide a quote over the telephone," the Ontario Ministry of Consumer Services says.

You should also get quotes from at least three companies, and steer clear of those offering cash-only services.

Remember: the cheapest deal isn't necessarily the best deal; you get what you pay for. And beware of low-ball estimates. "If someone says it's going to cost you \$30 dollars an hour for 3 guys, that's \$10 an hour plus truck," per person, Levi says. "That's really not likely, but there are companies who are advertising that."

Once you decide on a mover, get a contract written up that indicates the cost estimate, size and value of items, number of boxes to be moved, who's responsible for packing, number of staff, duration of the move and size of vehicle, and insurance coverage.

This can help you in the event things go wrong and you seek legal redress. "If you get something in writing, then the contractual obligations are set out, and if they aren't met, it gives you a much easier time in court," says John Gerretsen, Ontario's consumer services minister and a former small claims court judge.

"If it's in writing, then it isn't one of those he-said, she-said situations."

Insure against damage. A moving company is required by law to have insurance, enough to cover the value of the cargo it's carrying.

On top of this, movers can offer the customer what's known as "replacement value protection," which covers the full cost of replacing your goods in the event of damage or loss.

If you decline this protection, the moving company is still legally required to provide basic liability coverage that covers 60 cents per pound of cargo. That's \$60 for a 100-pound (45 kilogram) couch.

Note that the mover is not responsible for damage to your goods if you packed your own boxes.

Your household insurance also might cover your goods in the event of damage during the move; contact your insurance company to see what's included in your policy.

Ultimately, the golden rule when choosing a mover is the same as with any service: buyer beware. "If the consumer doesn't take responsibility for protecting themselves, they're the ones who suffer," says Levi.

What it will cost you. Here's what a couple of reputable GTA moving companies — both members of the Canadian Association of Movers and Better Business Bureau — charge for an average job. Note that these are quotes I got from the companies, not based on my own moving experiences or actual moves they carried out.

Tender Touch Moving charges between \$500 to \$700 to move a one-bedroom apartment. This price is for a four- to six-hour move with a two-person crew and 26- to 28-foot truck. To move a three-bedroom home costs between \$1,000 and \$1,400. This covers an eight to 10-hour move with a three-person crew. (Adding an extra crew member costs \$35 per hour, plus travel time).

Rates increase at the beginning and end of the month (around \$100 more on average) and on Sundays and holidays (\$10 extra per hour, per person).

Tender Touch levies a fuel surcharge: a \$35 flat rate for moves within the GTA and up to 17 per cent of the total rate for moves to cities as far away as Ottawa and Montreal.

The company provides supplies such as wardrobe boxes, picture cartons, mattress bags, shrink-wrap and tape.

It also offers a packing service, which costs between \$500 to \$800 to pack an entire one-bedroom apartment and \$1,400 to \$1,800 for a full house.

While you may want the moving company to pack your fragile items (that way they're responsible if something is broken), you may prefer to pack items yourself (see separate story).

Greg & Sons Moving and Storage charges about \$750 to move a one-bedroom apartment in Greater Toronto (or \$125 per hour). This is for a six-hour move with a three-person crew and a 30-foot truck. For a three-bedroom home, the company charges \$1,250 for a 10-hour move. An extra person costs \$25 per hour.

At the end of the month the price can go up to \$1,200 for a one-bedroom apartment, or \$1,600 during peak summer peak. For a house, the cost can go as high as \$2,000 (\$200 per hour).

Prices include the cost of fuel as well as travel time. The cost also includes supplies such as wardrobe containers, picture and mirror containers, mattress covers and TV cartons.

If you want the company pack your boxes, it charges \$30 a box for fragile items (china and crystal dishes, for example), and \$15 a box for non-fragile goods.