

# haart

Guide to buying a new home





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# 1. Getting Started

At haart we want to ensure that buying your new home is an enjoyable experience and we always find that if you know what to expect we can provide a better service for you.

This guide has been created to explain all key aspects of the buying process so that you're as informed as possible and feel confident about the next steps that lie ahead.

## Preparing to Buy

When deciding to buy a property, there are two key areas you need to consider before starting to view properties:

- Budget, Fees & Finances
- Choosing the Right Property

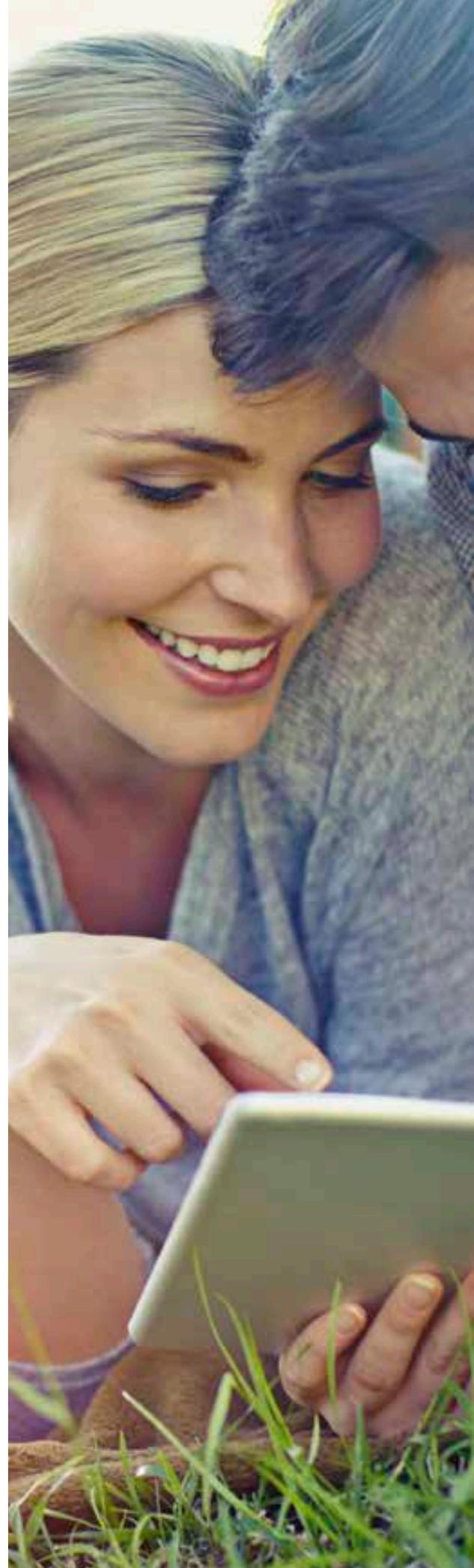
This guide will talk you through each of these key areas in order to help you structure your search for your perfect new home, as well as taking you through the different services offered by haart to support you throughout the whole house buying process.

## Register with us

Our staff are always on hand to offer help and guidance on finding the perfect property. Register with us in branch or via our website at:

**[www.haart.co.uk](http://www.haart.co.uk)**

Let us do the hard work, so you don't have to!





## 2. Budgeting & Financial Services

Before you search for a property, we recommend you take time to carefully consider your budget.

You should consider how much you could spend each month on a mortgage, and also how much of a deposit you will have to put down on a property.

Utilise the online budget calculator on our website to help you understand your budget and how much you may be able to afford to spend on your new property.

For more information visit us at:

<https://www.haart.co.uk/mortgage-calculator>

### Understanding Credit History

Before applying for a mortgage it is a good idea to check your credit history and score to give you a better understanding of the options that may be available to you.

Our mortgage advisors can conduct a credit check for you and will be able to talk you through the results and what they mean to your mortgage application.

By understanding your credit position, our skilled advisors will be able to help you find the right mortgage product available to best suit your needs.

When you are ready we would be happy to put you in contact with our network of experienced mortgage advisors, who will search and find the right mortgage deal for you.

Introducing



Just Mortgages, our in house mortgage advisers work closely with our branch staff to find you the right mortgage deal.

What You Can Expect from Just Mortgages?

