









Scottish  
Property  
Centre

# Guide to selling your home for the **first time**

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# Contents

- 03** Welcome
- 04** Getting started
- 05** Putting your property on the market
- 06** Preparing your property
- 07** Your FAQs answered
- 08** Your moving checklist



## Welcome,

My name is Craig Smith and I'm a Director here at Scottish Property Centre.

Since 2004, we've been serving the people of Scotland 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 understand how it can feel. And that's why we can assure you you'll always receive a patient, polite, and professional service should you decide to sell your home with us.

We aim to help and guide you throughout the process to make the decisions that best suit you and your situation.

After reading this guide, you may find it helpful to have a no-obligation, no-pressure chat with us to talk through any questions you may have.

Thank you for your time.



**Craig Smith,  
Director,  
Scottish Property Centre**

\*Disclaimer: The information in this guide does not constitute legal advice.

## Getting started

### 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.

### 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.

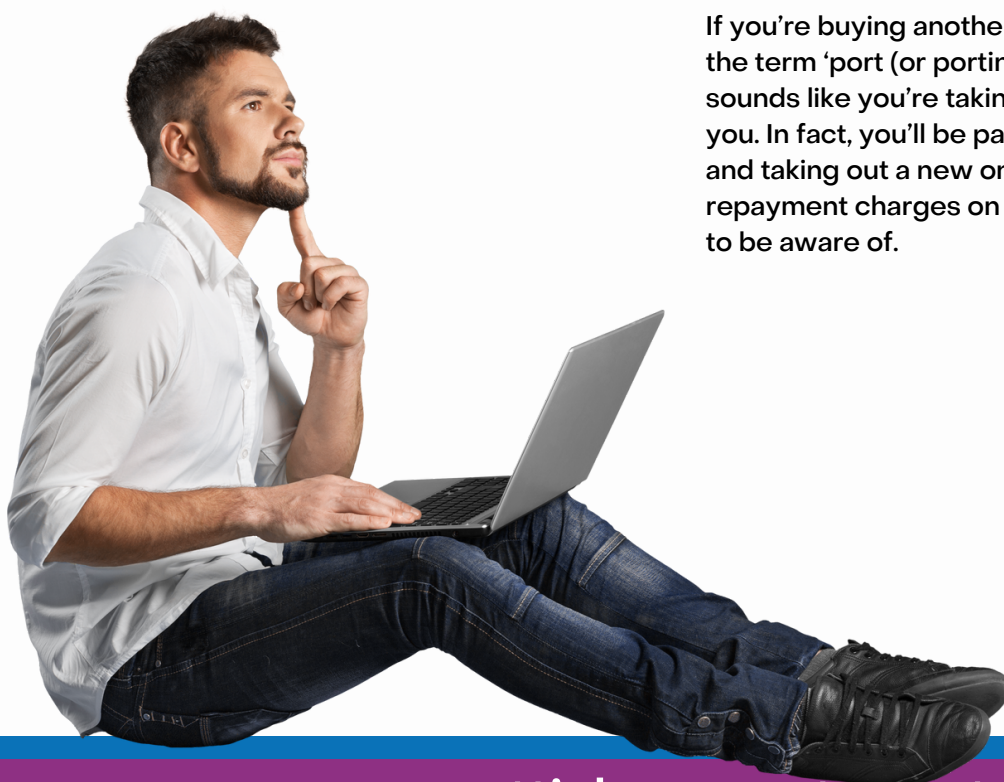
The technology collects property data to give you an estimate. But it can't take into consideration your actual property, timescales, marketing strategy, or market forces.

### 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.



## Putting your property **on the market**

### 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 just to obtain your instruction. This can cost you unnecessary time and money, and even lose you the chance of securing your next home.

It can seem tempting to base your decision on the agent's fee. However, is it realistic to expect the cheapest agent to deliver the best result? Choosing a cheap agent can turn out to be a very expensive decision. The best value for money agent is the one who is achieving the best prices in your area.

### 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.





## Preparing **your property**

Your estate agent will be able to help you arrange a Home Report. This is a legal requirement for every home to be able to be sold.

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.

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

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.

So 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

### How long will it take to sell my property?

If your agent has provided you with realistic valuation advice and has first class advertising and marketing to an extensive database of buyers, you should be in a position to accept an offer in 4 weeks or less.

Currently, there are more buyers than there are properties for sale.

Once you have accepted an offer your solicitor is responsible for the progression of your sale to a successful completion. Therefore, it is important to choose your solicitor carefully.

Sales progression post Covid 19 is generally taking longer than average.

We can advise you on which solicitors are achieving the quickest completions of between 6-8 weeks. But it can be much longer, and the longer it takes, the more risk the sale has to fall through.

### How much will I pay my estate agent?

Fees vary considerably and most agents are willing to negotiate a fair price for you and themselves. But remember if it sounds too good to be true it usually is, and the cheapest agents are usually the most expensive because they don't achieve the best prices.

There are other factors to consider when choosing an agent and we consider these the 3 best questions to ask:

- **How can I trust your valuation?**
- **Are there any circumstances I pay a fee if you do not negotiate a sale?**
- **Why should I choose you?**

### What paperwork do I need?

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

Almost all properties in Scotland are freehold, however, if you are selling in England or 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 estate agent, or the surveyor carrying out your home report, will provide you with a property questionnaire to complete. This is part of your home report and must be completed before your report can be finalised. It includes questions on your council tax band, how long you've owned the property, who supplies your utilities and details of any changes or alterations you have made to your property.

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.

## Your **moving** checklist

**Below is a useful 11-point checklist to help you prepare for a sale.**

- ☐ Once you are sure you want to move, call in 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.
- ☐ You'll need to instruct a conveyancing solicitor to handle the legalities of your sale.
- ☐ So, you've instructed the agents and solicitors you feel are most capable and who you are comfortable with. What next? Start getting rid of the furniture and things you won't have room for or don't want or need. 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 on a completion date, get three quotes from different removal companies. Look for ones that come recommended and which are fully insured.
- ☐ Start finishing the food in your freezer ahead of the moving day.
- ☐ Remember to let all your bank, utility companies, and 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. For example, kettles, cups, and tea and coffee always come in handy.
- ☐ On the day of the move, take any essential items or documents with you, such as medicines, passports, wallet/purse, keys, and glasses.

**Thanks for taking the time to read our guide. If you want to chat about anything contained in this guide or have any questions, please don't hesitate to call your local branch.**