



SARAH CLARK
PROPERTY CONSULTANTS

A guide to selling a property to pay for **caring fees**



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Welcome,

My name is Sarah Clark, and I am the Managing Director here at Sarah Clark Property Consultants.

For over 10 years we have been serving the people of Bristol, and we've supported many families selling property to help pay for care fees, often for care homes.

This can be an extremely difficult time for everyone involved.

You may be a homeowner who needs to fund care in your own home or your place in a care home. The person whose home it is may not be able to explain their wishes or express their feelings.

Sometimes, there are many family members involved. Sometimes, you're dealing with an awful lot on your own. Both situations come with their own challenges.

We understand that it may involve more than the practicalities of selling a building. It can also mean coming to terms with new needs and responsibilities. The feelings of grief you may experience as you embark on this process can make it difficult to navigate.

We never forget how overwhelming 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.

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

After reading this guide, you may find it helpful to have a no-obligation, no-pressure chat with us if you are facing this journey.

Thank you for your time, and please get in touch with us if you have any questions whatsoever.

Sarah Clark

**Sarah Clark MNAEA, MARLA,
Managing Director
Sarah Clark Properties**



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



Getting started

If you are considering selling your home to fund the costs of care,

ensure you have checked with your council about what you're entitled to before you begin the process of a property sale. Councils have a duty to ensure they signpost you towards the correct services, even if you are self-funding.

This might mean funding for care within your home, a place in a care home, or specialised care provision. There are also other services available, like adaptations for inside your home. Care needs assessments from adult social services are free. They can support you to uncover the variety of options open to you. There are also carers' assessments if you have a carer.

The assessments can be very helpful to identify how your needs might have changed.

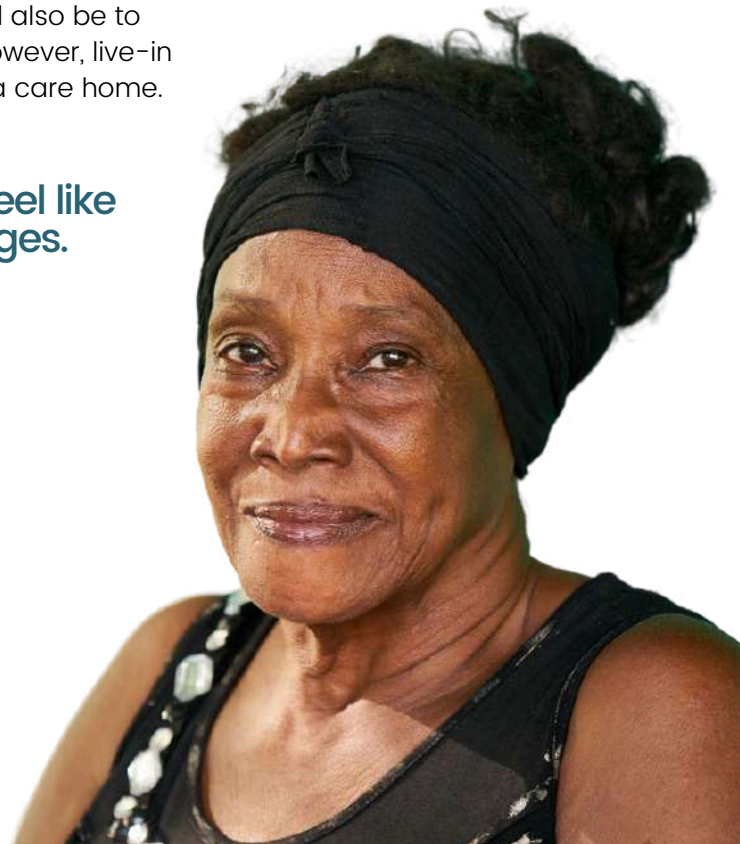
It can be easy to downplay things, often because you are used to coping. You may think it's just your family fussing over you. An independent opinion can be beneficial for clarity, as well as accessing any support.

You may find there are ways of supporting you at home.

This is known as 'home care'. You might have a care worker visit regularly. A carer might move in to provide 24-hour care. This might be long term, or to give a family carer a holiday. It could also be to help you after a hospital stay or for emergency care. However, live-in carers can end up being more expensive than living in a care home.

Although moving to a care home can feel like a big change, there are many advantages.

There's regular company, cleaning, and meals are taken care of for you. If you need it, you can have help with personal and nursing care (depending on the care home). It is also reassuring to know there are people around for you if you need them.





Putting your property on the market

Letting go

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 so the agent can hit their target for contracts signed. You might find that you're tied into a long contract but receiving poor service.

It can seem tempting to base your decision on the agent's fee. However, this is more often than not a false economy. An independent local estate agent, with a complete strategy and marketing plan, will often be able to achieve a higher final sales price.

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.

There are a few forms to fill in, so getting them done quickly can help keep things ticking along later on.





Preparing your property

Your estate agent will be able to help you arrange an EPC (Energy Performance Certificate). 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?

This is the proverbial 'piece of string' question. Across the UK, there is a national average of viewings it takes to sell a home. Regardless of the economy, the estate agent, or the strategy, the figure usually ends up at around 15 viewings per property.

How quickly these 15 viewings take place is much more likely to be down to the skill and strategy of your estate agent.

Once you've got an offer, the solicitors are the ones in charge of timescales. This is why taking your estate agent's advice on the best one for your situation is so crucial. It can take as little as ten weeks from offer to completion. BUT it can often take a lot longer.



How much will I pay my estate agent?

When selling a property, the fees can be anywhere from 1% to 3% of the achieved sale price. This changes from area to area. Before signing the contract, make sure that the fee is based on the achieved price, not the listing price (the price you put your house on the market for).

What paperwork do I need?

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

If you 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 solicitor, or conveyancer, will provide you with the property information form and the fittings & contents form. Get these filled out early on as well. That way, if there are any areas you need to research, you've got plenty of time and don't end up causing delays later on.

The EPC is another important document, as we've already mentioned. Once the energy assessor has visited, the EPC gets uploaded to epcregister.com, so you don't need a paper copy.

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 an 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.

If you have any questions about this checklist or guide, we're here to help, just get in contact on 0117 4522400.