

SALES & LETTINGS

**Estate agents for Chalkwell, Leigh,
Southend & Westcliff**

appointmoor

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**Customer
Service**
TRUSTED HERITAGE

**LOCAL
EXPERTISE**
Friendly & helpful agents

Reliability
Attention to detail

**VALUES
REPUTATION**

.....



Welcome to Appointmoor

Established in 1998, Appointmoor Estates is located at the heart of the Chalkwell Hall Estate, Westcliff-on-Sea.

We work hard to help you locate and purchase your dream home at a price that suits your budget, while providing you with a wealth of top property tips.

And when it comes to selling your property, we can give advice on how you present your home in the best possible light to prospective buyers.

We also specialise in residential lettings. Our dedicated, professional team are the largest in the area and provide a comprehensive rental and lettings service that's designed to match high-quality tenants with the most suitable landlords.

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Residential sales

With Appointmoor, you put the sale of your house into the hands of professionals you can trust.

The prospect of selling your home can be a daunting one, so choosing the right agent is of paramount importance. You need people who are realistic, honest and experienced, with excellent knowledge of the local area. At Appointmoor, we deal with all types of property, specialising in residential sales throughout South East Essex. We make sure that we always provide the best possible service, in order to transform a potentially stressful time into an exciting and memorable experience.

**FOR
SALE**

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Our sales services:

- Financial advice
- Residential sales
- Free valuations and marketing advice
- No sale – no fee
- Land and New Homes division
- No sale – no fee conveyancing service
- Mortgage and financial advice
- Viewings accompanied by experienced staff
- Chartered surveyors
- Removals and storage
- 1,350 independent offices networked nationwide

“When selling your home, it’s imperative that your final valuation figure is given by highly trained local agents.”

Realistic property pricing

We value your property at the right price.

As you’re well aware, the property market has faced much uncertainty over recent years. We’re no longer in a period where any house on the market, at practically any price, is guaranteed to sell.

This is why it’s vital that every property on the market is priced realistically and accurately. This doesn’t mean selling a property at an undervalued price; it simply means that, if you wish to sell your house, then it must be priced correctly.

Any unprofessional agent can quote you overinflated valuations and misguided figures in order to get your custom, but achieving the sale is another matter altogether. The last thing you want is your property to sit on the market for months with limited interest.

Expertly valued

When selling your house, it’s imperative that your final valuation figure is given by highly trained local agents who have both sound experience and extensive knowledge of the area.

Selling your home can be equally as stressful as purchasing a new property, so it’s important that we do all we can to value your property at its correct price.

“Expertise and a reputation for providing a valuable and comprehensive service.”

Financial advice

All our advisors are fully qualified and FSA registered.

At Affinity Mortgages we offer bespoke financial consultancy services. Our personalised, face-to-face appointments provide solutions that are individually tailored to meet your needs.

Buying or selling can be a stressful time. We give step-by-step guidance and support throughout the process, whether you're a first-time buyer or seasoned investor. Our experienced financial specialists aim to provide an unrivalled service with impartial, honest advice about mortgages and their protection. We guide you through all the available mortgage options to find the product that best suits your needs. We also discuss all aspects of the house buying process to ensure this runs as smoothly as possible.

Seasonal change

The time of year can affect how quickly you sell your house.

As with many other markets, seasonal change can greatly influence property sales. For instance, spring is a good time to sell your house, as most people aren't away on summer holidays or tied up with Christmas. To attract these buyers, put your house on the market by the end of February, ready for an active period around June and July. The added advantages of a spring sale are that you have more natural light to show off your house, and gardens are beginning to look their best.

Autumn – September and October – is another good season, appealing to buyers who want to move in before Christmas. However, this selling window is relatively short; from November, when winter sets in, interest tends to wane. Summer is rarely a good time to sell houses, as your potential buyers are often away, while post-Christmas signals a traditional market slowdown.

In spite of the seasonal factors, it ultimately comes down to you; if you're motivated and prepared to market your house correctly, then selling your property becomes an easier task.



Surveys

A survey is crucial for peace of mind and is a useful negotiating tool.

When buying a home, you should never rely solely on a mortgage valuation. Lenders even state within their terms and conditions that you should not do this. The purchase of your house is probably the biggest financial outlay you'll ever make, so money well spent on a survey can avoid the need to spend thousands of pounds on repairs or replacements, which may be the case if you proceed without one.

With over 20 years' experience, our Chartered Surveyors have the expertise and a reputation for providing a valuable and comprehensive service, with homebuyer surveys and valuations, buildings surveys and specialist valuations.

EPC

The higher the rating, the more energy efficient the home.

An energy performance certificate (EPC) provides information on the energy efficiency, heating costs and carbon emissions of a property. The results are produced in a graph form, rating each one from A to G, with A being the most efficient. The EPC also contains recommendations on how to improve the building's energy efficiency. All EPCs are produced by licensed Domestic Energy Assessors (DEAs) or Home Inspectors.

The EPC displays two graphs: the energy efficiency rating and environmental impact rating. The more energy efficient the home, the lower the fuel bills are likely to be. The EPC also lists the potential rating if all cost-effective measures were installed.



Attracting buyers

Create a warm and inviting atmosphere in your home.

When it comes to selling your property, it's down to you to present your house in an appealing way. You can ensure that the snapshot of your home that potential buyers see is one that attracts them to it. A lot can be achieved by transforming the personal aspects of your house.

Decorative look & feel

Paint walls – a pale, plain shade maximises the feeling of light and space, and enables viewers to imagine their possessions in the house. Research shows that most buyers prefer natural earthy shades to bright bold colours. Despite the wide range of colours available, magnolia is still the top-selling shade.

