



a guide to
your move.



A refined **art.**

Moving can be complicated. We make it easier.

You may be purchasing your first home, adding to an existing portfolio or even an experienced mover. There are many aspects to a move which can be expensive, time consuming, complicated or simply frustrating.

We offer an innovative property consultancy, a new tradition in estate agency. Delivering guidance on the sale and acquisition of private homes, property investments and developments.

To preserve our unique perspective, we focus on quality rather than quantity, dealing with a select number of sales at any one time.



Steps to your **new front door.**

Your Vision

Plan for your move to make your vision become a reality with our help

Finances

Getting a financial plan in preparation is key to a successful move

Perceived Value

How do you add value to your home and ensure you obtain the best price

Your Journey

Understanding the journey and all the possible diversions along the way

Search & Found

Plan for your move to make your vision become a reality with our help

Negotiation

Getting a financial plan in preparation is key to a successful move

The Move

How do you add value to your home and ensure you obtain the best price

Home

Understanding the journey and all the possible diversions along the way



Your **vision.**

Considering a move is mostly exciting. You start to imagine your new home and what it will do for you. Your aspirations may be to relocate closer to great schools, have the large garden you are hankering after or simply more space for a growing family.

No matter what your objectives, some fundamental building blocks are required to deliver your desired result. For most this will involve getting financially ready. Understanding the lending options to facilitate the move and the impact of the charges, fees and commissions will help you set budgets.

If you are selling a property, creating value in your home is key to obtain the best possible price. In some cases, it will include some improvements to showcase your property's main features. The marketing campaign to attract the right buyers is imperative. Appointing the most appropriate Estate Agent can ensure a higher price being achieved.

The legalities of moving are still archaic. Oliver Cromwell described English Property Law as "an ungodly jungle" back in the 17th Century. Not a lot has altered since 1862. To prepare a seller's pack will save valuable time and instil confidence in your buyer.



Your **finances**.

Before you sell, you'll want to get a rough idea of how much it is worth by undertaking some initial research online by looking at comparable properties. You can then calculate how much money you will be left with after you have paid off your current mortgage.

- Dig out your mortgage paperwork or speak to your lender to check if you will have to pay any early repayment charges for switching your mortgage to another lender or whether it is possible to take it with you to a new property – a process known as Porting.
- If you are planning to move to a more expensive property or your mortgage deal is coming to an end, this is a great opportunity to remortgage onto a better deal.
- At the early stages, the figures will be approximate only – you don't know how much you will sell your house for and you will only get a precise redemption (amount outstanding) figure for your mortgage once you have an agreed completion date when you have exchange contracts.
- You should investigate the fee's and charges which will be implemented through the process. This will include possible early repayment charges on your mortgage, survey costs, arrangement fee's, estate agent / sales commission, legal expenses and disbursements, stamp-duty, removal and logistics.



Your finances. **Mortgage ready.**

Review your Credit Score...

Start by understanding where you are with your credit report. You can check it for free with the three main credit agencies: Experian, Equifax and TransUnion (previously known as Call Credit). This will help you to understand how you might be able to improve your credit score, a key factor that lenders review when assessing a mortgage application.

Reduce or pay off overdrafts and credit cards...

Mortgage lenders will carefully consider your spending and saving patterns as part of a mortgage application, part of which involves reviewing any debt you may have and how you manage it.

Regularly using your overdraft and making minimum repayments instead of reducing the debt can be a red flag for lenders. It may demonstrate that you are living just outside your means. Likewise, having an outstanding balance on your credit card that you're unable to reduce can be another indicator that you're not in control of your finances.

Obtain a mortgage agreement in principle?

It's normally possible to apply for a mortgage Agreement in Principle, which states what a lender is likely to lend you based on some information online or over the phone in a couple of hours. It involves you providing some basic information about your finances and a credit check, but it's not a 100% guarantee you'll get the full mortgage until all the paperwork has been done at a later stage.



Perceived **value**.

If you "stage" your home well, you are not only more likely to sell your home faster, but you can also potentially add thousands of pounds to its value.

