



Cooper Adams
AS GOOD AS OUR WORD

A guide to selling your home when
upsizing

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 desire to **upsized** their property.

We prefer to call it 'right-sizing' because it's all about finding the right size home for you in whichever stage of life you're in.

Whether you are excited about the idea of moving to a new, more spacious home where they might feel less cramped, or feeling a little anxious, we understand that you are not just selling bricks and mortar. You're letting go of treasured memories and deep emotional bonds.

We never forget the emotional side of moving. That's why you'll always receive a patient, polite and professional service should you decide to sell your home with us.

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



Shaun Adams MNAEA
Managing director and owner
Cooper Adams

*Disclaimer: The information in this guide doesn't constitute legal advice.

Why people upsize

There are many reasons people want to move from their current property to one that is larger in size.

Romantic Relationships

You've met each other's friends and been to some family events. It's time to pool your resources, stop living out of a suitcase, and get a bigger place together.



Living Luxuriously

You're a savvy saver and have been working hard. It's time to move up the ladder and put your money where it's safest – by investing in a larger property.



Family Ties

Often, people move home to be nearer to family. This might be to support your parents as they're getting older or to be more involved with nieces and nephews. You need more space to have them all round.



New Career Move

You've finished your training. You've got that promotion. You've switched careers. Moving for work is a common reason for an upsize as you're likely to be in a better financial position to get what you really want for your home.



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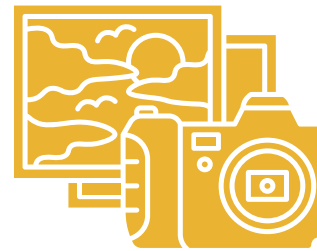
The Pitter Patter of Tiny Feet

You'd like to start a family. You might want to grow your family. You know you need more space. A baby focuses the pain points of your current property and you know you need to upsize. How do such small humans need so much stuff?



New Projects

It might be that your needs have changed within your lives. A new hobby might require a music studio, a she-shed, a man cave, a photography studio, or even a space for working from home.



Older Kids or Relatives

Sometimes upsizing stems from a change of needs. Maybe an older family member needs to move in with you or your children are getting older and need more space and that must-have for all teenagers – their own room.



Five top tips for your next step

Changing where and the way you live is a big decision. There's a lot to consider.

Below, we share five of the most common things that people looking to right-size their living and financial requirements need to mull over.

1 Get the right advice

We understand how hard it is to find the time but getting the right advice at the start of the process will end up saving you time and, more often than not, money over the course of the whole transaction. Google can tell you a lot of things but there's nothing quite like having an experienced estate agent at the end of the phone to give you accurate and bespoke support.

2 If it looks too good to be true...

When you're busy, quick sale companies can seem appealing. They have their place but usually as a last resort.

3 Planning and packing

There's a lot to get sorted when you're moving. Make a list of jobs to do around the house and work your way through them. Get your financial and legal paperwork in order as early as you can. Start packing. Pack everything away that isn't useful in your daily life. Personal items like photos, ornaments, seasonal clothes or toys can all be the first things to be boxed up. It makes tidying for viewings easier, too.

Five top tips for your next step

4 Assess the market

Some estate agents use the unscrupulous practice of valuing your home for an unrealistic price. However, your property then ends up stale and stagnant on the market. You just don't have time for that. Get two agents round to carry out a valuation or market appraisal. Assess them, not on the figure that makes you see pound signs in front of your eyes, but on the clearest comparables and most comprehensive plan of how they'll help you achieve your goals.

5 Full steam ahead

Instructing the right estate agent can be the difference between success and failure when it comes to moving on to a new chapter in your life.

Our advice: call three agents in to give you a valuation (sometimes known as a market appraisal). Any valuation they give should be supported by comparable evidence.

Go with the agent who you feel you can work well with, and who has backed up their valuation with a clear plan of how they will achieve your goals.

Your FAQs answered

Over the years that we've been helping people with upsizing, we've been asked a lot of questions.

Here are the most frequently asked.

How do I know if I can really afford to do this?

With a bigger property often comes an increased monthly mortgage cost. Your council tax and other bills are likely to increase, too.

On top of these, a bigger place means more responsibility. This might mean a bigger garden to manage or more gutters to maintain. You might also need to spend out on new furniture to make the new space work for you.

Don't just doodle some sums on the back of a napkin! All great estate agents know equally great, independent financial advisers.

Get a professional in to chat it all through. They can help find you the best deals in the market on things like mortgages and insurances.

The initial outlay for their time will often end up making you money as they can advise on ways to maximise your money with investments and pensions.

How long will it all take?

It boils down to the four factors. The earliest offers are generally the best ones – when your property is new and fresh on the market. This can happen quite quickly for some properties.

The next stage involves the mortgage providers, building surveyors, solicitors and other agencies involved if you are part of a chain. This can be a difficult and drawn-out process, but not always.

We make sure to communicate with everyone during this stage so you're never out of the loop.

Your FAQs answered

What other costs are involved?

As part of point three from our Top Tips (see previous page), it's worth thinking about every element when you're planning.

You might need to spend a little on getting the house itself ready.

There are Stamp Duty costs when you're buying in the UK.

We can chat through all of that with you as it depends on what you're looking to buy. The solicitors will charge a fee and there's also fees within that (depending on their payment structure).

You might need to hire a van or a moving company to help on moving day.

We're used to it all and can explain it for you so you've got it straight in your mind and don't end up with any panic situations that you just don't have time for.

Which solicitor should I/we use?

A bit like when you're choosing estate agents, it can seem really tempting to choose a solicitor based on their fees.

Unfortunately, it's often a case of getting what you pay for. That's not to say you need to hire the most expensive firm in the market.

We know the good guys and the less great guys, so just ask. We are always happy to share our experiences to make sure you avoid any pitfalls.

Four influential outcome factors

Four factors that influence the outcome of your sale:

- 1 The location of the property itself.
The nearby amenities, general environment, and services in the area.
- 2 The presentation of the property.
Like the current condition, and possible improvements required.
- 3 The estate agent you instruct to manage the sale.
Good, experienced agents will be able to achieve several thousands more for your property through their practised skill.
- 4 The strategy for selling
Make sure your estate agent has a good plan in place, so you know what they're doing and if you need to do anything, too. We can advise you on this.

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 packing away items that are not useful every day. You will probably even find bits you can sell or give to charity shops that will help you declutter (and lower your moving costs).
- ☐ 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.

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

Who's number one?

YOU ARE.
AND WE
HAVEN'T
FORGOTTEN
THAT.

📞 01903 791727
✉️ property@cooper-adams.com
🌐 cooper-adams.com