

SELF HELP GUIDE PROPERTY BUYING AND SELLING

When you are buying or selling your home you will instruct professionals to help you such as solicitors to deal with the legal aspects, surveyors to check the condition of the property and mortgage brokers to help you arrange your finance. However, there are investigations and enquiries you can carry out yourself to ensure that you are as well informed as possible about your home move.

The internet is an invaluable tool although you should be wary of relying upon it as being absolutely accurate.

The following information may be useful to you:-

- www.neighbourhood.statistics.gov.uk provides useful statistics about the area in which you are buying such as population, age, crime rates and ethnicity. For detailed information about the level of crime in the area you can look at www.crimestatistics.org.uk and www.neighbourhoodwatch.net will provide you with crime prevention tips for your new home.
- www.upmystreet.com provides information similar to that contained on the neighbourhood statistics website but also provides further details as to leisure and transport facilities. If you are concerned about the schooling in the area then you can contact www.ofstead.gov.uk which is the Government's official site for school performance targets and results. If you have a particular interest in the history of the property that you are buying or selling you should look at www.british-history.ac.uk which is used in conjunction with the images of England website www.imagesofengland.org.uk. The latter site provides detailed information from the National Monuments records regarding the listing of commercial and residential properties.
- The Land Registry maintains a central record of house prices for properties bought and sold in recent years. You need to access www.landreg.gov.uk/houseprices. This information can also be found on www.houseprices.co.uk and www.ourproperty.co.uk. This may help you to establish whether the price you have agreed is reasonable. However, please note that the Land Registry website shows the "price stated to have been paid" which may not be the actual price paid.
- If you are not sure where the property is then you can use www.streetmap.co.uk and this will give you an accurate indication of location based upon the postcode, place name or even the STD phone

code. If you need to establish "travel" times to work, place of education or similar then both the AA and the RAC provide route planners that confirm routes, mileage etc at www.theaa.com and www.rac.co.uk.

- If you are at all concerned about flooding then the Environment Agency can confirm whether, according to their records, your property is at risk, how to prepare for flooding and what action to take and you can find this and more information at www.environment-agency.gov.uk. There is also information on contaminated land and other environmental issues. You may also care to look at www.homecheck.co.uk which provides a free environmental report against the postcode of the property although it must be stressed that this is not a full Environmental search; it provides basic information which may then need to be investigated further.
- We always advise our clients to have a survey of the property that they are buying and www.rics.org.uk is the website for the Royal Institute of Chartered Surveyors. This provides a list of surveying firms and some useful information and updates relating to both residential and commercial property. Equally, the National Association of Estate Agents have a website at www.naea.co.uk which also provides useful information.
- If you are buying then you may care to check whether the property is situated in a disadvantaged area for Stamp Duty Land Tax purposes as this may mean that there is no Stamp Duty Land Tax payable. You should check on www.inlandrevenue.gov.uk.
- If you are looking at purchasing a property on a buy to let basis, then you should check www.arla.co.uk which will confirm that the letting agent is part of a recognised regulatory body.
- www.moveme.com and www.iammoving.com provide moving lists and planners along with a change of address service respectively. The former provides helpful hints and tips whilst the latter notifies organisations of your move such as the DVLA, TV Licensing etc. You will need to access www.royalmail.com for information on mail direction to your new address and www.bt.com on further information regarding changing or taking a telephone number with you when you move.
- If you plan to carry out any work at the property then you would be well advised to contact your Local Planning Authority to check whether there are any permissions or consents required, particularly if you are buying a listed building or a property in a conservation area. Once you have exchanged contracts, you are legally bound to complete the purchase, so if any proposed works are essential to you, please discuss this with us at the earliest possible stage as you may need to obtain consent prior to exchange or rely upon whatever "non-binding" further assurances you can obtain from the Local Authority.

We do hope that the above information is useful to you and if you have any queries at all on any issues raised above; please do not hesitate to contact us.