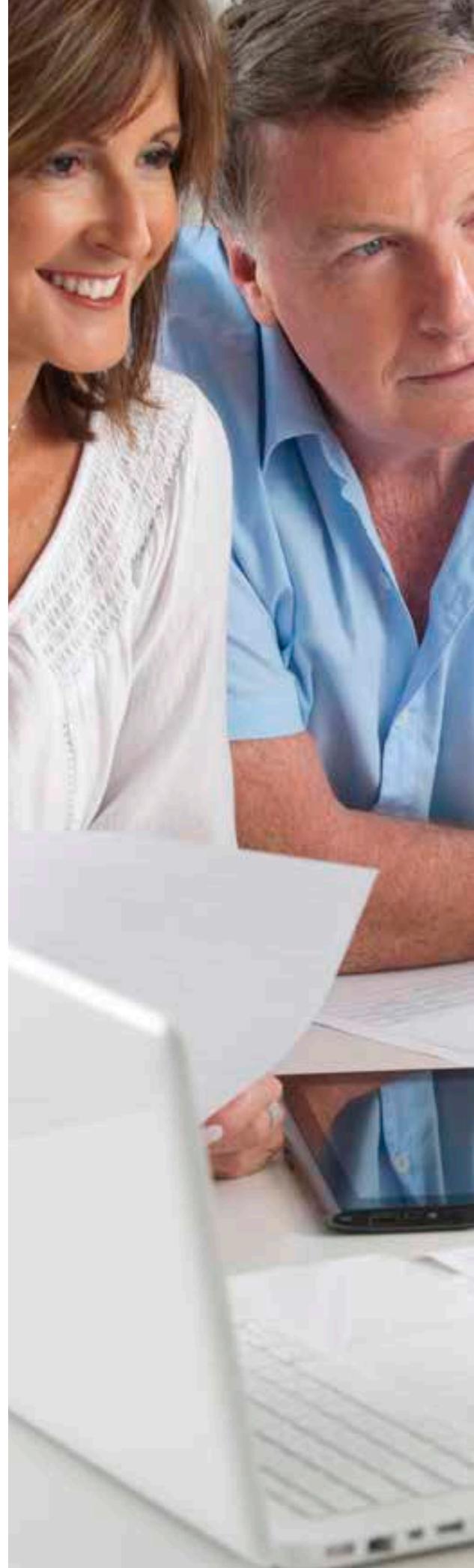
- Mortgage professionals and protection specialists
- Personalised mortgage advice and access to exclusive mortgage deals through their association with Openwork
- New Build mortgage specialists
- Expert help, advice and support from beginning to end
- Expert advisors on hand to help, if things go wrong

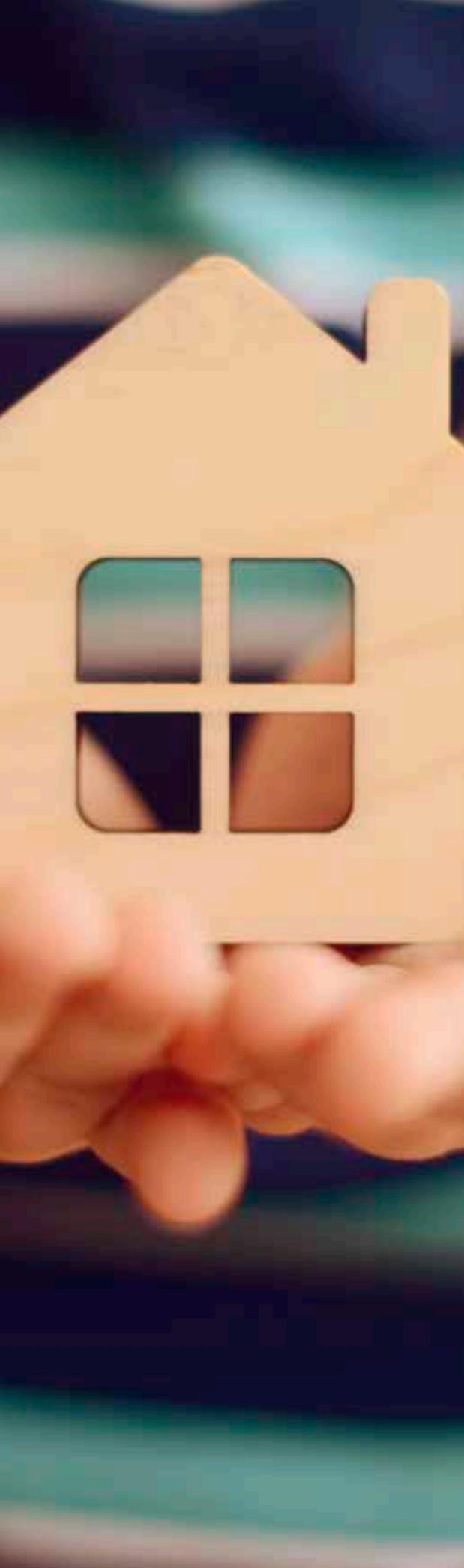
Just Mortgages specialist mortgage advisers will also be able to talk to you about the different schemes available to buyers, including government run schemes such as 'help to buy' or 'shared ownership'.

