



— your guide to —
moving home



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“I’ve never experienced interaction with an estate agent quite like it, constant communication, even after hours. Proctors should template their service and sell it to their competitors.”

Warren M

“I cannot thank Proctors enough for making such a difficult time in my life as stress free as possible. I felt like I was talking to friends which was very refreshing and made my sale a whole lot easier to deal with.”

Caroline Cross



“The best estate agency I have dealt with. They don’t do the heavy sales pitch and have been great to deal with as both a purchaser and a seller. I would recommend to anyone.”

Ali Quirk



Hello

Pleasure may not be a word you necessarily associate with buying or selling a property, but at Proctors we like to put the fun back into moving. With this comprehensive guide and us on hand to help, you can be sure all the little details are taken care of, so you can focus on styling your new bedroom, discovering the nearest coffee shop and all the other enjoyable things that come with moving to your new home.

About us

With branches across the London Borough of Bromley, Shirley in Croydon and extending to areas of South East London, Proctors is big enough to offer the resources of a large estate agency but small enough to care. You can be sure of a personal touch, plus the support of our network of agents.

Personal and professional

Customer service sits at the heart of everything we do. All Proctors offices are run by an experienced Partner, with a highly skilled team of professional agents committed to making sure your experience is the best it can be.

More than 70 years after George Proctor founded the company, some branches are still run by members of the Proctor family.

Here to help

Whether you are a first time buyer or moving to a new family home, interested in a new build project or buy-to-let investment, Proctors is experienced in selling, letting and managing all types of properties. Whatever your situation or the prevailing market conditions, we'll take care of you every step of the way.

Why not pop into your local branch for a chat with your Proctors team.



Step one: Choosing the right estate agent

When it comes to selling your home, you need to be sure you have an estate agent who is not only professional and knowledgeable but also dedicated to getting the job done with your best interests at heart. These are our top tips for choosing the right estate agent:

1. Do your research

Investigate the property market in your area, so you enter the process well informed. Look online and in the local press, and keep an eye on 'For Sale' and 'Sold' boards in the area. It only takes a few clicks to see how much properties in the area are being sold for. This way you'll know if your agent is valuing your property accurately. You can also use online valuation tools to get an estimate price based on the current market. This is useful as a guide before seeking an at-home valuation with your chosen estate agent.

You can use Proctors' online valuation tool for a free instant estimate of the value of

your property, before you book an estate agent to visit your home for a free and more detailed valuation. Visit our website proctors.london

2. Ask for recommendations

What better way to find out what an estate agent is really like than asking someone who has already used them. Talk to friends, family and colleagues, but also look out for testimonials online and in branch.

You'll find scores of recent reviews from our customers on our website, proctors.london/reviews

3. Use a local agent

Who knows the local property market and local buyers better than a local agent? You will need an estate agent who will match your property with the right buyer - that means knowing who's looking to buy in the area, how to market your property to them and, most importantly, how to sell to them. What's more, using a local agent means if you have any questions, they are just around the corner, so you can pop in at a moment's notice.

Proctors has been working in this area for more than seventy years and our experienced team is our greatest asset. Our staff live locally, so they have unrivalled knowledge not just about the local property market, but also schools, restaurants, transport links, cafés and all manner of other local facilities. Plus, they will provide you with handy tips and advice to ensure a smooth move. For mortgage advice, reliable solicitors or removal firms, we'll put you in touch with reputable companies to assist with all your property needs. Visit our website to find your nearest branch and download your free area guide.

4. Don't be dazzled by the highest valuation

If an estate agent values your property much higher than others, it can be tempting to give them a go. But if the valuation is unrealistic, you will at best delay your sale or at worst, seriously undermine your sale opportunities. Remember, your property will have the greatest impact when it first goes on the market, so make sure it starts at the right price. Once a property starts getting reduced in price, people may begin to question what is wrong with it.

We will make a personal visit to your home to assess the accommodation, condition and any improvements made that will affect its value. And we promise to give you an informed and reliable valuation based on the current market.

5. Make sure your agent knows the current market

Valuing a home is an art not a science. It involves assessing your property and its characteristics, tracking market movements, looking at comparable sale prices, and taking stock of how long other properties have been on the market. That's why your agent needs to have their finger on the pulse. A good agent will be able to show you examples of other properties in the area that have sold for a similar price. Crucially, this evidence will be required to support a buyer's mortgage application. If similar property sales can't be provided to the valuation surveyor it may compromise the sale.

