



Cooper Adams
AS GOOD AS OUR WORD

A guide to selling your home due to

a divorce or separation



Welcome

Since 2004 we've been serving the people of West Sussex and we've helped hundreds of clients sell their homes due to a **divorce** or **separation**.

Our experience means we know just how emotional, stressful, and draining this period can be for people.

Divorce or separation is often, when it comes to selling a home, a difficult thing to go through. However, there are specific steps you can take to help you embark on a fresh chapter of your life.

We aim to help and guide you during these times and to become your support partner for the property's sale.

We're here to help you get through what can be a very challenging period of your life. We cover many aspects of selling due to divorce or separation in this guide.

We're experienced in giving people sensitive and expert support when they are moving due to a divorce or separation.

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



A handwritten signature in black 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.

Preparing properly for a new start

There are many things to consider during a divorce. Whether it's family finances, property or even pets, it pays to prepare properly. Addressing the points below will make the experience easier to navigate through.

First Steps:

When getting a divorce, it's wise to contact a solicitor to seek legal advice. They should be able to advise you on any legal implications you need to consider.

A good solicitor will also give you guidance on the financial aspect of any settlements.

If you have a mortgage, it's worth making your provider aware of the situation to see if they can offer help and advice.

For example: If you need to reduce the mortgage payments for a short period while the property is being sold.

Agreement:

Once you have instructed a solicitor, it's time to contact an estate agent. Every agency is different and even though legally we only need one signatory on our sales agreement, we always insist on having two.

This helps a sale to be successful and far less stressful for both parties. A good estate agent understands there needs to be a high level of agreement and transparency.

Communication:

The easiest way to pour fuel on an already highly emotional situation is to allow a breakdown in communication to happen. It's so important to involve both parties once a property is up for sale, even if that is through mediators.

By keeping both sides fully updated around viewings, feedback, offers and progress, we reduce the risk of sales falling through and making an often stressful situation even more fraught.

We can set up a WhatsApp group to ensure updates are shared with everyone involved in the sale.

Five do's & don'ts to moving on

1 Do seek advice and help

We often see people who are dealing with selling a home for the first time. This may be because their ex-partner had dealt with it all in the past.

The paperwork, processes, and preparations can seem daunting to the uninitiated, so don't try to do it on your own.

We're always happy to sit down, go through and help with any issues or questions you have. Moving home is an emotional experience at the best of times, and we understand and empathise with what you're going through.

2 Don't sell to quick home buying companies

Many companies offer a quick buy service, where they will under offer on your property but do the deal quickly. This is the last resort rather than a first choice.

You'll get considerably less than if a good estate agency properly markets your property.

3 Do your research

When putting your home up for sale, invite two estate agents to value it. You'll be able to gauge who you have a rapport with and who you feel you can trust.

The last thing you want when selling due to a divorce is an agent you don't trust implicitly. Check out their reviews, their standard of marketing, and ask for testimonials.

Five do's & don'ts to moving on

4 Don't be swayed by high numbers or cheap fees

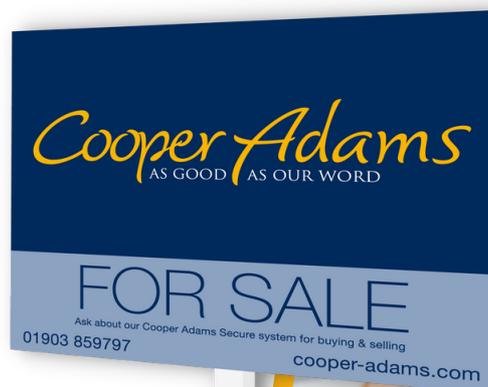
Something we often see is people who are going through a divorce that end up instructing an agency which has overvalued their home to win their instruction. Usually, this leads to the property sticking on the market at a time when people want/need a swifter sale.

And it's worth considering why some agencies fees are a lot cheaper than others. Often personal service and care, the very things you'll need most during this chapter of your life, are sacrificed by the cheap agent.

5 Do relationships

Look for an agent who values the relationship with you over the transaction your property offers.

We've built our business on establishing long-term relationships with our clients. This is because of our focus on service, listening, empathising, and simply being there for our clients.