Just Mortgages offer a **fee free** consultation, so it is never too early to speak with an advisor.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Just Mortgages is a trading name of Just Mortgages Direct Ltd, an appointed representative of Openwork Ltd, which is authorised and regulated by the Financial Conduct Authority.





## Additional Fees and Charges

Most buyers spend a lot of time focusing on their deposit and mortgage during the budgeting phase, but often forget about fees and the cost of moving.

It is important you ask the right questions from the outset so that you can put together a clear and comprehensive budget.

Here are just a few things you need to consider and obtain costs for when buying a property:

- Conveyancing Costs
- Additional Disbursements
- Stamp Duty
- Mortgage Broker Fees
- Property Survey
- Deposit
- Removals
- Packing Materials
- Royal Mail Redirection Service

We would be happy to provide you with a break down of costs for Conveyancing and Disbursements, Surveys and Mortgage Broker fees.

## 3. Choosing the Right Property

### Location

When moving house, it is important for you to consider the type of amenities you will require from the local area, especially if you are relocating.

### Things to consider

Below are a few suggestions of key points you may wish to consider when thinking about where to buy:

- Council Tax Bands & Charges – to help you with your budgeting
- School Catchment Areas - this may impact your ability to secure a place at the local school
- Local Parks and Recreation Areas – if you have children or dogs, is it important to have facilities such as this nearby?
- Job Prospects – if you are relocating, it is important to research the employment potential in the local area, or understand commuter costs/routes if you need to travel to work
- Local Transport Services – if you don't drive, or have limited access to your own vehicle, you may want to consider your reliance on public transport links
- Amenities and Clubs for Young People – if you are moving with young children, you may wish to enquire as to whether there are any clubs or amenities for children and young people within the local area, to peak their interest
- Local Development Plans - moving is a long term commitment, so you may want to research any plans with the local authority to change, expand or build the local road networks, or if there are any major building developments planned that may affect your access, lifestyle and even view.





## Age of Property

You should always consider the age of any property you may wish to buy. There are benefits and draw backs to buying both new build and older properties dependant on your own personal preferences and point of view.

### Older Properties

- Older properties tend to have more character
- You may find properties full of original features within your budget, but they may be in need of modernisation
- Sometimes come with hidden costs, with the need to upgrade wiring, heating, repointing and damp proofing.
- Older properties can provide you with a blank canvas to let your imagination run wild, if you are looking to put your mark on a property
- Older properties do tend to have larger rooms and gardens, ideal for growing families and those who like their space.

### New Properties

- Are often fitted with luxury kitchens and bathrooms with integrated appliances
- Tend to be more energy efficient than older properties due to better windows and more efficient heating systems
- Tend to lack character, but again can provide you with a blank canvas to make it feel more like home
- Require less maintenance and upkeep
- Rooms can be a little on the small side, but often they do come with space saving features, such as built in storage

## Property Types

It is important you think about the type of property you want to buy before you start to view. There are pro's and con's to all property types and it is important you do your research before considering making an offer.

### Flats, Apartments & Maisonettes

- Most flats, apartments and maisonettes are leasehold or share of freehold properties. Leases can be costly to renew and can impact the type of mortgage you can obtain.
- As the fabric of the building and many facilities are shared with other residents, most properties will be subject to ground rent and or annual maintenance charges. This will of course need to be considered when working out your budget.
- Many items of general maintenance may be covered by the ground rent and maintenance charges, which may save you future expense for costly repair items such as the roof, or fabric of the property.
- Due to the number of new large developments, availability of flats and apartments can provide more of a choice in and around your chosen location.

### Houses

- The majority of houses are freehold, and so there are no additional or yearly charges to take into account
- If you are looking for outside space, you are more likely to achieve this by buying a house, as opposed to a flat, apartment or maisonette.
- With houses you are solely responsible for its upkeep and the upkeep of any outside space. Large repairs can prove costly, and need to be taken into consideration
- Houses in some areas may not have allocated parking





## 4. Viewings

### Top Tips for Viewing

Viewing a property is exciting and key to finding the right home for you. However, there are still some essential things you need to look for to make sure it is right for you.

Here are our top tips:

- Look over the outside of a property as well as the interior
- Try to view with everyone in your moving party, to avoid the need for multiple viewings to ensure you don't miss out on your dream property
- Check for damp. Look out for mould, musty smells or dark patches on walls and ceilings
- Don't forget about the structure of the property. Keep an eye out for cracks, even hairline cracks, on the walls, around windows and doors and on the ceilings
- Allow plenty of time to look around the local neighbourhood and the amenities available in the area
- View the area at different times of the day to see any changes in different lights or surrounding area noise and traffic levels
- Check out our viewing checklist and priority questions overleaf to help you make the most of viewings.

