



Your Property Guide

Whether you're buying, selling, letting or renting,
you'll find everything you need to know in one place

Introduction

From renting your first home, to that first step onto the property ladder, our homes are incredibly important to us. However, the process of moving can feel like a step into the unknown and can sometimes be met with challenges. Being able to lean on knowledgeable property experts that you can trust will help with navigating your way through the sales or lettings process, with minimal stress along the way.

// We work with the best, because only the best will do. //

This guide has been created to share with our clients for insights, information and top tips on selling or buying, letting or renting a property.

The guide also provides an overview of the services that we provide – all under one roof, including legal services (conveyancing) and mortgage and protection services. Working with multiple, like-minded professionals, all in one place, not only saves our clients money, but also provides them with uncomplicated, value-driven service.



Enjoy a year to remember

Enter our free prize draw and you could win your mortgage, rent or council tax paid for 12 months.

Visit our website and complete the form to enter.

PRIZE DRAW

Terms and Conditions apply. One-off mortgage/rent payment prize subject to a maximum pay out of £20,000. One-off council tax payment prize subject to a maximum pay out of £2,000. Proof of mortgage/rent/council tax required. Enter between Monday 6th November 2017 and Wednesday 31st January 2018 for your chance to win. Internet access required. The Countrywide Complete Property Service Prize Draw is offered by our Group Company Countrywide Estate Agents, whose registered address is 88-103 Caldecotte Lake Drive, Caldecotte, Milton Keynes, Buckinghamshire, MK7 8JT.

Selling

Selling your home

Whatever the motive for selling your home – whether you are looking to upsize, relocate or downsize – it is likely to be one of the biggest transactions you will ever make.

A good sales agent will:

- Visit your property to provide a valuation of how much your property is approximately worth
- Arrange for your property to be photographed and ensure that it is represented in the best possible light for marketing purposes
- Help you arrange a legally required Energy Performance Certificate (EPC)
- Extensively market your property, online and offline, and utilise their buyer approved database
- Negotiate offers from prospective buyers
- Provide advice on any potential issues as well as guidance on conveyancing and surveying
- Oversee the sales process from start to completion
- Act as the main point of contact for both seller and buyer
- Communicate with solicitors and all other agents within the chain to progress the sales transaction.

Using a professional estate agency service provides expert knowledge and experience of the property market, and they will work with you to achieve the best possible price within a timeframe that suits you.

Delivering an exceptional service

Our estate agents are continually recognised for delivering beyond expectations. Our expertise and experience, alongside our targeted marketing exposure for the properties we sell, proves invaluable to our clients.

Guiding you through the process

Whether you have sold a property before, or are going through the process for the first time, it can sometimes feel like a step into the unknown.

Our agents are extensively trained to guide you through this process to make sure it is as stress-free as possible.

Our proven success comes down to two key areas: **expertise** – being supported by experienced professionals and **communication** – regular updates in a way that you want to receive it.



The sales process



We recommend speaking to a mortgage consultant before starting the sales process to find out what your options are for your onward move





Top Tips for selling

First impressions are important, so ensure your home looks its best to help achieve its maximum selling price.

Exterior view

The outside of your property needs to create a good impression:

- Ensure the garden is neat and tidy
- If required, paint window frames and doors
- Place some flowers in the window to create a warm welcome
- Keep any rubbish out of sight.

Interior

The inside of your property needs to look and feel like a potential home:

- Tidy and clean – vacuum, dust, wash floors and clean windows
- Do some basic DIY – freshen up rooms with a lick of paint and make sure everything is presentable and in good working order
- De-clutter – tidy away clutter and if necessary, move big items of furniture into storage to create a feeling of space
- Avoid smoking in your property or allow pet smells to linger
- Brew coffee – pleasant smells will create a homely feel.



Our agents are on hand to provide advice on simple and effective things you can do to make sure your property gets the viewings it deserves.