At Proctors, we'll always show you examples of similar properties that have recently been sold in the area by us and other agents.

6. Resist the temptation of low commission rates

Estate agents generally offer competitive commission rates; however you should question those that give very low rates. It is also worth remembering commission rates are usually a percentage of the final sale value. This means if you choose an estate agent who charges low commission rates but doesn't get the best price for your home, you will lose out financially.

As in all walks of life there is generally a reason why seemingly similar products and services are priced differently; usually because the differences are greater than the similarities. So, quiz your agent on what they are going to do for your money, because the chances are you are going to be relying on their help for all sorts of things over a couple of months or more. At Proctors our commission rates are always competitive and we believe you'll get excellent value for money. You will deal with the owner of the branch, supported by experienced staff, who will visit your property so they can talk with confidence and authority to buyers. We won't stop until we find the right buyer for



TOP TIP:

Find an agency run by the owner. It's more likely to have your best interests at heart

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"Realistic valuation, great market knowledge, fantastic customer service, always kept me up to date and overall stress free."

Hayley Nouch, Vendor

your property and will personally oversee the sale to completion, making it as stress free for you as we possibly can.

7. Look at their marketing

Effective marketing, in the right places to the right people is fundamental to achieving the best possible price for your home. Nowadays, 90 percent of buyers search for properties online, so make sure your property will be advertised on the agent's website and prominent property portals.

Check to see if your estate agent uses the latest marketing tools such as social media and email marketing for maximum exposure of your property. Also look at how the agent markets properties locally and in branch: how professional are the window cards? Where do they advertise? Will your home also be marketed through their other branches? Do they have a good local reputation? Finally, look for creativity and enthusiasm. If an agent is open to using innovative marketing techniques, you are more likely to get the best possible price.

At Proctors, we are always looking for new ways to put our customers in touch with buyers. We have won awards for our marketing and we reach more buyers than other agencies that rely solely on traditional marketing methods. We receive frequent coverage in the property pages of local, regional and national press and send regular informative email newsletters to thousands of potential buyers. We'll showcase your property using high quality photography and sleek property particulars. And not only will your property be marketed across our network of eight local branches, we'll promote it on our highly popular social media pages, which have thousands of followers in the local area and beyond.

8. Make sure they see it through to completion

When choosing an estate agent, few people think beyond finding a buyer. Finding a buyer can be easy but where a good estate agent earns their fee is in progressing the sale through to exchange of contracts and completion. They will liaise with solicitors and other estate agents in the chain (if there is one) and make sure purchasers are processing with surveys. Furthermore, they will ensure solicitors are raising and answering enquiries as well as applying for searches. Quiz your agent (and their customers) on how they handle this process. It is probably the most important financial transaction of your life, so you need to know their highly experienced personnel will be on hand to help you throughout.

An estate agent is for the lifetime of your sale, not just the commission cheque. We don't need to tell you that selling a home can be one of life's most stressful experiences. We understand that customer service is what you value most; it's at the heart of everything we do. We strive to go above and beyond, and offer a personal touch across our network of branches. We will work hard to avoid any problems that may delay your sale and will look after all the difficult issues for you. We will communicate with you promptly and honestly throughout the process from the minute we first meet you, right up until we hand your buyer the keys.

9. Go with your instincts

Finally, is your estate agent energetic, approachable and communicative? If they take a long time to respond to you when you're making enquiries, it's highly likely you and your buyer will experience more of the same once you're into the sales process. Choose someone you get on with personally - after all, you are trusting them with your biggest asset.

We think we are genuine people who are easy to get on with, and it's our role to make sure your sale is as stress free as it can be.

Moving checklist

Once you have exchanged contracts, there are lots of things you can do in advance to help you prepare to move. These days there isn't always a great deal of time between exchange and completion, so here is a checklist to make sure you are prepared in the countdown to the big day:

As soon as you exchange

- ☐ Book removal company / organise transport
- ☐ Take down fitted items - shelves, light fixtures, mirrors, pictures etc
- ☐ Arrange professional disconnection of gas cookers and other appliances
- ☐ Arrange stop/start dates for utilities
- ☐ Notify your children's old and new schools of leaving/arrival dates
- ☐ Arrange for childcare on moving day
- ☐ Book dog/cat into the kennel/cattery for moving day
- ☐ Take unwanted clothes, books etc. to the charity shop
- ☐ Cancel regular deliveries and services - milk, newspapers, window cleaners
- ☐ Log on to **www.iammoving.com** to tell bank, charities, local government, loyalty cards, HMRC, TV licence, DVLA etc. of new address
- ☐ Tell doctor, dentist and optician
- ☐ Research and register with medical services close to new home
- ☐ Redirect mail

