

Daily Mail

There's still time to be in your new home by Christmas, just follow our ten golden rules

By [Graham Norwood](#)

Most people want the dust to have settled on their new home by Christmas. And this year there's even more incentive to complete a move before December 25.

The Government's move to scrap the 1 per cent stamp duty on homes between £125,000 and £175,000, introduced to boost the market last September, ends on New Year's Eve.

With average house moves taking 12 weeks and with only six weeks to go before Christmas, time is of the essence. If you want to avoid stamp duty, or are buying in a higher price range and wish to complete in time for the turkey, what should you do now?



EXPERTS SAY THERE ARE TEN GOLDEN RULES:

1. INSTRUCT MULTIPLE AGENTS TO SELL

'Don't be tempted by a cheap fee from one agent,' says Ed Mead, of London agency Douglas & Gordon. 'What's the point of saving £2,000 if the property isn't selling?'

Pay a multi-agency fee to have two or three agents competing. They'll be more urgent.'

2. PRICE REALISTICALLY

'A too-ambitious asking price will put buyers off,' says Camilla Dell, of Black Brick buying advisers. 'Put it on at a competitive price. You may get buyers competing.'

3. ORGANISE THE PAPERWORK

'Get your Home Information Pack (HIP) ordered several weeks before you want to launch. It's now a legal requirement,' says John Keeble, of John D Wood estate agency.

A HIP consists of a questionnaire about fixtures and fittings being left behind, plus an Energy Performance Certificate based on an inspection by energy efficiency experts, as well as title deeds and search information from the council and utilities.

4. APPOINT A SOLICITOR QUICKLY

'This is essential; a slow solicitor will frustrate the buyer and seller,' says Jo Eccles, of relocation firm Sourcing Property. 'This could cost you your purchaser or new home, so don't scrimp on legal fees.'

5. MAKE OVER YOUR HOME

London house doctor firm The Final Touch gives the example of a flat valued at £450,000 that had no buyer. It recently sold for £512,000 after being spruced up at a cost of £2,500.

6. GET A MORTGAGE SORTED

Use a reputable broker or lender. 'Even with a hefty deposit, arranging finance can be time-consuming,' says Nick Davis, of agent Friend & Falcke. 'Get everything pre-approved so the only remaining issue is the survey.'

7. HIRE A BUYING AGENT

Buying agents often have access to 'back-door information' because of their contacts. They know some homes are being marketed quietly, without for sale signs or advertising.

They also know the circumstances of the sale - so, for example, they will be able to say whether the seller is willing to proceed quickly. If you'd rather go it alone, register with all estate agents in the area you wish to live in and keep in touch daily.

8. AVOID COMPLICATIONS

A property with complicated leases or a history of collapsed sales should ring alarm bells. 'Look for a vacant or chain-free property, as chains can hold up the process for months,' warns Carl Davenport, of Chesterton Humberts estate agency.

9. ARRANGE A SURVEY ASAP

The quickest is a valuation, costing up to £250, but this will tell you little about the fabric of the home.

A Homebuyer Report, typically costing up to £1,000, will tell you about the 'visible' elements, such as the roof.

A £1,500 full building survey is recommended on old or unusual homes - but can take two weeks to be written.

10. PLAN AHEAD FOR MOVING DAY

Fast sales and purchases often mean exchange of contracts and completions in the same week or on the same day. Fridays are a popular moving day. You might find it easier to book a removals firm earlier in the week.