



# A Buyer's Guide

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Everything you need to know about  
moving into your dream home.

 Anthony Pepe

The logo for Anthony Pepe, featuring a stylized yellow 'AP' monogram to the left of the name 'Anthony Pepe' in white text.



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# Why are you moving?

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## **Are you ready to move on?**

When you're selling your home, you need to be fully motivated to move. After all, there are a lot of hoops to jump through, and challenges to face, along the way. From preparing your home for each viewing, to dealing with disappointing feedback, low offers and harsh surveyors' reports, to putting your life on hold for months, and sometimes longer, until you finally get the keys to your new home. To have the energy to rise to these challenges, you really have to be determined to sell your house. There are two elements that have to be present in order to sell effectively: they are, pain and desire.

**Pain** – to sell your home, there must be a really strong reason why your house – once perhaps your dream home – is no longer right for you. It could be that you have six children and only two bedrooms, or that your partner can't manage the stairs any more. Perhaps the garden has become too much of a worry, or simply that the house isn't in the right location for a new job or school. Whatever the reason, it has to be tangible, and you need to be able to express it. Without the pain of your current home, it's very difficult to separate yourself emotionally from it enough to make the break and sell it.

**Desire** – where are you moving to? And why are you moving? Is it to be closer to family? Or to release some capital so that you can fulfill a lifetime dream of travelling, or buying a boat? Perhaps you have an amazing job offer, one that will offer you a better standard of living in your new home. Or maybe you are longing for space; more bedrooms, walk-in wardrobe, ensuite bathroom and large garden. Your desire has to be achievable, and something to really get excited about for you to keep your eye on the prize: a prize we'd love to help you achieve!

To book a free valuation with us, please submit a request here:  
<http://212.67.220.246/~anthony/property-valuation/>

# Who should you choose to move with?

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## **Why should you choose Anthony Pepe?**

Anthony Pepe is one of North London's leading estate and letting agents.

We are an owner led company, headed up by two directors and supported by a superb team of experienced property professionals.

What makes Anthony Pepe different is our passion and enthusiasm for selling and letting homes. The key to our success is our approachability and willingness to listen, understand and respond to our client's needs.

We are known for our authority on the local market and straight talking good advice which clients appreciate. Experience has taught us a unique empathy with clients and we always apply discretion, humour and integrity as any situation dictates.

We are extremely flexible and always try to accommodate our client's busy lifestyles and commitments and can do valuations or accompany viewings out of office hours seven days a week.

# Things to consider

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When you begin looking for your next home, it's like starting out on an adventure! But sometimes things don't go to plan; you may find your dream home only to be pipped at the post by someone with more money, or else you can't seem to find that perfect property. Maybe it will all seem too much at times, but stick with it! Your dream home is just around the corner, and with our help, you'll find it.

## **Timescales**

If you're in a hurry to move, you may feel under pressure to offer on the first decent property you find. But our advice is, don't rush into a purchase you're not sure about, only to regret it later. If you share your plans with us right from the start, we will do everything we can to accommodate your timescale and get you moved when you need to.

## **Buy first, then sell, or sell first, then buy?**

We would usually advise you to sell your home before you start house-hunting seriously. Don't worry about ending up homeless, because you can make it clear to your buyers that you can't move out until you've found a new home. If this isn't an option, you may be able to rent somewhere short-term until you are able to move into your new place.

## **Moving expenses**

The expenses of buying a house can spiral alarmingly, but we can help you budget to make sure you know what bills to expect, and when they will fall due.

These will include:

- Solicitor's or conveyancer's fees
- Stamp Duty
- Land registry fee
- Local authority searches
- Valuation survey
- Insurances
- Moving costs

With our extensive contacts and experience, we can help you keep these costs to an absolute minimum so you never pay more than you need to.

# Where are you moving to?

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You may have a clear idea of where you want to live, and may have even narrowed it down to two or three streets, but if your budget is tight, it can be worth looking a little further afield. If it's an area we know, we can help you by telling you which areas are on the up, or on the down!