Your FAQs answered

Over the years that we've been helping people with selling due to separations, we've been asked a lot of questions.

Here are the most frequently asked.

Does one party want to buy out the other?

If this is the case, it would be worth exploring your financial options. We can put you in contact with an independent mortgage broker.

Do you both want to sell?

This is often necessary, as there needs to be mutual agreement around the price and marketing strategy applied to the property's sale.

What to tell potential buyers if they ask why you are moving?

Our advice and recommendation is to be honest and open with any potential buyer should that question be asked. It is not likely to affect someone's buying decision about your home and there will be plenty of other positive points to highlight about the home, should this question be asked.

Does the divorce solicitor need to handle the conveyancing aspect?

Usually the solicitor handling the divorce is skilled in that area of law and wouldn't be as experienced handling the conveyancing. Our advice is to appoint a conveyancing solicitor who has experience in handling property sales as they are likely to be able to get the sale through quicker and with less stress. Compare prices, but also question how long on average is it taking solicitors to handle a property sale from start to finish – you should be looking for an answer between 60 – 90 days.

Your FAQs answered

Does the divorce solicitor need to handle the conveyancing aspect?

Usually the solicitor handling the divorce is skilled in that area of law and wouldn't be as experienced handling the conveyancing.

Our advice is to appoint a conveyancing solicitor who has experience in handling property sales as they are likely to be able to get the sale through quicker and with less stress.

Compare prices, but also question how long on average is it taking solicitors to handle a property sale from start to finish – you should be looking for an answer between 60 – 90 days.

Will you both be living at the property during the sale?

If the answer is yes, your estate agent would need to discuss the presentation of your property when it comes to viewings (who will do the tidying up?). We operate accompanied viewings as standard, meaning no one needs to be home when a potential buyer views.

We/I need to achieve a certain amount for our property to fund our future. How will you help us achieve that sum?

The figure you have in mind needs to be realistic and achievable. While no estate agent can guarantee your home will sell for a certain amount, there are four fundamental factors involved in the process that influence the amount achieved. These are:

1. Location
2. Presentation
3. Agent
4. Strategy
5. Marketing

Six tips on moving due to a divorce

- ## 1 Finalise your divorce before moving out

The general advice given by most divorce solicitors is not to move out before your divorce is finalised. It can be a natural reaction to wish to leave as soon as you can. It's worth checking this out with your legal expert.
- ## 2 Take stock, not things

Once your divorce is agreed, list what items are yours and what you want to take with you. If you are unsure who owns what, discuss it with your ex-partner if possible and come to an agreement. Try not to take sentimental things that will remind you of the relationship. The cleaner the break, the fresher the new start.
- ## 3 Book your removal company

Good removal companies get booked up quickly, sometimes months in advance. So, plan and get quotes as early as possible. Usually, it's a good idea to get recommendations or to get different quotes from three different removal firms.
- ## 4 Packing starts now

Packing can be made easier if you give yourself plenty of time and start chipping away at it daily. Make sure you begin with packing items you don't use much and leave the essential everyday stuff until last.

Keep essential items like keys, passports, and medicines in a bag which stays with you during the move.

Remember not to over-pack boxes, try not to use bags as they can't be stacked upon and label everything to make your life easier when you get to your new place.

Six tips on moving due to a divorce

5 Moving day

Remember you'll probably be very emotional, so be kind to yourself and try to have a friend or family members with you. Make sure your mobile phone is charged up and give the number to the removal people so they can contact you if necessary.

6 Home sweet home

You've got the keys to your new place, and everything has been moved in. Treat yourself to a takeaway on the first evening in your new home because you deserve a break and a chance to relax. The unpacking (cutlery, plates, and kettle excluded) can start tomorrow, when your new chapter really begins.

As with all the tips and pointers in this guide, the above doesn't constitute legal advice. If you have any questions or things, you'd like to discuss with us, please do not hesitate to get in touch.

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.

Cooper Adams
AS GOOD AS OUR WORD

Angmering | Marsh House, The Square BN16 4EA
East Preston | 35 Sea Road BN16 1JN
Rustington | 7 Broadmark Parade, Broadmark Lane BN16 2NE

📞 01903 791727

✉️ property@cooper-adams.com

🌐 cooper-adams.com