## Viewing Checklist and Vital Questions

### Check For Signs of Damp

Look for wet spots, mould, bubbled wallpaper/paint and condensation. If there are signs of a damp issue, you may want to investigate this further

### Look Up at The Ceilings

Look for cracks, brown stains, slow drips and signs of leaks. You want to ensure any leaks are from plumbing and not from the roof, windows or the heating system as these could be costly to repair

### Open Doors & Windows

Open and shut as many doors and windows as possible, view storage space and ensure there is no damage to the window fittings. Be polite and ask with a smile 'do you mind?' If the windows appear relatively new, ask if they have a FENSA certificate.

### Test Switches

Turn the lights on and off, fire up the cooker and check the age of electrical installations.

### Inspect the Plumbing

Flush the toilets and turn taps on. Check water pressure and if you can, the hot water to check there are no immediate and obvious issues

### Check the Heating

Ask how old the boiler is, ask if the seller would be kind enough to switch it on. Check radiators for rust and signs of leaks, and make sure they get hot

### Observe the Exterior

Don't forget to look at the exterior of the property. Observe the guttering, and check the walls for cracks, and the roof for missing tiles

### "How many viewings has it had?"

This will indicate how quickly you may need to move with any potential offer

### "How many offers has it had?"

Asking this question will help you gauge the seller's position

### "How long has it been on the market?"

Consider this when planning to make an offer. If it has been on the market a long time, there may be room to negotiate

### "Why are the Vendors moving?"

Understanding the Vendor's motivation will help you when thinking about offers and planning moving deadlines

### "Can I see any gas or electrical safety certificates you may have?"

New heating systems and electrical re-wiring can be costly, so it is important you review the age and condition of these installations

### "How long is the lease?" (if there is one)

Ensure there is at least 89 years on the lease, as this could affect your ability to obtain a mortgage, and lease renewals can be costly

### "How much are the service charges/ground rent?" (if a leasehold)

It is important to know the yearly costs when considering buying a leasehold property

### "Have there been any neighbour disputes"

You want to ensure you have all the facts before committing to a property



## Viewing Notes

*Don't be afraid to take notes whilst on a viewing to record any questions you may have, or to remind yourself of the things you really liked about the property later on.*

**Property Address:**

**Notes:**

## 5. Making an Offer

### Ready to Make an Offer?

Now that you've viewed the property, is it the one for you?

Have you done your homework and looked at the surrounding area and local amenities?

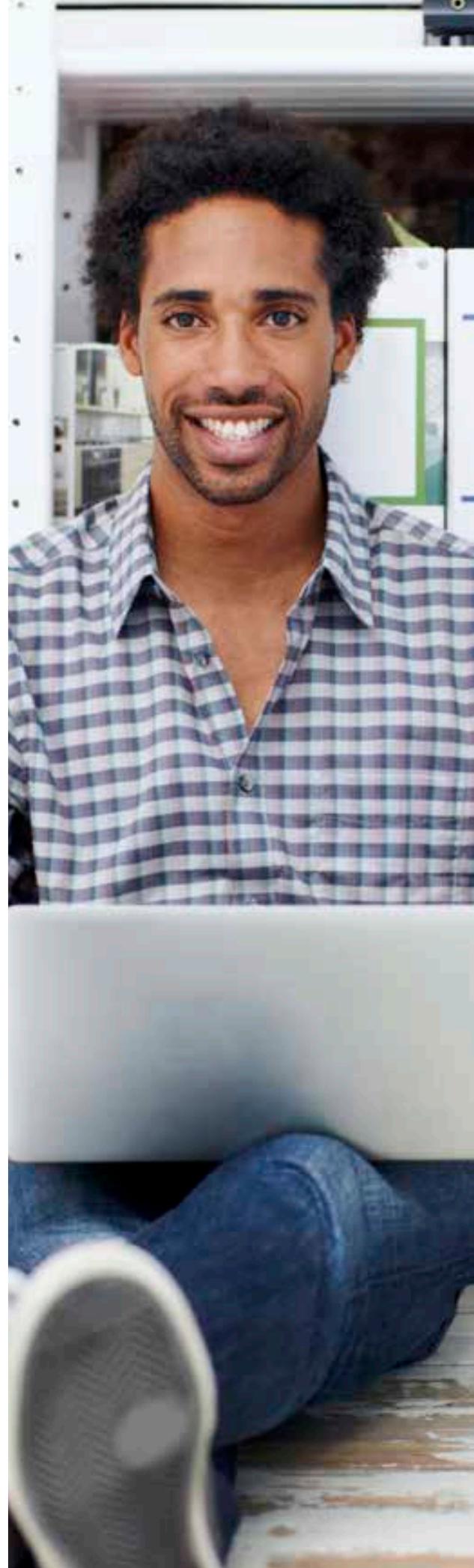
If the answer to the above questions is yes, then you are ready to make an offer.