The right property, presented in the right way, to the right buyer = SUCCESS

// If you are contemplating selling, but not quite ready to make the move, why not speak to one of our local branch agents about what you can do to improve the value of your home. To book a no-obligation, free market valuation contact us today on **020 3369 4829**

A few other things to consider:

- The highest valuation may not always be the right one – some estate agents will provide an inflated valuation to grab your interest, but an over-priced property may become difficult to sell
- Understanding of your personal situation – a valuation should take into account your personal circumstances i.e. if you need to move quickly or if you're prepared to hold out for the best price
- It is a legal requirement to have an Energy Performance Certificate (EPC) in place, or at least commissioned, when you decide to market your property
- Understand your buyer's position – can they pay cash? Are they part of a chain? A quick transaction could be beneficial if you have another property lined up
- Be prepared to compromise – it may be tempting to stick to your asking price, but it's always a good idea to weigh-up the pros and cons and consider what could happen if you lose your buyer.

Buying

A guide to buying

Whether you have bought a property before or you are a first time buyer, deciding to buy a home is a big decision that requires careful consideration and planning.

1. Deciding your budget

Most buyers purchase a property using a combination of their own money (the deposit) and borrowed funds (the mortgage). Your first step should be to calculate how much money you can comfortably borrow from a mortgage lender. See Under One Roof section on Page 19 for more details.

2. Finding a property

Over 90% of buyers start their property search online and RightMove, Zoopla and PrimeLocation are the most popular property websites. Unlike many other agents, who may be restricted to only using one, we advertise all our properties on all three websites.

Once you've done some research online, the next step is to register with an estate agent in the area where you are looking to buy. Our agents will spend time with you to understand what your priorities are – what you do and don't want – to make your search easier and ensure that you're the first to know when new properties come on to the market.



Some of our properties are 'silently listed', and if you're not registered with us you may miss out.

3. The viewing process

The agent will meet you at the property and conduct the viewing with you. Here are some 'Top Tips' when viewing a property for the first time:

- Try to arrange several viewings in one day
- Before the viewing, make a list of the property's pros and cons
- Measure any big items of furniture and take a tape measure with you to the viewing
- When you get to the property take time to view the exterior – does it have private off-street parking? Is the front of the property in good repair?
- Interior – does the layout work for you? Think about the furniture you have, will it fit into the rooms? Investigate storage; what's available, are there built-in wardrobes?
- Look out for signs of damp or cracks in walls or ceilings that could indicate subsidence
- Ask your agent or the owner lots of questions – why they're moving; what the neighbours are like; how many viewings they've had; what is the average cost of utility bills; and if any work has been done to the property, when?
- If you like the property and the viewing was positive, make sure you go back for a second viewing at a different time of the day.



A guide to buying (continued)

4. Making an offer

If you have found a property you like and are ready to commit to the purchase, the next step is to make an offer at the price you think the property is worth:

- First, make your offer to your agent
- The agent will put the offer forward to the homeowner
- Your agent will then provide you with the homeowner's feedback on the offer
- If your offer is not successful, your agent will usually be able to provide an indication of the homeowner's position and a figure that may be acceptable to them
- If your offer is successful and accepted, the property will now enter the 'Under Offer' stage.

5. Organising a survey

A survey acts as a checking mechanism to ensure that you're aware of any major problems or defects within the structure of the building. See Page 23 to understand the different types of survey that you will need to choose from.

 Speaking to a mortgage consultant before you find a property will give you a good understanding of your budget to work to, as well as the available finance options. Book your appointment with one of our mortgage consultants today on 020 3369 4829



6. The completion process

Prior to exchange of contracts your solicitor will:

- Organise, on your behalf, all of the required local authority searches
- Receive replies to questions raised and report back to you with the contract for signing
- Request your deposit monies
- Deal with the formal mortgage offer and all the conditions on your behalf
- Receive the search results and communicate any problems that may arise.

Once contracts have been exchanged, your solicitor will:

- Transfer your deposit to the seller's solicitor
- Prepare a final completion statement for your approval
- Organise the collection and payment if any balance of funds is required
- Prepare and arrange for you to sign the deed of transfer and mortgage deed
- Organise final searches to check for debts and bankruptcy.

On completion, your solicitor will:

- Receive and arrange for payment of any Stamp Duty Land Tax. This is a government tax charged on the proportion of the property price that falls within a particular rate band. To find out the current rates and banding, visit www.gov.uk and search 'stamp duty'
- Prepare and send off the application to HM Land Registry to register your ownership
- Send deeds to the lender (if the property is mortgaged).