- Walk through your home and ask yourself, "Would I buy this Home?"
- Try to take your feelings out of the equation and look at your home objectively.
- Undecorate – Over the years, we all collect things that become sentimental. We display our children's drawings on the fridge, have numerous photographs on show, ornamental gifts that we keep on windowsills or shelves.
- Now is the time to be ruthless and box them all up. The aim is to give your property that 'show-home' feel of being as un-lived in and clutter free as possible. This allows your potential buyer to visualise the space with their own belongings. The more they can visualise themselves living there, the larger the property's worth increases in their eyes.
- Any homeowner will tell you that there is a never-ending list of tasks that need doing, from mowing the lawn to fixing door handles. Maybe there's scuffs on the skirting boards you've been meaning to get rid of or the kitchen tap has an annoying drip that needs fixing.

TIP! Book out a day (or 2!) at the weekend, get the kids looked after and complete those unfinished jobs. Getting them done can have a surprising amount of impact on perceived value.



Perceived value. **Curb appeal.**

Making the front of your home look attractive can add a huge amount of perceived value; especially since the exterior is the first impression buyers will get of your property.

Tasks as small as pulling out all the weeds, deadheading the plants and trimming the bushes can make a huge amount of difference. Once you've pulled up all the uglies, make sure that any grass is cut and that the actual exterior walls and windows of your home are clean of any dirt and cobwebs! Finally, repair any broken gates or fences and fragrance your entrance vestibule .

90% of buyers search online first, and a home has 3 seconds to connect with a buyer! With that in mind it pays to focus on first Impressions and the perceived value of your Property too.

TIP! We suggest vacating your property when a prospective purchaser wishes to view your property. We will know the buyer's objectives and show the home in the best possible light and talk freely and open negotiations



Perceived value. **First impressions.**

Your home always needs to be ready to show. In addition to the steps you have already taken to get your home ready to go on the market, here are some extra tips to help ensure your home makes the best possible first impressions...

- Keep every room clean and tidy, and make all the beds.
- Tidy away clean dishes and put any dirty dishes in the dishwasher, or stack neatly in the sink
- Eliminate pet smells, clean carpets, empty bins regularly and refrain from cooking strong smelling foods
- Introduce good smells, good quality diffusers, fresh flowers or baking a cake is another clever tactic!
- Let there be light! Try to let in as much light as you can, brightness improves a homes atmosphere.
- Make sure the temperature is comfortable according to the season.
- Set the Dining table to create a homely environment.
- If possible schedule a cleaning company to pop in once a week to keep the house in show condition.
- Turn off radios and televisions.
- We love our pets, but keep them out of the way



Perceived value. **Create a show home.**

Setting the scene

There are many ways in which to "Stage" your property. It is used to accentuate the main features of your home or provide a guide on how areas and rooms can be used. This should be focused with the end-buyer in mind.

The target is to attract as many potential buyers as possible and by successfully staging a property will help in negotiations and potentially add thousands of pounds to the sale price.

This does not have to be restricted to the physical. In fact, computer generated images can produce compelling marketing material. This is especially useful if the home is being remodelled or refurbished. It can also present the potential of a home and bring 2 dimensional plans to life.

A 15 minute pre-viewing checklist

Turn on Lights

Open Curtains

Make Beds

Remove random items from table

Put dirty/ clean dishes away

Clear floors and stairways

Empty the bins

Clear & wipe down counters

Flush toilets and wipe over fixtures

Neatly hang towels

Pick up any leaves/debris in gardens



Your journey.

Where people meet property. Where businesses meet the personal emotions. These are not necessarily always attuned. This will require a deft touch and expert negotiation to navigate.

The marketing campaign created by us will be well considered, implemented, and policed. Understanding the market conditions that are prevalent to your property will help you make important decisions, such as agreeing a sales price. This will stem from the marketing feedback received and response from the potential purchasers.

Searching for your new home started as exciting but can sometimes become overwhelming and stressful. Managing the time to view the properties on the market and relying on the synchronicity of availability. And knowing how to source your new home, without the sole reliance of Estate Agents, media or property portals may be the helping hand you require. In certain market conditions when availability is short speed becomes paramount. Conversely, when supply is ample to weed out the good from the bad can be equally challenging. We can save you time and money – as well as open the door to your dream home.