2-3 days before moving

- ☐ Disconnect and drain dishwasher and washing machine hoses
- ☐ Empty, defrost and dry out fridge and freezer
- ☐ Put important documentation (birth certificates, passports, etc.) together
- ☐ Seal packets, bottles or jars with tape to prevent spillage
- ☐ Confirm keys will be available for collection from estate agent, subject to solicitor confirmation
- ☐ Pack 'survival kit' ready for moving day, with change of clothes, essential toiletries, first aid kit, light bulbs, tools, torch, loo roll, phone charger, etc

The day before moving

- ☐ Prepare food and drink supplies for moving day
- ☐ Fully charge your mobile phone
- ☐ Most importantly, get a good night's sleep



TOP TIP:

Get Fittings and Contents, and Property Information forms from your solicitor at the outset. These will be sent to your purchaser's solicitor as part of the contract pack, so it is in your interests to complete them as soon as possible. They will also prompt you about important decisions you need to make for your move and give you time to consider them properly.

De-clutter

It's amazing how many possessions we gather over the years, making overcrowded rooms appear smaller than they are. Get tough on yourself - are hundreds of books on the shelf a necessity? Does your room require that much furniture? If you haven't used something in over a year, think about whether you really need it. Take the opportunity to sell unwanted items or donate them to charity. It will have a massive impact on the look and feel of your home - plus you get the satisfaction of helping others, and perhaps making a few pounds in the process.

De-personalise

Prospective buyers need to envisage themselves living in your home, so keep reminders you still live there to a minimum. Put away photographs, birthday cards, children's toys etc. That includes pets too; it may be a good idea to ask somebody to look after your dog while you have a viewing, if you can.

Appeal to the senses

Something as simple as the rumble of the tumble dryer or swish of the dishwasher can make your home uninviting. You want to appeal to all the senses by making your house look, smell and sound as good as possible for viewings. Hang up fresh towels, bake some bread, make coffee, clean the cooker, wash the windows, Hoover, bleach your bathroom, buy some flowers and draw back the curtains.

Step two: Preparing your home for sale

You want to be sure you get the best possible price for your home and in a timescale that suits you.

There are lots of things your estate agent can do to make sure this happens, such as quoting a realistic asking price from day one, marketing your property to the right people and promoting your home through the right property portals and social media channels. But there are also some things you can do. Follow this simple checklist to prepare your home for sale:

You only get one chance to make a first impression

When potential buyers come for a viewing, the first thing they will see is the outside of your home; many will even take a drive-by beforehand. Is your lawn mown? Do the bins need emptying? Does the doorbell work?

Is your front door in need of a fresh coat of paint? Make sure you get off to a good start.

Look at your property with a fresh pair of eyes

When you've lived in a property for a while it can be easy to overlook some of the things a buyer is sure to notice. Try looking at your home like a buyer; scrutinise all the little details and ask yourself, could anything be improved?

Make minor modifications

Whilst you want to make your home look its best, you don't want to spend a fortune doing it, especially when you could be

spending the money on your new home, but simple tweaks, such as replacing a light bulb, fixing a squeaky floorboard or re-painting a room won't cost the earth and may make all the difference to how the buyer feels about your home.

Communicate with your agent

A good estate agent will take away a lot of inconvenience, so work with them hand-in-hand throughout the selling process. Let them know when your property is available for viewings and if possible, give them a set of keys and permission to carry out viewings without troubling you. This way they won't need to trouble you every five minutes, leaving you stress free.



Step three: The legal bit

It goes without saying that the legal process when moving home is really important, and it is often the part that causes most stress. Here's our advice on how to make sure it all runs smoothly:

Make sure your finances are in order

If you already have a mortgage, you should notify your lender you are planning to sell your home. If you need a mortgage broker, a good estate agent should be able to recommend one. Find out how much your outstanding mortgage is and check if there are any early redemption penalties - these can sometimes run into thousands of pounds. Don't forget about other fees. There's Stamp Duty on your purchase, legal fees and removal costs, which all need to be budgeted for.