### Things to Consider Before Making an Offer

- Look for comparable properties that have sold in that area for guidance on what a suitable offer would be
- Look at demand for similar properties in the local area. If demand is high don't wait too long before making an offer, you don't want to miss out
- Consider how long the property has been on the market and find out the Vendor's motivation for selling the property, there may be an opportunity to negotiate on the asking price
- Consider any essential works that may be required on the property, you may wish to factor this into the offer you make.

### Making the Right Offer

- Be honest about your position; make the agent aware if you are a first time buyer, chain free or waiting to sell your own property
- Be realistic and upfront about any restrictions or dependencies you have regarding completion dates
- Make sure your offer is subject to contract and subject to a satisfactory survey. We will talk about surveys later in this guide
- Be ready to provide proof of ID and address, evidence of deposit, and evidence of funds and origin of funds if you are a cash buyer. Without this we cannot substantiate your offer or put your offer forward to the vendor





## 6. Once Your Offer is Accepted

### Instructing a Conveyancer

Once your offer is accepted, it is time to instruct a conveyancer to act on your behalf in relation to your purchase.

Instructing the right professionals to assist you in moving home is essential.

### What does a conveyancer do?

- They will obtain a purchase contract from the sellers' solicitors with details of the property and its ownership.
- They will sort out any pre-contract enquiries and obtain copies of any existing guarantees, planning consents, etc.
- They will obtain the seller's fixtures and fittings list to see what they will be leaving in the property and you will get a copy to check.
- When your mortgage offer has arrived, they will arrange for you to sign the contract and hand over your deposit to hold in readiness for 'exchange'.
- When the mortgage conditions have been met and the sellers are ready to proceed, a completion date is agreed that suits everyone in the chain. Contracts can now be exchanged and the transfer deed effected.
- Once this has been done they can call down the mortgage advance from your lender and send you a final completion statement.
- On completion day, your conveyancer will pay the required amount to the seller's solicitors in exchange for the title deeds. You can now move into your new home!
- Your conveyancer will now register your name and mortgage at the Land Registry and send the deeds to your lender for them to hold as security for their mortgage advance.

This is where **haart Legal Services** comes in.

## Conveyancing with haart

Our panel of carefully selected Conveyancers work closely with our customers on a 'no-move, no-fee' basis, meaning it is never too early to get the ball rolling.

To provide you with further peace of mind, we work on a fixed fee basis and all fees will be discussed with you upon instruction, so you can budget with confidence.

Our dedicated team will support you every step of the way, and ensure you are provided with detailed and regular updates as to how your purchase is progressing.

We will be on hand from instruction to completion, to answer any questions you may have, and offer you sound advice and guidance from the word go.

All our conveyancers have years of experience to ensure you receive a fast, efficient and professional service, so you can sit back, relax and know that your purchase is being taken care of.

To ensure the process moves swiftly, please ensure that you respond to any requests promptly. This will help prevent delays in reaching your end goal, completion!





## 7. Instructing a Survey

### Types of Survey Available

Before you buy your new home you should arrange for a surveyor to carry out a survey of the property.

A survey will tell you whether or not the property is a good investment without structural faults, to ensure you really know what you are buying.

There are several types of survey:

- **Valuation Report** – Required by all mortgage lenders to confirm that the property value is sufficient security to cover the loan
- **Home Condition Report** – Focusing on the condition of the property such as the roof, walls, windows, floors and stairs. The condition of each element is reported through clear 'traffic light' ratings, helping you to easily identify any problems
- **Home Buyer's Report** – Provides more thorough information about the basic fabric of a property. It will comment on defects or problems that may affect the value of the home.
- **Building Survey** - A more thorough survey of the property's construction and condition. It provides detailed information on how the property has been constructed, the materials used, the condition of the fabric of the property. Recommended for properties that are very old, run down or expensive.

### Introduction to Valuation

**Valunation**  
Chartered Surveyors

Speak with your lender and solicitor for advice on the best type of survey for you. Our branch will then be happy to arrange the survey on your behalf with our own experienced Chartered Surveyors, **Valunation**.

