

# 8 Step Guide to Buying and Selling Property in Guernsey

Buying a new home is a major milestone for all of us but it can be a challenging process. Happily there are things that you can do to improve the chances of everything going smoothly and achieving a happy outcome.

## 1. Finance

Before you start house hunting, you need to know how much you can borrow and what price you can afford to offer. Mortgages can be obtained direct from a bank or through a mortgage broker; explore all of your options. Talk to your lawyer to get a full breakdown of all fees and costs that will be involved so that you have the full picture

Make sure that the information you provide on your loan application is accurate and complete. If an offer of a loan is conditional on insurance policies being in place, make sure that they are in place before completion. Read any loan offer carefully to make sure that you understand and agree with its terms before signing it and returning it to your lender or mortgage broker.

Check that your loan can be in place by your target completion date to avoid last minute delays.

## 2. The Property

Valuations and structural surveys will give some comfort that the house is worth what you are paying and that it should not require major unexpected work.

Think about how easy the property might be to re-sell and whether there might be any issues with neighbouring properties. If you are buying from a developer, ask what will be included in the price and what guarantees are going to be provided.

## 3. Choose the Right Lawyer

It is never too early to instruct your lawyer to get valuable guidance right from the outset. Always give your lawyer clear instructions and provide updates if there are changes to the transaction.

Make sure you choose a lawyer who you can have a good relationship with and who has the experience and expertise to give you the best service. Understand that a lower fee may mean a compromise on the service that you will receive.

## 4. Residential Qualification

You must hold a valid Residential qualification under the Housing (Control of Occupation) Guernsey Law 1994 in order to buy property in Guernsey. Further information is available at [www.gov.gg/housing](http://www.gov.gg/housing).

## 5. Insurance

Your lender will want to be satisfied that you have comprehensive buildings insurance in place from the moment that you buy your home. Make arrangements to have cover lined up to "go live" as soon as you need it.

You may wish to consider taking out life, critical illness or disability insurance cover.

## 6. Arrange Removals

Give your removal company as much notice as you can. An experienced removal firm will understand that completion dates are not 100% certain and will bear with you should the date have to change.

## 8. Utility Companies

No-one wants to move in to find they can't boil a kettle for that much needed cup of tea. Application forms can be downloaded from web-sites and should be returned at least four days before completion. If inadequate notice is given, services may not be available when you move in or you might have to pay connection costs.

- [Guernsey Water](#)
- [Guernsey Electricity](#)
- [Guernsey Gas](#)
- [Sure, JT Global](#) or [Airtel Vodafone](#)
- [Sky TV](#)
- [Guernsey Post Mail Redirection](#)
- [Parish Rates](#)
- [Driving Licence](#)

## 9. Time Scales

A great deal of planning has to be undertaken to ensure that everything happens when it should. Working to a realistic timetable is important. Although quicker completions are possible, it is wise to allow at least four weeks from the date of instructing your lawyer to buy your property.

*The information and expressions of opinion contained in this guide are not intended to be a comprehensive study or to provide legal advice and should not be treated as a substitute for specific advice concerning individual situations.*

# Contact Us

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