Top Tips for buyers

Get your finances ready

Meet with a mortgage consultant to discuss your budget and finance options. This will ensure that you are working to a budget you can afford and is likely to make your position more favourable when the vendor decides to accept your offer.

// Speaking to a mortgage consultant before you find a property will give you a good understanding of your budget to work to, as well as the available finance options. Book your appointment with one of our mortgage consultants today on 020 3369 4829

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Be clear about what you're looking for

What requirements are fixed, and what are the areas that you are prepared to compromise on? Also, be clear about the locations you will and won't consider. Finally, after your viewings, feedback to your agent so that they can help to narrow your search.

Act fast, be wise

In today's property market, it's important to move quickly. However, rash decisions should be avoided at all costs. Visit the property at different times of the day to assess the available light, parking and traffic noise.

Location, location, location

Whether you're moving to a completely new area or just a few streets away, knowledge of the immediate vicinity is vital. Don't simply rely on the seller or estate agent to tell you about the local area, do your own research online or by driving around the area.

Get serious

When you find the property you love, don't take any chances. Ask the seller to take the property off the market as a condition of your offer. This will demonstrate that you're a serious buyer. If you can re-assure the seller that you have a solicitor ready to take action and a mortgage agreement in principle, this will show that you're prepared and ready to proceed.



Letting

Letting a property

Letting a property can prove lucrative, however it requires a lot of careful consideration and planning.

Whether you have decided to rent out a home you already own, or have purchased a property for rental purposes, you will need to think about what type of tenant to target, how long you want the rental term to be for and how you want to manage the tenancy.

Things to consider before you let your property:

- Consider your mortgage. If you are thinking about letting a property that has previously been occupied by an owner-occupier, you will need to inform the current mortgage lender that tenants will be living in the property. In most instances, you will be required to switch to a buy-to-let mortgage



See Page 21 to see how you can benefit from an appointment with one of our mortgage consultants

- Get specialist landlord insurance, you will not be covered by regular household insurance
- Let your freeholder (if you have one) know that tenants will be living in the property
- Decide if you would prefer a fully managed or non-managed service for your property

Selecting a lettings agent

When it comes to selecting a lettings agent, there are a few things that you will want to look for in terms of the service they provide.

A good letting agent will:

- Conduct a valuation to tell you the approximate rental income you can expect from your property
- Help you arrange a legally required, Energy Performance Certificate (EPC)
- Promote your property to potential tenants using online and offline marketing methods
- Conduct viewings and negotiate the rental price with prospective tenants on your behalf
- Check an applicant tenant's identification, references and credit status.

A managed lettings service will provide additional services on your behalf. They may:

- Collect the rent on your behalf
- Sort out any maintenance issues that may arise within your property
- Organise tenancy agreements, inventories and deposit schemes
- Provide professional guidance and advice on matters such as legislation for landlords.

Delivering an exceptional service

As well as delivering the above, our lettings agents have been recognised through industry awards for delivering exceptional service for our landlords. Our expertise and experience, alongside our highly effective marketing of the properties we let, provides the results that our clients are looking for.

Support when you need it most

Our agents are extensively trained to guide you through the lettings process to make sure it is as stress-free as possible. For a landlord, there are many legal obligations, as well as costs incurred throughout the tenancy. Our proven expertise is invaluable in making sure you are kept informed of these matters, as well as safeguarding your property and rental payments.

The lettings process



* With fully managed service

Top Tips for Landlords

Styling your property

Whether it's your own home or a rental investment, it's important to think about the kind of tenant you are trying to attract and present your property accordingly. We would be only too happy to advise you on the expectations of your particular market. However, as a general guide, when refurbishing an investment property you should consider the following:

- Wall colours and finishes – use neutral tones to provide a blank canvas, allowing the property to appeal to more tenants. Wooden floors are very desirable and easy to maintain
- Other features – choose well-designed, good quality fixtures and fittings that will not date
- Kitchens should be equipped with a dishwasher, large fridge/freezer, washing machine, tumble dryer and microwave. Invest in good quality appliances with long guarantees
- Bathrooms should have high quality fittings and be well lit with good storage. Power showers and fully tiled floors and walls are preferred. Good ventilation is also a must
- There should be ample wardrobe space in the bedrooms
- Window dressings are essential, whether the property is furnished or unfurnished and should be of a good quality and in neutral tones
- Furnishings – simply furnishing a property won't necessarily affect the rental price, but the quality of the furnishings certainly will. Any furniture should be neutral and modern.

