



Cooper Adams
AS GOOD AS OUR WORD

A guide to selling your home

for the **first time**



Welcome

Since 2004 we've been serving the people of West Sussex and we've helped many **first-time sellers**. This can be an exciting time, but it can feel a bit overwhelming, especially when you're juggling your busy life around it all.

You may be a homeowner who needs to move for work. Perhaps your family is growing, and you need to find a more suitable property. Maybe you're moving closer to relatives to help with care needs.

Sometimes, there are other family members involved. Sometimes, you're dealing with it all on your own. Both situations come with challenges.

You may experience lots of different feelings at the same time as coping with the extra tasks you need to undertake.

We never forget the emotional side of moving. That's why you'll always receive a patient, polite and professional service should you decide to sell your home with us.

Our aim is always to help and guide you to make the best decision for you and your future.



A handwritten signature in blue ink that reads "S Adams".

Shaun Adams MNAEA
Managing director and owner
Cooper Adams

*Disclaimer: The information in this guide doesn't constitute legal advice.

Getting started

Finances

Independent mortgage advisers are the first port of call.

With the help of your independent mortgage adviser, you'll be able to estimate the amount of money you will have at the end of the property sale. They can also advise on your options if you're looking to buy a new property.

If you're buying another property, you may hear the term 'port (or porting) your mortgage'. This sounds like you're taking your current one with you. In fact, you'll be paying off one mortgage and taking out a new one. There may be early repayment charges on your original mortgage to be aware of.

What is your home worth?

There are online tools that you can use to give you an approximate idea of the value of your home. Of course, it won't be as accurate as one of our expert valuations, but it's a decent starting point.

The technology collects property data to give you an estimate. But it can't take into consideration your actual property, timescales, marketing strategy, or market forces.

Moving motivation

If you are considering selling your property, the first thing to look at is your motivation. Don't underestimate what you'd be undertaking.

Disruption of our routines can be stressful. You don't want to put yourself, or your buyer, in a position where you might end up changing your mind.

Simple steps, like chatting with family and friends, can help shore up the decision. You may also like to write a list of pros and cons to ruminate on for a while. Finally, some people find a visual aid, like creating a vision board, can help clarify their ideas.

When you're sure that a move is the right step, there are a few things you can do to make sure you give yourself the best possible experience.

Putting your property on the market

Over the years that we've been helping people with selling their first home. Here are a few things we advise everyone to consider before making the move:

Agent selection process

Recommendations from family and friends can be helpful. However, most people only use the services of an estate agent once every few years. This doesn't give them a broad set of experiences from which to advise you. A lot can change in a short time. It's better to do your research.

Invite three different agents to come over to value your property. When they give you their opinion on the achievable price, ensure they back that up with evidence.

Don't be lured into a decision based solely on the highest valuation. It may be a vanity figure so the agent can hit their target for contracts signed. You might find that you're tied into a long contract but receiving poor service.

It can seem tempting to base your decision on the agent's fee. However, this is more often than not a false economy. An independent local estate agent, with a complete strategy and marketing plan, will often be able to achieve a higher final sales price.

Putting your property on the market

First impressions

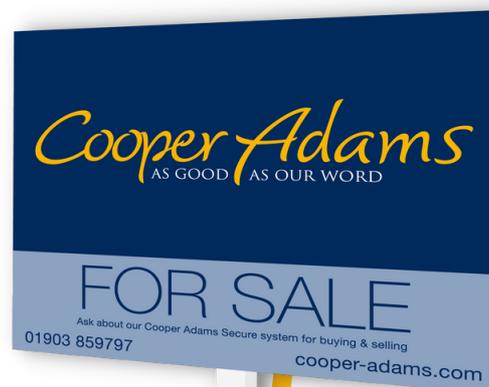
An independent estate agent will often have buyers registered. They can tell these people about your home straightaway. This provides invaluable early feedback.

Together, you can tweak the presentation or marketing, or even the price. When the property goes online, it's presented in the best possible light. These valuable conversations could result in early viewings and even an offer.

Finding a legal eagle

Your estate agent will likely recommend a solicitor. They deal with solicitors every day so can give you the best advice on who has the staff to handle the work and experience with your type of property.

There are a few forms to fill in, so getting them done quickly can help keep things ticking along later on.



Preparing you property

Staging your home sounds like a big task. It just means ensuring everyone that visits will be able to appreciate it.

For example, use cardboard boxes with freshly made bed linens to demonstrate how a double bed will fit in a spare room.

