

Ogier's essential steps for a smooth move

Perhaps one of the most striking aspects of moving home is the sheer number of people you have to deal with and co-ordinate to ensure that your move actually happens. There are lawyers, mortgage brokers, banks and other lending institutions, estate agents, valuers, surveyors, removal companies, insurance companies, utility companies, the post office, and possibly architects and tradesmen and the list can continue, but what do you need to do first?

Finance

Before you start house hunting, you need to find out how much you can borrow and therefore what price (taking into account surveyors and legal fees and disbursements) you can afford to offer. Please note that stamp duty is payable on a loan as well as a house purchase.

Ensure the information you provide in respect of any loan application is complete and accurate. If an offer of a loan is conditional on certain insurance policies being in place, take steps to ensure they are in place before completion. Carefully read any loan offer and promptly return it duly signed to the lender. Check that required funds will be available before completion. Little will happen if the money is not available on the day.

The Survey

You've found your dream house, but is it all it seems? Valuation and structural surveys will give comfort that the house is worth what you are paying and is not going to require unforeseen works to keep it standing. Will the property re-sell? Do there seem to be any issues with neighbouring properties? If purchasing from a developer, what is included in the price and what guarantees are provided as to structure and workmanship? Will there be a period for snagging after completion?

Instruct Lawyer

It is probably never too early to instruct your lawyer in respect of your proposed purchase. If possible, provide your lawyer with clear, written instructions. Keep him advised, not least if there are changes to the transaction. Ask your lawyer to provide you with a written statement of all the fees, disbursements and stamp duty you will be charged, preferably in the form of a draft completion statement.

The value of striking up a good relationship with your lawyer is of utmost importance. Given the sometimes obscure and demanding nature of the Island's conveyancing system, competence and experience are essential for the smooth running of your transaction.

Choose the right firm of lawyers! Choosing the right firm of lawyers to act for you is also crucially important. Cheapest is rarely best. The key to a successful move is planning so that things are not left to the last minute and you are not rushed into making hasty and ill-considered decisions. Treat the selection of the correct firm of lawyers to act for you as a critically important part of your purchase from the outset.

Insurance

If you are buying a freehold property, you will become the owner of the property as soon as your contract is passed before the Royal Court on a Friday afternoon. You should insure the property in your name (and possibly that of your lender) for its full replacement value from the moment of completion as well as taking out contents cover. Share transfer and flying freehold properties will usually already have buildings insurance in place, but you should insure the contents and your personal possessions.

You should also consider taking out life, critical illness and disability cover, especially if you are borrowing money.

Arrange Removals

Chaotic removals are usually caused by not giving adequate notice to the removal company. Make sure you book your removals company or help from your friends and family two to three weeks in advance of your completion date.

Utility Companies

No-one wants to move in to find they can't boil a kettle for that much needed cup of tea. The necessary application forms that need to be completed and returned to the various utility companies can be downloaded from their websites and should be returned at least four working days before completion. If you do not give enough notice, services may not be available when you move in or connection costs might be higher.

Time Scales

As can be seen from the above a fair amount 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 prudent to allow at least four weeks to complete the transaction.

The property team at Ogier

- Our approachable professionals won't bamboozle you with legalese or jargon
- We work efficiently and accurately with your best interests as our number one priority
- Our experience and the quality of our customer service and systems speed up your transaction
- We make sure the process is as stress-free for you as possible, giving you value for money
- Our experts provide guidance and support that leads you through the process
- We help you to negotiate with other parties successfully
- We take a proactive role to complete your transaction

If you would like to meet with a member of our team for an informal chat, please call us on +44 1534 514056.

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Contact Us

For a friendly chat call the residential property team on

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