Arrangements

There are arrangements that you will need to have in place for letting a property:

- Consent to Let – if your property is subject to a mortgage, your mortgage provider must consent to the rental. If you have a corporate tenant, this will need to be in writing. In addition, if your property is leasehold you will need permission from the freeholder. This can usually be obtained from the managing agent of the building
- Insurance – it is vital that you protect yourself, your property and your contents with the right insurance products. See Page 22 for more details
- Keys – you will need to provide the tenants with the equivalent of one set of keys for every bedroom in the property, plus a spare set. If the property is to be managed, a further set of keys will need to be held in our local branch
- Manuals – make a copy of any manuals or guides for your property and leave a copy for the tenants
- Utility Bills – we will assist the tenant in changing the bills over to their own name, but it is imperative that you speak to your suppliers confirming that the new tenants will be taking over responsibility for the bills
- Inventory, Check-In & Check-Out – this lists the contents of the property and the condition of its fixtures and fittings
- Safety Documentation Recommendations – if your property has a gas supply you will need to provide a valid Landlord's Gas Safety Record every year

Top Tips for Landlords (continued)

- To ensure electrical safety, we recommend that a portable appliance test (PAT) is completed every year
- You must provide an Energy Performance Certificate for each property you wish to let. An EPC lasts for 10 years
- All relevant furniture and furnishings must comply with fire regulations
- Smoke detectors should be installed on each floor and tested on the day the tenancy starts
- Carbon monoxide alarms should be installed in rooms containing gas appliances, solid fuel stoves/ fires and through areas which a flue runs.

Costs

When preparing to let your property, it is useful to know what costs landlords and tenants have to pay. In general, the costs for both landlord and tenant include the tenancy agreement and inventory check in or out. Additionally, below are the following costs for landlords:

- Lettings management and renewal fees
- Service charges and ground rent
- Maintenance and repairs of property
- Building and contents insurance
- Annual gas and electrical checks
- Energy Performance Certificates
- Deposit Registration

Tax Tips

The excess of rental income over allowable expenses is subject to UK income tax. Our advice is simple:

- Under no circumstances should you conceal property income from HMRC
- Take steps to mitigate your tax liabilities by seeking professional advice from a reputable firm of accountants who will advise on income tax and capital gains tax
- Retain all invoices for sundry expenses, such as ground rents and repairs, and ensure that the nature of the work is clearly stipulated. Along with your mortgage interest, you may be able to offset these expenses against your rental income to reduce your tax bill
- A detailed inventory and record of damages must be drawn up at the beginning and end of each letting period. This may avert a potential dispute over the replacement costs that are allowable if no 'wear and tear' allowance is claimed.



Renting

A guide to renting

Renting can be a convenient lifestyle choice and many people prefer not to have the long term obligations that come with property ownership. Renting can provide a cost effective alternative to purchasing and frees tenants from the responsibility of property repairs and upkeep.

When it comes to renting a property, there are several things to consider. Here are a few tips to help with your search:

- Choosing an area to live in – consider your budget, some areas will be more expensive than others; what is your commute time to work – are the transport links good? How near are friends and family? Are there shopping and leisure facilities nearby?
- Set a budget – consider how much rent you can afford to pay each month and the type of property you'd like in your chosen area
- Register with your agent – the lettings market can move very quickly, with many properties being let before they are listed online. Let us search on your behalf so that you can be the first to find out about them
- Finding a property – write a list of your requirements i.e. the space you need, number of bedrooms, storage, parking etc.

Speaking directly to a lettings agent will put you ahead of the game. Our agents will call you about suitable properties as soon as they become available.

Once you have found a rental property

Once your offer is accepted, your agent will work as the intermediary between you and the landlord. The following will need to be completed prior to you being able to rent the property:

- Tenancy Agreement – the length of the tenancy, the associated notice periods and monthly rental payments will need to be agreed by you and the landlord
- Reference checking – this will consider your credit history, employment status and past references from previous landlords. It will normally take about five to ten working days to take up and confirm references
- Deposit and first month's rent – you will be required to put down a deposit, which is usually six weeks rent. If you fail to pay your rent, or cause any damage to the property, the landlord has a right to deduct any costs from your deposit
- Service transfer – some letting agents will require that services, council tax and utilities are transferred into your name before you move in.



