



## What to do before you sell

So, you're looking to move? Well, selling your home can seem like quite the task at times – but fear not! We've put together a helpful guide to steer you through the process, making it as stress free as possible. Property chains can be a nightmare when it comes to getting a sale over the line, so this guide is designed to help you make the process run as smoothly as possible. Whatever your reason for selling, avoiding delays wherever possible could be the difference between a sale being completed or falling through – making this guide invaluable to your selling process.

### First things first

Before doing anything else, the first step is to get in touch with your mortgage adviser. Your adviser will be able to help you with the details of your current mortgage to see if there will be any payments or fees involved when selling your home. The earlier you get in touch with your adviser, the sooner you can get the ball rolling on your sale. You'll also want to get a rough idea of the value of your property before you begin the process of selling. Getting your house valued will help you to see what you can afford to buy as your next home.

### Green living

The next step will be to find an estate agent to sell your home

through, and then to get an Energy Performance Certificate (EPC). This is a standardised document that ranks a property's energy efficiency. Along with this being a legal requirement, prospective buyers are more conscious than ever of energy efficiency, with the cost-of-living crisis causing bills to skyrocket and climate change becoming an ever-increasing threat. Heightened awareness of a home's energy efficiency can lead to selling prices fluctuating depending on what EPC rating your home achieves. If your home doesn't score highly, it may be worth trying to improve it before selling as it could significantly increase your chances of a sale.

### Price point

The next stage is to decide how much you want to sell your home for. It's important to be realistic and competitive, so make sure you do your research and get to know the local market like the back of your hand. It's also worth getting multiple professional opinions, so get in touch with multiple estate agents to arrange getting a valuation along with doing free valuations that are available online. It's important to note, buyers are likely to try and negotiate a lower price.

### Prepare your home

This may seem obvious but make sure your house is in top condition before it hits the market. You may be surprised at what a difference a simple de-clutter and lick of paint can do to a property. Perhaps there's a few little bits of wear and tear that you've never got round to sorting – well now's the time as it could make all the difference to someone looking to buy your home.



**If you'd like to discuss the options available to you, contact your adviser today.**

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