Your estate agent will be able to help you arrange an EPC (Energy Performance Certificate). This is a legal requirement for every home to be able to be sold.

Most people don't move home very often. It can be hard to imagine things in a new home as they would like them, so help them out.

Some examples of things to do prior to going on the market:

- Replace any blown lightbulbs
- Paint chipped skirting boards
- Fix peeling wallpaper
- Clean windows
- Pop a vase of fresh flowers out
- Keep pet and children's items tidied away before photos/viewings



Preparing you property

For some tailored suggestions for you and your property, feel free to get in touch for a no-obligation chat.

If the property seems clean and well-cared for, this helps potential buyers trust that more significant things have been taken care of, too. Your estate agent can help put you in touch with local trusted tradespeople if you need an extra pair of hands.

You want to ensure the appeal of the property is as broad as possible. Never assume you know who will buy it. In our careers, we've sold mansions to single people and flats to families.



Properties present better when they're relatively sparsely decorated. Removing personal items, like photos and ornaments, can help viewers imagine their things in the home.

Get packing. You could designate one evening a week for sorting and sifting. The sooner you start, the easier it is nearer the actual move date.



Your FAQs answered

Over the years that we've been helping people with selling their first home, we've been asked a lot of questions.

Here are the most frequently asked.

How long will it take to sell my property?

This is the proverbial 'piece of string' question. Across the UK, there is a national average of viewings it takes to sell a home. Regardless of the economy, the estate agent, or the strategy, the figure usually ends up at around 15 viewings per property.

How quickly these 15 viewings take place is much more likely to be down to the skill and strategy of your estate agent.

Once you've got an offer, the solicitors are the ones in charge of timescales. This is why taking your estate agent's advice on the best one for your situation is so crucial. It can take as little as ten weeks from offer to completion. BUT it can often take a lot longer.

How much will I pay my estate agent?

When selling a property, the fees can be anywhere from 1% to 3% of the achieved sale price depending on the marketing budget of the agent. This changes from area to area. Before signing the contract, make sure that the fee is based on the achieved price, not the listing price (the price you put your house on the market for).

Is a house swap a possibility?

Theoretically, yes, but in our years of experience, it never happens. This is due to circumstances, changing minds, and finances. The chances of the person buying your home having a property that ticks all your boxes are tiny.

Your FAQs answered

What paperwork do I need?

You'll need your ID documents, first and foremost. Your title deeds are likely to be electronic these days.

If you have a leasehold property, you'll need a copy of your lease. In this circumstance, or if you own a share of the freehold, you'll need to request a management pack. Asking for this as soon as you've thought about selling is a top tip. Getting hold of these can delay whole chains, so it's well worth doing early on.

Your solicitor, or conveyancer, will provide you with the property information form and the fittings & contents form. Get these filled out early on as well. That way, if there are any areas you need to research, you've got plenty of time and don't end up causing delays later on.

The EPC is another important document, as we've already mentioned. Once the energy assessor has visited, the EPC gets uploaded to epcregister.com, so you don't need a paper copy.

You might need warranty documents if your property is less than ten years old. You may also have to get indemnity insurance. This is often required for something called 'chancel repair liability' and costs about £10. Your solicitor will advise on this, however.

10-point checklist

Here's our 10-point checklist to help you prepare for a sale.

- Get valuations from two or three estate agents for valuations. Remember, seek evidence for any sale prices they provide. Don't just choose the agent with the highest valuation or cheapest fee. This is often a false economy.
- Instruct a conveyancing solicitor to handle the legalities of your sale.
- Start getting rid of the furniture and things you won't have room for. Charity shops, home clearance, and auction houses can help when having a major clear out.
- Get ahead with packing. Even though you may not have a move date yet, it's always worthwhile boxing up those items you don't use much.
- When you've accepted an offer and agreed a completion date, get quotes from different removal companies. Look for ones that come recommended and are fully insured.
- Start finishing the food in your freezer ahead of moving day.
- Remember to let all your bank, utility companies, insurance providers know and arrange to have your mail redirected.
- Start getting quotes for insurance on your new property starting from the date you are set to complete the move.
- The day before the move, create an essentials box with any items you might need quickly when you move in. Kettles, cups, and tea and coffee always come in handy.
- On the day of the move, keep any very important items or documents on you, such as medicines, passports, wallet/purse, keys, and glasses.

Want to talk to a professional?

If you'd like to delve in deeper to any of the topics in this guide, talk to us.

No obligation, and no pressure to proceed further than a conversation.

Who's number one?

YOU ARE.
AND WE
HAVEN'T
FORGOTTEN
THAT.

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