Top tips for tenants

Living in a rental property differs from living in a property of your own. Things to consider include:

Insurance

You need to be covered not only for your own furniture and possessions, but also any potential damage to your landlord's property.

// Speak to a member of our insurance team today to find out what cover is available on 020 3369 4829. **//**

Bills

Ensure that your tenancy agreement stipulates who is responsible for which utility bills.

Maintenance

By law, landlords are responsible for any electricity, heating and gas problems, which should be resolved immediately.

Right of Entry

In general a landlord will need to provide you with 24 hours notice and gain your permission if they wish to enter the property.

Pets

Some landlords won't allow pets, so it's a good idea to check the situation before you move in.



Under
one roof

About our services

Whether you are a seller, buyer, landlord or tenant, there will be a number of services and products that you need to consider for your move.

We have created a host of services under one roof, from legal services (conveyancing) to mortgage and protection services. Working with multiple like-minded people and value-drive professionals could save you money and make the process less complicated and hassle free.



Our Complete Property Services team are on hand to help you with these services. Call us on 020 3369 4829

Conveyancing (solicitors)

The legal process of buying and selling is known as conveyancing. When buying or selling property in the UK, it is advisable to employ the services of a specialist property solicitor.

Your solicitor will:

- Obtain copies of the title deeds for the property
- Prepare a contract
- Provide the buyer's lawyer with the contract and copies of the deeds
- With your help, answer any questions raised about your property
- Obtain any mortgage redemption figures from your lender

- With your help, liaise with the buyer's solicitor to agree a moving (completion) date
- Exchange contracts with the buyer's solicitor – at this point you are both committed to move house on the date fixed for completion
- Complete the sale by receiving the proceeds on your behalf, hand over the deeds and documents to your buyer's solicitor, pay off any mortgage monies and arrange payment of your estate agents fees.

A good solicitor is invaluable to the conveyancing process and will make a big difference as you go through the buying or selling process.

Our solicitors specialise in conveyancing and are one of the UK's largest residential property law firms. As well as delivering the above, we will:

- **Keep you informed** – we offer free text and email updates as well as 24/7 access to your case online
- **Help you budget** – in addition to our No Sale, No Legal Fee, our guaranteed fixed legal fees mean you won't pay more even if things get complicated
- **Give you peace of mind** – we are specialists in property law and therefore, you are in expert hands
- **Provide a Fast Start service** – we begin work on your sale the moment you instruct your estate agent to place the property on the market. Therefore, minimising any frustrating or unnecessary delays at the outset of your sale.



About our services (continued)

Mortgages

Whether you're a first time buyer, a home mover, a landlord or you're looking to re-mortgage, securing the right mortgage is fundamental. When it comes to mortgage products and lenders, there are so many available it can be difficult to know which one is right for you.

Our associated company Countrywide Mortgage Services, is the UK's largest mortgage broker with a large network of mortgage and protection consultants throughout the country. They have access to 1000s of mortgage products (some of which may be exclusive to Countrywide) and will provide you with an advice and recommendation service to find you the right deal.

- You'll have a dedicated mortgage and protection consultant who will arrange appointments at a time to suit you
- They have access to 1000s of mortgage products – some of which may be exclusive to Countrywide – including low deposit options for first time buyers
- They can arrange protection and insurance products which will help keep you and your home safe and secure
- They have a Friends & Family referral scheme that rewards new and existing customers with shopping vouchers

Whether you're moving, looking to re-mortgage or investing in property, they are there to help you every step of the way.



Our Complete Property Services team are on hand to help you. Call us on 020 3369 4829

Whether you're a first time buyer, a home mover, a landlord or you're looking to re-mortgage, securing the right mortgage is fundamental.

Your home may be repossessed if you do not keep up repayments on your mortgage. A fee will be payable for arranging your mortgage. Your Consultant will confirm the amount before you choose to proceed.