Energy Performance Certificate (EPC)

An EPC tells buyers how energy efficient your home is. It includes a multi-coloured graph much like the sticker on new appliances, rating it from A (very efficient) to G (inefficient). The EPC therefore provides an indication of how much it will cost to heat and light your property, and what its carbon dioxide emissions are likely to be. An EPC is required by law for any property that is sold or rented, and it must be commissioned prior to marketing. Your agent should arrange this for you through an approved Domestic Energy Assessor.

Find a good solicitor

A solicitor (or licenced conveyancer) will be responsible for taking care of all the legal

aspects of your move, so finding a good solicitor is essential to make sure things go smoothly. Find a local solicitor rather than one via the internet; they may be a little more expensive but it's worth the extra cost to avoid bad service. If you are not sure where to begin, it's always worth asking friends, family and neighbours for personal recommendations; or your agent should be able to advise you.

What your solicitor will do for you If you are selling

- Ask you to complete the relevant Property Information Forms plus a Fittings and Contents Form
- Obtain copy of title documents from Land Registry
- Draft the contract and submit it with supporting documents to your buyer's solicitor
- Liaise with you to provide responses to enquiries raised by your buyer's solicitor
- Ask you to sign the approved contract and transfer document
- Agree the completion date and exchange contracts
- Process funds on day of completion

If you are buying

- Receive the draft contract and associated documentation from

your seller's solicitor

- Apply for searches – including Local Authority, Drainage, Flood, Environmental, Energy and Infrastructure
- Raise enquiries to the seller's solicitor
- Receive copy of your mortgage offer and ensure lender's requirements are met
- Report to you on searches, documentation provided by seller and replies to enquiries
- Ask you to sign the approved contract
- Draw up transfer document and send to seller's solicitor for seller to sign prior to completion
- Agree the completion date and exchange contracts
- Call in funds for completion
- Conduct final searches to ensure there are no changes on title since the sale was agreed
- Register ownership of your new property with Land Registry

Be proactive

Find a solicitor as soon as you decide to market your property, however, don't sign on the dotted line until you have a buyer, otherwise you could incur costs. Once you have a buyer and have agreed terms, your solicitor should be ready to prepare the contract of sale for submission to the buyer's solicitor. Get Fittings and Contents, and Property Information forms from your

“Proctors were able to provide us with a list of Surveyors and Solicitors who they recommended and with whom they had a good working relationship. This made the process much easier.”

Mr & Mrs F, Vendors

solicitor at the outset. These will be sent to your purchaser's solicitor as part of the contract pack, so it is in your interest to complete them as soon as possible.

Stamp duty

In December 2014 a progressive income tax-style stamp duty was introduced. The chart below shows how much you will pay for different property values. If you are a first-time buyer this system does not apply. Following the Autumn Budget 2017, first-time buyers are exempt from paying stamp duty on properties worth up to £300,000. For those living in London and other expensive areas, the first £300,000 of the cost of a £500,000 property will be exempt from stamp duty, with the remaining £200,000 incurring 5%. For home owners purchasing a second property, for example as a buy-to-let or holiday home, they will have to pay the existing stamp duty rate as set out in the chart below, plus a 3% surcharge on the total property value.

Stamp Duty Land Tax rules from 4 December 2014

Purchase Price Bands	Rate	Purchase price						
		£200,000	£300,000	£500,000	£750,000	£1,000,000	£1,500,000	£2,000,000
Up to £125,000	0%	0	0	0	0	0	0	0
Above £125,000 to £250,000	2%	£1,500	£2,500	£2,500	£2,500	£2,500	£2,500	£2,500
Above £250,000 to £925,000	5%	0	£2,500	£12,500	£25,000	£33,750	£33,750	£33,750
Above £925,000 to £1,500,000	10%	0	0	0	0	£7,500	£57,500	£57,500
Above £1,500,000	12%	0	0	0	0	0	0	£60,000
Total SDLT due		£1,500	£5,000	£15,000	£27,500	£43,750	£93,750	£153,750

You can also visit www.hmrc.gov.uk/tools/sdl/land-and-property.htm to calculate the stamp duty you will need to pay on your purchase.

Step four: A guide to packing

Packing up your home can seem a daunting task, but if you break it down into smaller steps it suddenly feels a lot more manageable. Here are some top tips for getting all your belongings packed, with the least hassle.



1. Start early

It's never too early to start packing - it always takes longer than you think, especially once those old photos emerge from the attic, or you realise your wardrobe needs dismantling. You need to de-clutter your home anyway, so get rid of unwanted items and as soon as the sale is agreed, pack up those you rarely use.