The art of searching and securing your new property at the right price is not the only consideration. A suitable memorandum of sale is the lynchpin to initiating the sale on the correct course. You can consider using our Private Property Search service, to unearth those property gems



Your journey. **Legally ready.**

You need to choose a conveyancing solicitor to handle the legal work involved in selling or buying a property.

To ensure the sale and/or purchase progresses, you should decide which firm you want to use before you agree to the sale of your house – you can instruct them at anytime although suggest after you have agreed an offer on the property.

In selling, we recommend a firm of conveyancers who will deal with any issues in advance, so they are not a concern for your buyer. Providing a seller's pack to your buyer's legal representative and delivering speedy responses will install confidence early on.

As a seller you will have a variety of extensive forms and questionnaires to fill out, to give the buyer all the information about the property, and about the sale. We can assist with the completion of these forms.



Your journey. **Utility & I.T.**

When you're moving house, utilities such as gas and electricity are probably far down your checklist.

Who to notify

- Contact your current energy suppliers and inform them of your move. You must give them at least 48 hours notice, but you can notify them well in advance of that.
- Check if your current plan has an early exit fee; some suppliers may waive this in the case of a move.
- Your current supplier may ask if you want to set up with them at your new property — you don't have to decide right then. Arrange to have your supplier send your final bill to you at your new address.

Broadband -you need to decide whether to bring your existing package with you or change to something new. If you are mid-contract you might have the same penalty fee situation as with utilities. Ask your provider how much this will be, so you can work out whether changing firms will save you money.

Phone & TV - as well as studying the form for the fastest speeds and lowest costs, do consider deals where you get a phone line thrown in and free calls (a massive bonus for home workers). And you can often save money by opting for a broadband and TV bundle.

We provide our clients with access to our portal that can do all of this for you



Search **and found.**

Many people will often default to the generally accepted ways of finding a new home. Contacting local estate agents and perusing the property portals. However, to unearth some property gems there are many other ways of sourcing your new home.

Buying Agents

People often falsely believe that an estate agent is a relatively neutral party in the house buying process, but that's actually not the case. Their client is the person who pays them, the seller, and their primary interest is to secure a sale for the highest price they can. A buying agent, on the other hand, solely represents the buyer. So when it comes to such a substantial purchase as a property, having someone working on your behalf makes sense.

Buying agents are for anyone and everyone. They generally charge a fee that's based on a percentage of the purchase price, so the less you spend, the less you pay. Using a buying agent is not simply the domain of the rich and famous, therefore. House buying is a stressful, complicated process, and anybody buying a property will benefit from the expertise of a buying agent. Often, because of their local knowledge, they are aware of properties that aren't even on the market... And they've experienced pretty much every glitch possible at some point, so know how to iron out problems so you don't lose the house you've fallen in love with.



Search and found. **Taking the reins.**

Sourcing properties (or Instructions, as Estate Agents would phrase it) are often generated via marketing campaigns. This will take the form of various mediums. Both on-line and off-line strategies will be implemented. There is no reason why you cannot do this for yourself.

Of course, some sellers and buyers feel uncomfortable discussing offers and rather a third party to be used. We can help and act as the negotiator for a small fee.

On-line

You can use your own social media platforms, whilst considering your privacy to advertise the fact you are looking for a property.

By sharing your desires may well create opportunity to access properties before they reach the open market.

Off line

Estate Agents will often "tout" for properties by dropping leaflets. By doing this yourself you can share your objectives in a more personal way.

You can also identify specific properties and street locations. It can be a simple handwritten note.



Search and found. **Viewings.**

Do not solely rely on the information presented on Property Portals or Estate Agents details. There could be many factors which cannot be conveyed unless you inspect the property internally.

This could be one of the most expensive purchases you make, and for that reason alone why discount based on the information displayed. By viewing all the properties available in your price range will provide more knowledge and give opportunity to adapt the home for your needs, by way of extensions or remodeling.

When you have identified a prospective new home, visit at different times of the day. This could be impacted by rush hour, school pick ups and local pubs and nightclubs.



Search and found. **Visualise.**

If the property you view is cluttered, you can visualise the true dimensions by looking at the ceilings which will give a true reflection of the space available. If you own specific pieces of furniture you will wish to position in your new home, take measurements and understand how these will fit.