Exclusive mortgages are available for a limited time through Countrywide Mortgage Services. Exclusive mortgages are also available for a limited time through Capital Private Finance for customer of Hamptons International, John D Wood & Co., Hetheringtons, Alan de Maid and Vanet, and through Slater Hogg Mortgages for customers of Slater Hogg & Howison. Availability depends on your circumstances.

Countrywide Mortgage Services, Capital Private Finance and Slater Hogg Mortgages are registered at Countrywide House, 88-103 Caldecotte Lake Drive, Caldecotte, Milton Keynes, Buckinghamshire, MK7 8JT.

About our services (continued)

Insurance

Your home is often your most valuable possession and along with the building itself, the contents are usually of great personal value. Home insurance can't stop the incident happening, but it can provide peace of mind that things can be put back to the way they were, quickly and with the minimum of fuss. Below is an explanation of the different options for you to consider:

Buildings insurance – covers you for any damage to the structure of your home. Mortgage lenders require buildings insurance to be in place and that it covers the cost of rebuilding the property, and the permanent fixtures and fittings within. The re-build cost will be detailed on your valuation report or survey.

Contents insurance – covers you for the contents of your home. Unlike buildings insurance, mortgage lenders do not insist on contents cover. However, you should take the necessary precautions to protect yourself. Check the single item cover in your policy; expensive, individual items in your home may need to be added to the policy. Some policies also offer a legal protection element – providing valuable assistance with legal costs. Others offer home assistance packages to help with emergency repair arrangements and costs.

The cost of home insurance – the cost of your home insurance premium will be influenced by a number of factors, including:

- Insured sum – the higher the insurance value the higher the premium
- Location – if you live in a high risk area, your premium will be slightly higher
- Voluntary excess – the more you agree to pay out in the event of any claim (in addition to any compulsory excess) the lower your premium will be.

Personal insurances

Life cover – in the event of your death, this provides a cash sum for those you leave behind. It is generally recommended that you take out life insurance if you have a mortgage and dependants. This will provide your family with a cash sum to allow them to pay off the mortgage. There are lots of different forms of policies including 'level term' insurance and 'whole of life'. 'Level term' insurance will pay a tax-free cash sum if you die within the agreed term of the policy. A 'whole of life' does not have a restricted policy period, instead it guarantees to pay out whenever you die and is therefore, more expensive.

Critical illness cover – this provides you with a cash sum in the event that you are diagnosed with a serious illness or you suffer a severe disability. This sum could help to pay off your mortgage or provide extra cash to pay for treatment or rehabilitation. In order to be covered, the illness with which you are diagnosed must be one of those set out within the policy, which may stipulate a mandatory survival period.

Income protection cover – this is designed to provide you with a regular income if, due to illness or injury, you suffer a loss of earning during the term. The income from your protection plan could provide you with a monthly payment to allow you to meet your mortgage repayments, as well as provide extra money for other outgoings. Many policies will only cover a percentage of your income.

Accident, sickness and unemployment cover – provides regular payments to help you to continue to meet your mortgage repayments and related costs for a period of up to 12 months per claim in the event of you being unable to work because of accident, sickness or involuntary unemployment.



Our Complete Property Services team are on hand to help you. Call us on 020 3369 4829

About our services (continued)

Surveying

A survey is a property health check, carried out on behalf of any individual considering the purchase of a property. The inspection will result in a detailed report providing information about the condition of the property and any areas of concern.

When buying a property there are three levels of survey to consider:

- A valuation is a basic review of a property undertaken on behalf of a mortgage lender
- A Homebuyer's survey is more detailed than a valuation and is carried out on behalf of the buyer. This type of survey is generally suitable for most conventional properties that are less than 100 years old.
- A Buildings survey involves a more in-depth investigation and is generally recommended for older properties.

Many people neglect to request anything other than a basic valuation when buying a new home. However, a property survey, involving a detailed inspection, will ensure that you are fully aware of the condition of the property before you buy it. It is the buyer's responsibility to be certain that the building is structurally sound. The seller has no obligation to declare any faults.



Did you know? A valuation is a basic check, carried out on behalf of a mortgage lender, to ensure the property is worth the loan being secured against it. A survey is a property inspection carried out by a qualified surveyor on behalf of the buyer. There are various levels of survey and the option to choose will be dependent on the type of property.