## 8. The Buying Process

### The Legal Process

Your Conveyancer will take charge of the legal process on your behalf. Below we have outlined the key milestones for the transfer of ownership from the seller to you:

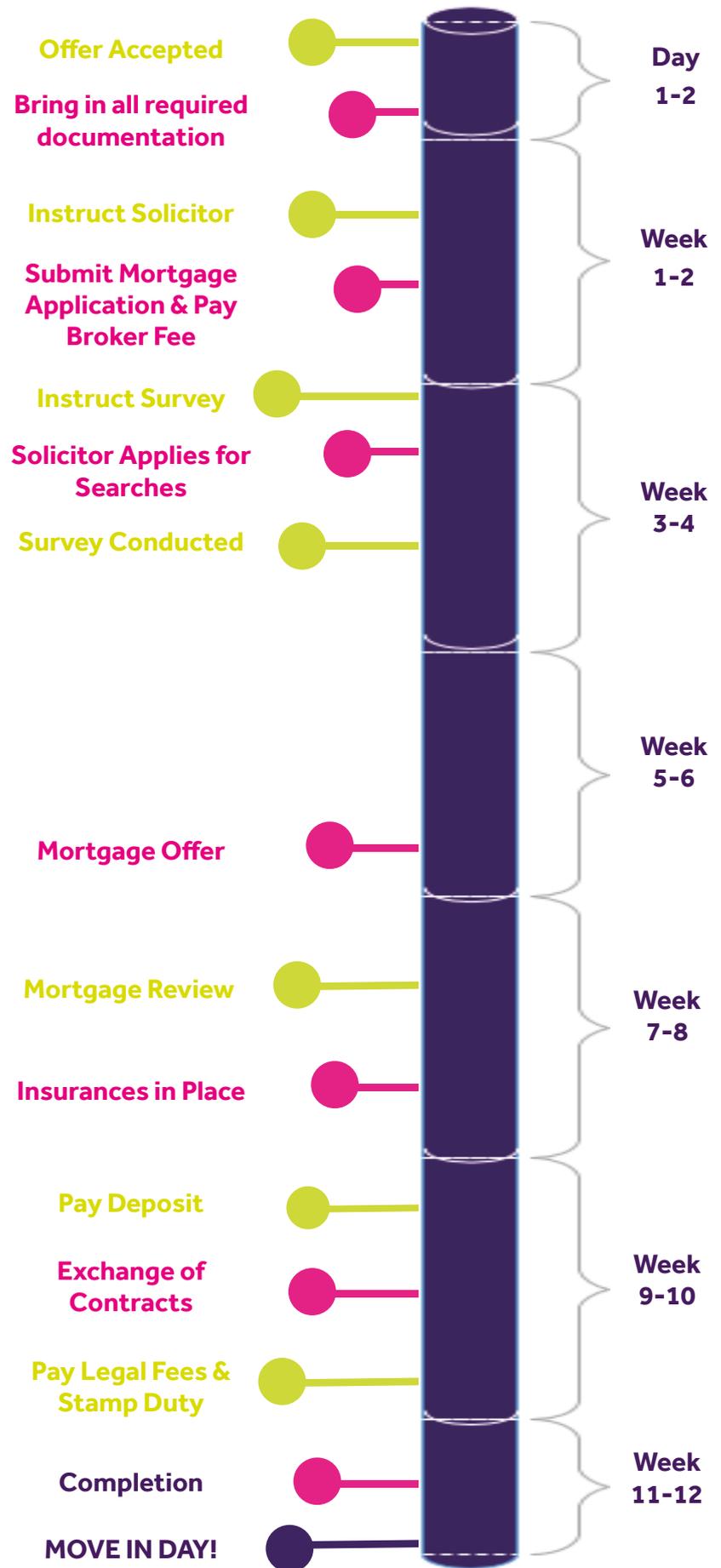
1. You apply for your **Mortgage**
2. Seller's Solicitor obtains the **Title Deeds**
3. Seller's Solicitor prepares the **Draft Contract** and sends to your Solicitor
4. Your Solicitor applies for **Local Searches**
5. You instruct your **Survey**
6. Your Solicitor raises **Preliminary Enquiries** with the Seller's Solicitor
7. Seller's Solicitor prepares answers to the **Preliminary Enquiries** and returns to your Solicitor
8. Based on the Seller's response your Solicitor raises any **Additional Enquiries** and sends to the Seller's Solicitor
9. Seller's Solicitor responds to and answers **Additional Enquiries**
10. Both sides Solicitors prepare for signing the **Contract**
11. You lodge your **Deposit** with your Solicitor
12. Contracts are exchanged and become **Legally Binding**
13. You have now officially **Exchanged** on your property. Now that you have reached exchange the sale is formally agreed, and all parties begin to prepare for **Completion**





Please note: This timeline is there to act as a rough guide. Each transaction is different, and is often dependant on factors outside of our control.