2. Spend time choosing a reputable removal firm

Many people overlook the importance of good removal planning - getting help from the professionals can save you a lot of trouble. Time spent choosing a reputable removal company, is time well spent. Remember you are trusting them with your most valuable possessions. Pick a firm registered with the British Association of Removers (BAR) - you can find all registered companies at www.bar.co.uk. Get a binding quote and confirm their availability. Ask some key questions, such as predicted number of hours, gratuities expected, insurance cover and so on.

3. Make a packing priority list

Working out in advance what will need to be unpacked first. This will help you work out in which order your items should be loaded onto the van.

4. First pack up the rooms you use the least

Not only will this be easiest to do in advance, it will give you room to store other items out of the way once they are packed up.

5. Look after your back

You will be doing a lot of carrying, so you don't want each box to be too heavy. Use smaller, stronger boxes for heavier items and larger boxes for lighter items. Also try to pack lighter and heavier things together and don't overload the boxes.

6. Carefully label each box

Label every box, on at least two sides, with details of which room it is for, whether it is fragile, and if it should be unloaded first or last. It is a good idea to give each room in your new home a name, and label the doors, so everyone is clear which boxes should go where.

7. Separate hazardous materials

You don't want your curtains to smell of paint or your favourite dress to get a nasty bleach stain, so pack hazardous materials away carefully.

8. Put soft items to use

Save the room and the planet by using towels, blankets, cushions and pillows, rather than bubble wrap, to protect fragile items.

9. Take the opportunity to clean

It is a good idea to get items cleaned during the moving process (suits, rugs, curtains, etc.). It means they don't get creased in transit and they will arrive in your new home fresh and ready to hang.

10. Pack your plants carefully

Make sure you prune your plants before the move, to make packing easier. Put them in tall cardboard boxes held in place with damp newspaper, before adding another layer of wet paper over the top to keep them moist. Once you close the box, punch air holes in the top and label as fragile. Store in a cool, dark place and load last.

"They know the market place inside out and will always give you the best advice. Buying or selling you couldn't ask for better. They are simply the best!"

Mr & Mrs Jeal, Vendors

Step five: The big day

So the day has arrived... it's time to move home. Don't panic, if you've done all the prep, it should be a breeze. Here are our final top tips to make sure your move goes to plan:

"Really obliging in terms of arranging viewings through to suggesting tradesmen. I would not consider using any other estate agent!"

Bonita H, Vendor

your first night in your new home – linen, cutlery, crockery, corkscrew.

3. Keep the children occupied

For children not being looked after by someone else, set them up in a room with a few toys and treats. Give them specific tasks to do, like unpacking their own personal box.

4. Accommodate pets

Moving can be quite an upheaval for pets. They can get travel sick, so stop frequently en route if you're moving more than a few miles away. On arrival, put your cat or dog in a closed, but well ventilated room, and give them something with a familiar scent; it will help them to settle in to their new surroundings.

5. Unpack plants as soon as you can

You don't want your plants to get broken in the final stages, so transport them carefully. As they would have been kept in a dark box, once unpacked avoid immediately exposing them to a lot of sunlight - give them a chance to gradually become accustomed to the light again.

6. Keep the kettle boiling

Keep spirits high with plenty of tea and biscuits, and take time to enjoy your new home. Don't feel the need to overdo things. You will have been working hard all day, and there's no rush to get everything unpacked in one go. At the end of the day, make sure you sit back, relax, and have a takeaway with a celebratory drink!

"Since moving Proctors have been great at recommending trades people for my new place. They don't just sell properties but also offer expert advice when you need it which is not always easy to come by."

Miss C, Vendor

1. Don't just leave your removal company to it

Give your removal company a full tour of both properties if practical. Make sure they understand what needs loading and unloading first, where it has to go, and before they leave for your new home, take a final walk round the house to check they have everything. For peace of mind,

it's best to keep an eye on them loading and unloading, and to examine all items carefully before signing a receipt.

2. Keep the important things handy

Yes, naturally you'll want your important documents close to hand, but don't forget about everything else you will need for



With over 70 years of history, we understand that customer service is what you value most. This is why we've created The Proctors Promise; six pledges which prove our commitment to you.

We promise

to minimise stress throughout your sale

to always give a helping hand

maximum exposure to attract buyers

to get the best possible price for your property

to give you great value for money

to provide you with a personal service

Don't just take our word for it. Visit www.proctors.london to read the reviews and find out more