There are many helpful questions you can ask to help in your decisions about the suitability of the home and also where to pitch your offer. These can include;

- Motivation and reasons why sellers are moving
- The history of the price and time on market
- Age of boiler and last electrical rewire
- Any structural alternations
- Expired our current planning applications
- Evidence of damp or other structural deficiencies
- Local regeneration plans (both positive and negative)



Art of **negotiation.**

Motivation

All the hard work you put in during Your Vision will provide the education to assess the suitability of the offer.

Consider the motivation of the buyers position. This revolves around their ability to proceed with the acquisition. Do they require a mortgage and if so are they in a qualified position. Have they got a property to sell and if so do you have details on the chain?

Evaluate

There could be other influencing factors which can be both advantageous and also contradictory to your own plans. For example, when do they need to move by? This could be based on their current situation such as in rented accommodation and when the lease is expiring. Or, be dominated by school holidays, even new jobs. Remember, most lenders will want to see three months payslips and not accept clients in a probation period.

Knowledge

You do not need to worry about the general market conditions, but only those relevant to your type of property. Therefore, look at recent trends. How many properties are on the market like yours, and what is the average selling time. This will all indicate if you are in a strong negotiating position and you can be hard on your selling price.



Make **the move.**

Offers

Hooray! You have received an offer. You can accept the figure, reject outright or open negotiations

Negotiate

All estate agents are duty bound to submit all offers, to achieve the best price from the best buyer

Memorandum

The conditions of the offer may be as important as the price. Such as completion dates

Exchange

This is when seller and buyer are legally committed. Time to confirm removals and relevant insurance

Completion

Moving day has arrived! Subject to funds transferred this takes place anytime between 9 and 5



Make the move. **Boxes packed.**

Move Out

You can move out whenever you like, including on the day of completion (although clearly, you need somewhere to move to)

At the time of completion, the property must be in the condition agreed in the contract – including all the fixtures and fittings. Ensure you clear all rubbish and furniture. Any items left that need to be disposed may result in you receiving an additional bill for the cost, via the buyer's solicitor.

Complete the Sale

Completion is when the property changes ownership, you accept payment, and hand over the keys. It takes place on a previously agreed date and usually at midday. On the day of completion, the money is transferred and any deeds for the property are transferred between each side's solicitor or conveyancer. Your solicitor/conveyancer will register the transfer of ownership with the Land Registry.

Pay off the Mortgage

The mortgage company will have given you and your conveyancing solicitor a precise redemption figure (outstanding amount) for your mortgage for the day of completion. Now the buyer has transferred the money to your conveyancing solicitor, they will pay off the mortgage for you.



Make the move. **Utility and I.T.**

There is a vast amount to coordinate when moving. This includes planning the logistics and deciding what sort of service to adopt when arranging removals. You will also need to update all your account information with changes of address from banks and providers. You will also need to set up and cancel relevant utilities.

This is also time where you may have increased your asset holdings. Does this now impact your existing Life Insurance. It is imperative you are covered in the event of passing and consider protection from illness. You may also need to update your Wills to reflect the changes of circumstances.

The acquisition of new homes may also bring into focus Estate Planning and any impact on your Lifetime Allowances and Inheritance tax Planning. Although moving can be a daunting time, now is the perfect opportunity to ensure the rest of your affairs are in order.



Make the move. **You. Your move. Your life.**

By working with The Drawing Board, we will visit you annually to review all your property and financial needs. This will ensure you are still on the best mortgage rate. This will be with the expert aid of our associate Financial and Wealth Advisers, Oxhouse Square.

They will ensure your insurances are competitive and if there are any Estate Planning requirements which need to be updated such as Will, Trust or Inheritance Tax Planning.

If there are any influences in the current market which may be an opportunity to profitably sell the home, we can provide guidance and advice on areas to increase the homes value.

The Drawing Board, Design + Build team comprise of skilled craftsperson's, project managers and architectural designers of exceptional developments, with over 3 decades of experience and can help you to create your dream home (and add value).

We are not just here for this transaction, but a Property Partner for your lifetime of property and financing requirements.