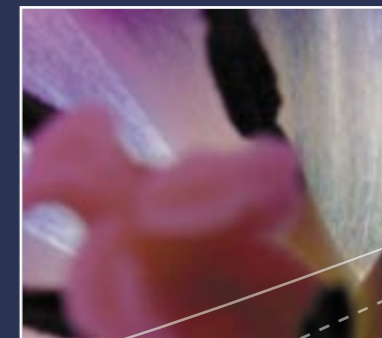




## buying and selling guide



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## buying guide

Buying your dream home is rarely straightforward but, with our short checklist, you can be clear and focused in your approach.

#### Cast your net wide

Visit the local agents. Register with them and befriend them; make sure you are at the top of their list when something new comes to the market. Scour the local papers, search the property portals and agents' own websites and keep an eye open for sale boards in your preferred area.

#### Budget aware

Standard lending ratios are traditionally three times the principal earner's gross income plus one times the second, or two and a half times joint gross income. However, there are now more mortgage products available than ever before and other issues, such as the size of your deposit, will come into play. Speak to your mortgage broker ahead of your search so that you have a clear idea at the outset of what you want to spend.

#### Wish list

Write a wish list and then prioritise. Be clear about what on your list is essential and where there is room for compromise. Think also about the bigger picture, whether this is a long term move and how your property needs may vary in the future.

#### Open-minded

Try to remain open-minded. Many people surprise themselves by buying something quite different to their imagined purchase.

#### Viewing savvy

Prior to viewing it is a good idea to do some research. Try the internet, where you will find helpful sites such as upmystreet.com. If you are viewing properties in unknown territories arrive early to get a good impression of the area. Assess the neighbours, the street and the general condition of other properties around - is this street reliably steady, on the up, or going downhill and what local facilities are available? Prepare any questions you may wish to ask.

#### Carefully consider

Try not to make instant judgments. A great many things can be altered, particularly decorative and furnishing schemes, so do not be put off by other people's tastes. Instead, assess the accommodation that the property provides and consider how you might use the available space.

#### Check lists

Assess the property's general state of repair: roof, walls, windows and doors, plasterwork, wiring, plumbing and heating, kitchen fittings and bathroom sanitary ware.

#### Be aware

If the current vendors have carried out improvements, take note. Are there any alterations which needed Planning Permission, Listed Building Consent or Building Regulations. If there are, is the documentation in order?

#### Room for improvement

If you are up for a challenge, do not be put off by properties that need some updating. If you are inexperienced, do get advice from professionals before taking on a project, but such challenges can be very rewarding and do provide you with the opportunity to put your own stamp on your home.

#### Location specifics

Assuming you have found a property that you like, consider external factors such as where the morning and evening sun will be. Try to revisit the property at a different time on a different day in different weather. If you like a house in the rain, the chances are that you will love it in the sunshine, but bear in mind the noise from that nearby factory may not be as obvious on a Saturday afternoon.

#### Purchasing power

Be clear and play fair. On average in the UK, we are now likely to move ten times in our lives, which makes very few of us experts. Listen to the agent and be guided by your solicitor. Do not throw offers around and then withdraw when you have had time to re-consider. This is likely to be one of the biggest purchases of your life, so take the time to make an informed decision and then see it through.





## selling guide

Maximise your chances of a smooth sale with our simple checklist, designed to get you off to the best start when putting your home on the market.

### Choosing an agent

Ask a few agents to value your property. Be objective about what they say, and do not be unduly critical if it is not what you wanted to hear. Choose the agent you believe will be best equipped to sell your house, don't base your decision on valuation and fees alone. Choose an agent that belongs to a professional body such as The National Association of Estate Agents (NAEA) or The Royal Institute of Chartered Surveyors (RICS).

### Good impressions

First impressions count and, for many, opinions regarding properties are formed at the front gate and reinforced at the front door, so it is a good idea to ensure that your house is well presented from the outset.

### Kerb appeal

A good place to start is on the road. As people draw near to your house, make sure that the first impression is favourable and your home is welcoming. Give the front door a fresh coat of paint, ensure the approach is neat and tidy with paths weeded, hedges cut and lawns trimmed. Make sure that your windows are well dressed and the curtains drawn.

### Once inside

You don't need to go as far as baking bread or percolating coffee, but do make sure your home is clean, tidy and welcoming.

### De-clutter

It is a good idea to de-clutter. The more neutral a place appears, the broader the chances are of it appealing to the greatest number of people. Consider putting unnecessary items of furniture or possessions into storage, as the more light and space you can create, the larger your house will seem. Pack away, throw away or take to the charity shop any unnecessary items, and be ruthless; the more you do now, the less you will have to do when you move.

### Season wise

In summer, open windows and French doors and introduce the odd vase of flowers and in winter, light the fire and make sure the house feels warm and inviting.

### Situation vacant

Where possible, leave viewings to your agent and be out; if you have a dog, take it for a walk. A potential buyer will find it easier to imagine themselves in your home if you aren't around.

### A clear view

Arrange viewings at times when you can realistically have the property looking at its best. If you are going to be there, be ready for questions about the property, the neighbours and the locality and be clear about your own reasons for moving on, time scales and flexibility.

### Research your buyer

When you do get offers, don't necessarily plump for the highest bidder. Ask your agent to find out as much about your buyers as possible: are they cash buyers, do they have finance in place, do they have anything to sell and, if so, what stage is their sale at and what are their proposed timescales. Go with the most realistic buyer.

### Be prepared

There are some steps you can take to ensure that, once you have agreed terms, the sale of your house progresses as quickly and painlessly as possible. Decide what you are taking with you and what you are not - you don't want a sale to fall apart because you cannot agree over a light fitting. Be ready to move and be as flexible as you can be.

### Get your house in order

Organisation is instrumental in a smooth transaction and the more information you can provide your solicitor with, the better equipped he will be to handle the sale for you. Inform your solicitor that you are planning to sell your house and instruct him to prepare any legal documentation. Gather together any guarantees, building certificates, planning permissions etc, and fill in any standard forms.