

## Consider it Done

### Top Tips for: Selling a House

- Make sure your home looks at its best.
- Paint shabby walls with fresh coat of paint in a neutral shade.
- Get your carpets cleaned or polish wooden floors.
- Wipe down all countertops and put away as many belongings.
- Tidy your kitchen.
- Don't cook anything that leaves a lingering smell.
- Add scented candles and fresh flowers.
- Play up to your houses strongest selling points.
- Ask friends/ family to look after pets, not everybody loves animals.
- Look at it critically from across the street to make sure nothing looks scruffy.
- Sweep up leaves and clear away any rubbish.
- Clean windows.
- Wash your front door, first impressions count!

## Consider it Done – Top Cost Tips for: Buying a home

Remember the costs;

- Deposit – with mortgage finance harder to obtain a 25% deposit is becoming the required norm.
- Stamp Duty – Purchase price up to £125,000 **zero** (zero rate up to £250,000 first time buyers)  
£125,001 to £250,000 - **1%** of purchase price  
£250,001 to £500,000 - **3%** of purchase price  
£500,001 to £1,000,000 - **4%** of purchase price  
Over £1,000,000 - **5%** of purchase price (from April 2011)
- Surveyor fees – depends on survey carried out but can be up to 1% of purchase price
- Solicitor fees – should allow for a minimum of approx 1% of purchase price
- Lenders fees and charges – can vary depending on lender, but often cost equivalent of up to one months interest costs
- Level Registry fees
- Removal and / storage fee's
- Furniture / general household goods



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### Top Tips for: Being Green

By making a few simple changes you can reduce energy bills and you can do your bit for the planet too:

- Turn down the heat.
- Unplug any appliances that aren't being used
- When washing wait until you have a full load, then wash at a lower heat.
- Seal any holes in wooden floors and consider covering in carpet to insulate.
- If you don't use your fireplace, get the chimney blocked, or buy a heat-saver shield.
- If your boiler is 10 years or older, consider replacing with a condensing boiler; which in the long term it should cut bills by a third.
- Natural paints are kind to your home; allowing surfaces to breath, avoiding damp issues as well as being long lasting and hard wearing.
- Energy saving bulbs can last up to 10 times longer, which could amount to a £40 saving over its life span.



**CONSIDER IT DONE**