## The Home Buying Timeline



## 9. Preparing for Completion

Now that you have exchanged contracts, both parties are legally bound to complete the transaction.

Your Solicitor will normally confirm the completion date on exchange of contract, if it has not previously been agreed between you and the seller.

Upon completion your Solicitor will transfer the remainder of your funds to seller's Solicitor and ask them to confirm receipt.

Once this is done, you can collect the keys to your new home!

To ensure completion goes smoothly, make sure you are well prepared for your move.

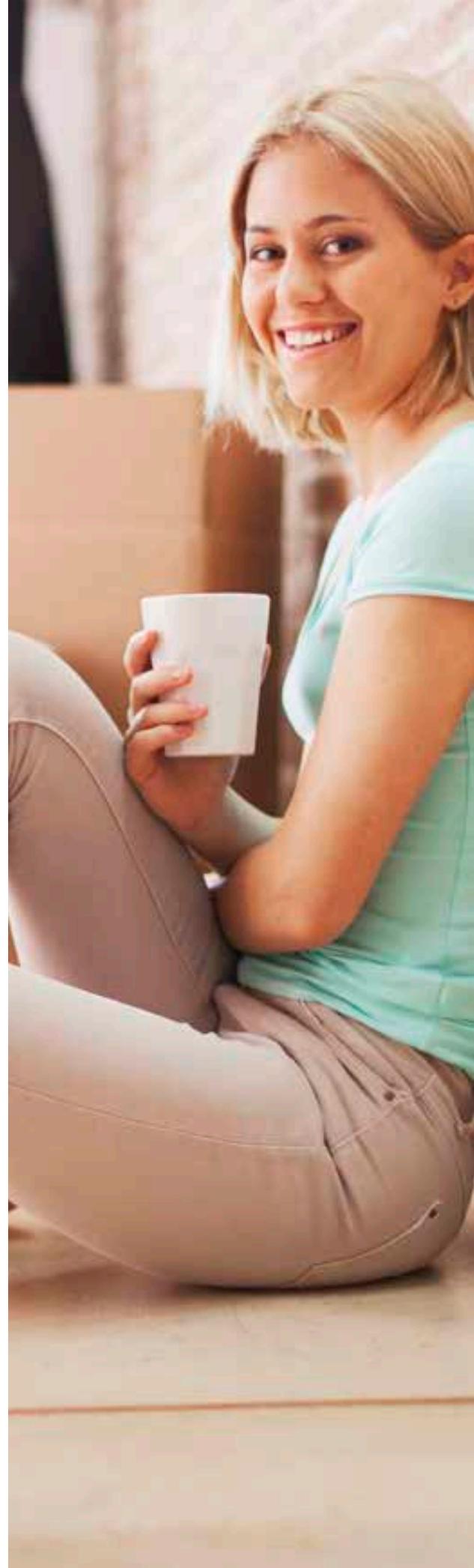
We sometimes get so wrapped up in the legal process, we forget to make arrangements for moving day.

In the following pages you will find a helpful "Guide to Moving" to ensure you are well prepared, and can really enjoy moving into your new home.

We will talk you through:

- Hiring a removal firm
- Making arrangements for your moving day
- Preparing your new property
- Saying goodbye to your current home
- Packing and unpacking

We have also enclosed a handy "Moving Checklist" to help you along the way.





## Hiring a Removal Firm

Unless you don't have a lot of furniture, we would generally recommend using a removals company.

Ask friends and family whether they can recommend a firm to you. Alternatively, search for removal companies that are members of the British Association of Removers <http://www.bar.co.uk/>

What to expect from a removal company:

- They will probably visit you before providing a quote to gain an idea of the size of van and the number of movers they will need to supply in order to help you move
- Always confirm with them whether the quote includes insurance for any damage to your belongings during transit
- If you instruct the firm to help you with packing, they may arrange to visit you prior to completion to begin boxing your belongings
- Most removal firms can provide you with packing materials such as boxes, padding and parcel tape. These may be provided at no extra cost or there may be a nominal charge
- If you decide to move your belongings yourself and hire a van, ensure you obtain a couple of quotes before you make a decision
- Check that the vehicle hire firm does not limit you to a certain mileage
- Check whether your home and contents insurance will cover you for any damage to your belongings that may occur during the move

## Moving Preparation Checklist

Moving home can be stressful. However, a little bit of forward planning can go a long way towards making your move as smooth as possible.