When you're considering an area, it's a good idea to ask yourself the following questions:

- What does the neighbourhood feel like when you walk or drive through it?
- Can you imagine you and your family living there?
- What are the local amenities like? Where can you buy a pint of milk from? And if you like to walk or spend time outside, are there any parks or open countryside nearby?
- What are the local schools like? We can help you with your research here as a good school can inflate house prices hugely.
- What will your commute be like? Or if you work from home, are broadband speeds up to the task?

Don't forget that you can improve your home much more easily than you can improve an area! If your budget is tight, you may decide to buy a bigger house in a poorer area. If an area is up and coming, this can be a very sound investment for your future.

Clues that an area could be ripe for a price increase are:

- The residents' cars; if they seem to be of a higher quality than the housing, it could mean that wealthier people are beginning to move into the area.
- Skips outside properties could be a clue that lots of renovation works are going on by builders and homeowners.
- New cafes and select boutiques can mean the area is becoming a fashionable place to move to.
- Transport improvements – councils do their homework before investing in new infrastructure so you can cash in on that research.
- Planning applications can often tell you lots about the plans for specific properties; these are public and can be accessed online on council websites.
- • Ask us! We keep a very strong finger on the pulse of the area and can tell you the very best places to move to.

# Finding your dream home

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So how do you go about finding that all-elusive perfect property? It's always going to be a careful balance between money and time, and of course, the supply of property in your chosen area. You could find your next home in any of a number of places, but here are the most likely: Online

At Anthony Pepe, we advertise on all the main portals as well as our own website, so make sure you register for updates on these. This means that details of each new property that comes to the market will be sent directly to your inbox so you can book a viewing straight away.

## **Sale boards**

Driving round an area is a great way to get a feel for the place, and also to go board-spotting. We estimate that as many as 10 drive-bys occur before someone actually books a viewing, because you can get so much more information by actually seeing where it is and how it sits in its environment.

## **Estate agents**

We keep a register of every 'hot buyer' looking for a property in our area, and will often call a keen buyer before a property is advertised, and arrange a preview viewing. Therefore, registering with an estate agent can give you a huge advantage over other buyers who may just wait for those emails. Beat the competition and let us know what you're looking for!

# Viewings

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Viewing lots of properties can be exhausting and sometimes, dispiriting. A property that looks beautiful online can be a real disappointment when you arrive at the front door. Don't give up, with a little help from us, you can take viewings in your stride!

- See as many houses as you can to give you a flavour of what's on the market, and current values.
- Take someone with you for a second opinion; they may spot something you miss
- Take a notebook to record your thoughts, and if the owner allows it, take some photos with your phone to remind you of rooms or features you may forget.
- Take your time; don't let yourself be rushed around by the agent. We believe in giving our viewers plenty of time and space to get a really good feel for a property without being under pressure to rush around.
- Don't decide on the first viewing, book a second and even a third to make sure you're making the right decision.
- Drive past at different times of the day, like school pick-up time or rush hour, to check for any traffic and parking issues.

It's important to find out as much as you can about the property – after all, it may be the biggest investment you make for years, or even ever!

You're entitled to ask questions of the homeowner, so make the most of the opportunity:

- Why are they selling the property?
- How long has it been on the market?
- How long have they lived there?
- How much are the services and running costs?
- What are the neighbours like?
- Are they in a chain? What are their plans and timescales?
- What's included in the sale?

Of course, any good estate agent will be able to answer these questions for you. We certainly make sure we are fully informed so that we can in turn inform our buyers. This can save time and avoid misunderstandings.

## Making an offer

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This can be as simple as telling the estate agent selling the property that you would like to buy, and at what price. Of course, any offer you make will usually be subject to survey, which means that if a survey reveals an expensive repair is necessary, you need to make sure you can withdraw your offer.

Before you make the offer, you should establish exactly what is included in the sale, and what's not. For example, plumbing and heating installations are almost certainly included, but curtains and carpets may not be.

How much you offer is up to you and may depend on how busy the market is. In a slow market, you may be able to get away with a low offer, particularly if the property has been on the market for several months already. But if the market is booming, and you've already lost out on another property, you may decide to put in an offer at the asking price, especially if you're sure it's the perfect place for you!