Instructing a surveyor

When instructing a surveyor, you should check that they are qualified and a current, practicing member of the Royal Institution of Chartered Surveyors (RICS).

We can help you learn more about the property you want to buy. Our Sales and Support team are available to talk you through the range of surveys we offer and to find the one that best suits your needs. Whether you're a first time buyer or an experienced mover, we like to keep things simple, and our advice can help you renegotiate, budget or plan for any work that you may want to carry out on your new home.



Our Complete Property Services team are on hand to help you. Call us on 020 3369 4829

Moving tips

Top tips

From planning to last minute arrangements, here are some top tips to make sure you are prepared for your move.

Planning your move

Appoint a removals firm:

- It's advisable to obtain quotes from several companies
- If possible, opt to move mid-week as it may be cheaper
- Provisionally book your removals company six weeks in advance, confirm plans and get arrangements in writing once your exchange date is confirmed
- Ensure your possessions are insured for transit, most firms will be insured but check what's covered.

Switch your domestic service suppliers:

- Notify your service providers of your intention to move six weeks before completion
- Book your meter reading for the moving day
- Shop around for competitive recommended utilities providers.

Switch your TV Licence:

- Notify TV Licensing of your new address. Failure to do so could result in prosecution and a fine of up to £1000
- Transfer your licence.

Make arrangements for children and pets:

- Arrange for children to stay with family or friends
- If your pets are not accustomed to travel, book them into a cattery or kennels for the night. Otherwise, maybe have friends or family take care of them.

Start packing early:

- Make an inventory before you start packing so that you have a full list of all your items before you move
- Make removals safer and easier by using smaller boxes. Arrange for any items you do not have room for in your new property to go into self storage
- Devise a colour code or visual method to indicate which boxes are to go in which rooms
- Write on every side of the box to indicate the contents and how fragile they are
- Bubble wrap is great for protecting valuable items and packaging cling film is ideal for wrapping large items to avoid stains and scuffing
- Pack essential items such as toiletries in suitcases so that they are easy to access
- Don't forget garages and outside areas containing non-essential items that can be packed early.



Top tips (continued)

One week before moving

- **Confirm your move time:** Check what time you'll roughly have access to your new property. Your possessions shouldn't arrive before – any delay could increase your removal costs
- **Redirect your mail:** Set up a redirect by visiting www.royalmail.com. It normally takes five days and will ensure your mail is sent on to your new address
- **Inform friends and family of your new address:** Communicate your new details via email or change of address cards
- **Settle outstanding bills:** Ensure home delivery services are cancelled and outstanding utility bills are paid.

The day before moving

- **Empty the freezer:** Use a cool box to transport any frozen foods you wish to keep
- **Preparation:** Take down curtains and blinds. Roll up any carpets you are taking with you. Mark items that are staying with the property. Put aside items to make moving day more comfortable such as toilet paper, kettle, milk and refreshments.

Prepare for the handover:

- Round up all the keys to your home including those left with neighbours
- Normal protocol, if you are buying or selling, is to aim to give the keys to your estate agents before 12.00 noon on the day of completion.

Moving day

- **Finish the last of the packing:** Dismantle and pack up the last of your essential items such as beds and the TV
- **Brief your removals company:** Show the removers which items are going and what is staying. Swap mobile numbers with the removers so you're able to stay in contact. Check the removers have directions to your new property. Point out any items that require extra care.

Before Leaving:

- Check you haven't left anything behind
- Have all paperwork and contact numbers relating to the move with you
- Check all windows and doors are locked and the utilities are turned off
- It is important to make sure that legal completion of your transaction has taken place before allowing the new occupants into your property.

Collect your new keys:

- Pick up the keys to your new home – some will not be handed over until legal completion.

Upon Arrival:

- It is important to make sure that legal completion of your transaction has taken place so that you know you are allowed to take occupancy of your new property
- Show the removers which rooms to put your items in
- Read meters and check that the phone, electricity, gas, and hot water are all working
- Make sure items included in the sale are there; if there is anything missing or damaged contact your property solicitors
- Alert your surveyor if you discover any building faults that were missed in your property survey.

Relax and celebrate:

By the end of move day you'll be tired, so relax on the sofa, order a takeaway and celebrate your achievement.