### A month before you move

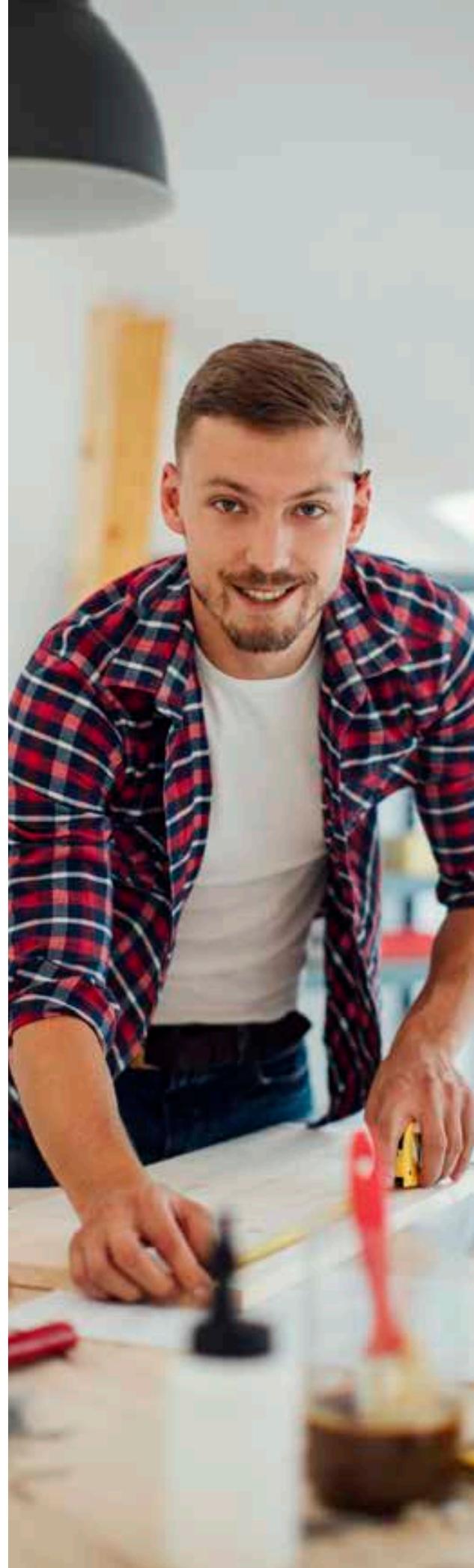
- Book time off work if necessary
- If you are living in rented accommodation give notice to your landlord
- Have a clear out. Anything that you don't need could be recycled or given to charity
- Obtain packing materials such as newspapers, tissue paper, boxes, cardboard, wrapping, padding and parcel tape
- Contact your telephone and utility providers and tell them that you're moving

### Two weeks before you move

- Contact the removal firm with the final details
- Start packing things you rarely use
- Arrange building insurance and contents insurance for your new home (this needs to be done before you exchange contracts)
- Tell the local authority that you're moving

### One week before you move

- Pack everything except things that you will need between now and your move
- Re-direct your mail
- Pay any outstanding bills
- Use the checklist overleaf to inform the right people and relevant authorities you are moving
- Put important and valuable items such as passports, birth certificate and jewellery in a safe place
- Obtain a TV licence for your new home





## The day before you move – Leaving your house

- Finalise last minute packing
- Defrost the fridge and freezer
- Disconnect appliances
- Check your utility suppliers have switched on your gas, electricity and phone in your new home
- Clean the house
- Consider leaving a 'welcome' card, along with local takeaway menus and any instructions for the people moving into your house
- Get a good nights rest!

## Questions to Ask About Your New Home

- Where is the main stopcock?
- Where are the gas and electricity meters?
- Do any surfaces need specialist cleaning products, for example wooden flooring?
- What day is refuse collection?
- Do the Council provide wheelie bins?
- Are there any old tins of paint matching the wall colours in the property?
- Are there instruction manuals for any electrical appliances?
- Are there any warranties still in place for appliances and installations, such as windows, new boiler etc?
- Who are the current energy, broadband and telephone line suppliers?
- Where is the thermostat?
- Where did the tiles in kitchen and bathroom come from, in case you need to replace any odd tiles?

Asking these additional questions will ensure you are well informed about the details of your new home, and should help you settle into the property with ease.

## Moving Checklist

### Personal Contacts

- Family
- Friends
- Employer

### Health Providers

- Doctor
- Dentist
- Optician
- Consultants
- Vet

### Utilities & Services

- Gas & Electricity
- Water
- Phone company
- Internet Service Provider
- Royal Mail
- Cable/Satellite company
- TV licensing

### Government Agencies

- Inland Revenue
- Council Tax office
- DVLA

### Financial Services

- Bank/Building Society
- Insurance Company
- Credit Card Company
- Store Cards
- Loan Providers

### Local services

- Milk delivery
- Paper delivery
- Library
- School, College, University etc.
- Gym, social club etc.