- Your own buying position will also affect the sale negotiations; some factors will be to your advantage:
- If you are not in a chain, the seller will feel more confident that you can complete the purchase without undue complications.
- First time or cash buyers will also be at an advantage.
- If you have sold your own house, subject to contract, your offer should be taken seriously.

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### **If your offer is rejected...**

You can put in a higher offer, but it's not a good idea to get involved in a bidding war. You don't want to end up offering a lot more than the house is worth just because you don't want to lose the house. By nature, human beings are competitive, but don't let that overshadow your good judgment!

### **If your offer is accepted...**

The offer needs to be made formally, with the estate agent putting it in writing, stating any terms and conditions. Your offer needs to be 'subject to contract and to survey'. This means that you're not legally bound to proceed until a survey has been carried out on the property and signed contracts have been exchanged. It also gives you the opportunity to pull out of the purchase or renegotiate the price if the survey or local searches are of any concern to you. As experienced estate agents, our advice can be invaluable to you at a time like this. We can advise you of the correct way to put forward an offer on a property you want, and help you in the negotiations.

## Your survey

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Some people don't bother to arrange a full structural or building survey, because of the expense. If you are borrowing a mortgage to buy the property, your lender will arrange a valuation report, to ensure they aren't lending you more than the house is worth. This is a very basic survey, only identifying any serious defects.

A full survey may seem to cost a lot more in the short term, but in the long term, it could actually save you thousands of pounds in repairs.

You can choose between two levels of survey, over and above the lender's valuation report: the homebuyers' report and the buildings survey. Which you choose to have may depend on the type of property you're buying:

### **Homebuyer's report**

This gives you a report on the condition of the parts of the property that are easy to see and to get at, and may recommend further tests or investigations, for example, a specialist check for woodworm. This is a good idea on properties that are less than 100 years old, and of a conventional construction.

### **Buildings survey**

This is the most detailed – and most expensive – type of survey. It's especially recommended for buildings that are 100 years old and more, and particularly those that are of an unconventional construction, eg timber or thatch. If you're considering a listed building, it's also a very good idea to get the full survey.

The surveyor will check the property thoroughly, to determine the soundness of the structure, its condition and any faults. The report you receive will be extremely thorough, and very long. Don't be put off if it lists lots of defects – every property, particularly old buildings, have some defects, and surveyors are obliged to detail every defect they find. If this report is very negative, and you don't have deep pockets, it may be time to reconsider your purchase!

## Exchanging contracts

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Once your offer has been accepted, your solicitors will get to work preparing the sale contract. This includes details such as the price agreed, the parties involved and any information about the title deeds, and any special conditions.

Once you and your solicitor are satisfied that everything is in order, the contracts can be exchanged. Once this happens, no one can change their minds!

There will then be some documents to sign and payments to make, including the Land Registry fees and also Stamp Duty fees. Before completion you need to make sure that all the terms of the contract have been fulfilled, such as any repairs, and start arranging your move.

## Getting the keys!

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On the day of completion, you finally get the keys to your new home! Your solicitor will arrange for the final balance of monies to be paid over to the seller, and the title deeds are now handed over to you.

Often, monies are not transferred until early afternoon, leaving you and your removal van waiting outside your new home for the go ahead! Once the seller's estate agent is notified by their solicitor that the money has safely been received, the keys, and the house, are yours!

## Contact us

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Our modern offices are located in the centre of Harringay, Highbury and Palmers Green. Please feel free to visit us at any time for an informal chat about any aspect of selling, letting or buying a property.

### **Harringay**

407 Green Lanes  
London N4 1EY  
Tel. 020 8341 9999

### **Highbury**

100 Highbury Park  
London N5 2XE  
Tel: 020 7704 2100

### **Palmers Green**

301 Green Lanes  
London N13 4XS  
Tel. 020 8882 6567

### **Crouch End – Coming Soon!**

7 Topsfield Parade  
London N8 8PR  
Tel: 0208 348 2545

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### **Opening hours:**

Monday to Thursday	9.00am to 7.00pm
Friday	9.00am to 6.00pm
Saturdays	9.30am to 4.30pm