De-personalise the rooms

Buyers find it easier to imagine their own belongings in a room if any clutter has been removed first. They may also be distracted by personal items such as family photographs and children's drawings, so put these out of view, too.

Organise rooms

A house will be more appealing if rooms have a clear and specific purpose – be it office, bedroom or lounge – as this allows viewers to see the full potential of the property.

Restore and invest

If you have an out-dated avocado or pink bathroom suite, consider investing in white – it will add value to your property. Restoring fireplaces and period features, such as ceiling roses, can add thousands to a property. If you decide to install a fireplace, check out reclamation yards for original period items.

Finishing touches

Flowers and a bowl of fruit will brighten up a room and provide a pleasant smell – avoid strong food smells, which can be very off-putting. Add potted plants to the garden to provide colour. Revitalise a bathroom with a leafy plant, new taps, a shower curtain and accessories.

Repairs & maintenance

Present your house in a smart and pristine condition.

In order to sell your property at the best price imaginable, it is important that the house is presented as unblemished as possible. However, before you undertake any renovation it's worth calculating the maximum potential value of your property. It's senseless to spend £20,000 on property improvements just to add £10,000 on the sale price. Research through property papers and liaise with estate agents to work out asking prices for similar properties.

Maintenance tips:

- Ongoing maintenance is always better than quick fixes – try to keep on top of your property's upkeep.
- Finish off small DIY jobs around the house – replace broken floor tiles and washers on dripping taps.
- A well maintained garden, pathway and fencing are immediately appealing. Cut the lawn and weed flowerbeds for a last minute pick-me-up.

- Check your roof and guttering; replace any broken tiles and fittings. Cast an eye over drains, too.
- Touch up exterior walls and woodwork with a lick of paint. A newly painted front door with shiny brass fittings always creates a good impression.
- If your fitted kitchen units look tired, consider replacing or painting and varnishing the doors to give the room a new lease of life. If the units are in fairly good condition and only look dated, just replace the doorknobs, handles and taps. Another economical tip is to fit a good, solid worktop over existing units.

Removals & storage

Let us help you with the heavy loads.

Appointmentmoor Estates can help you with any sort of move, anywhere in the UK. We know that wherever you're going, you expect your belongings to arrive swiftly and safely.

Thanks to our many years of experience in the field, we can offer a comprehensive service at any level, from a part-pack of a few precious items to a complete pack, relocation and unpack in the new home.

Storage

From single items of furniture to the contents of a substantial property, Appointmentmoor can provide you with a trouble-free and cost-effective storage solution.

- Secure alarmed premises
- Containerised storage
- Short and long-term storage
- Full inventory list supplied

Step by step guide to conveyancing

Our simple guide to the legal process in a property transaction.

As a buyer:

Searches

Once you've instructed a conveyancing solicitor and they've received the contract documentation from your seller's solicitor, they'll carry out all of the necessary legal work, searches of the local authorities and a title register check. This is a good time to ask any questions or voice any concerns you may have about the draft contract.

Mortgage and surveys

You need to secure a mortgage, and get a mortgage valuation and Buildings Insurance; you should also get a survey done on the property. Your lender will send you and your solicitor the mortgage offer. The contract documentation and Mortgage Deed will then be sent to you for approval and signature.

As a seller:

Agree sale

Once your sale has been agreed, tell us your conveyancing solicitor's details and we'll send them the relevant paperwork.

Engage solicitor

Initially your solicitor will send you a formal instruction and other documents for you to complete. Once you engage the solicitor, they will proceed with the transaction including all of the legal work. You may need to answer some questions or show documents, for example about work you've carried out on the property.

Exchange of contracts

- Your signed contract is forwarded to the other party's solicitor and their party's signed contract is sent to your solicitor.
- A completion date is agreed, and you and your seller/buyer will be legally committed to the transaction.
- The buyer will transfer the deposit – normally 10% of the property value – into their solicitor's account.

Completion

- Between exchange and completion day, the seller will move out.
- The seller's solicitor discharges their mortgage and pays their agency fees and Stamp Duty.
- Completion is normally around midday, as long as the seller's solicitor can confirm that all due money has been received from the buyer and both solicitors have received any other monies due to them.
- The seller then arranges for the release of the keys to the agent; the buyer can collect them and move in!



Types of mortgage

Understanding common mortgage products.

When you buy a new house it's important to get a mortgage that suits you. There is a range of types so, before you arrange your mortgage, make sure you know what you can afford to borrow and understand what it is you're taking on.

Variable rate mortgage

Each lender sets their own Standard Variable Rate (SVR), so these can vary considerably. Generally this means that if the Bank of England puts the interest rate up or down, your SVR will almost certainly follow, though not necessarily simultaneously. If rates go down, you'll save. If rates go up, so will your repayments – so you need to build some flexibility into your budget if you opt for this type of mortgage. This type of scheme avoids any early repayment charges, so it can be ideal if you don't anticipate having the mortgage for long; you can leave at any time.

Discounted variable

This type of mortgage sets the rate you pay below the lender's SVR for a set period, for example two years or three years. If your discount is two per cent and the SVR is five per cent, then your mortgage rate will be three per cent. If the SVR rises by one per cent, your rate also rises by one per cent. At the end of the discounted term, repayments go back to the SVR.

Tracker

This mortgage follows the interest base rate as set by the Bank of England. Usually it stays a set amount above or below this rate for the period of the loan, which is typically two to five years. Some long-term trackers also offer an initial discount. The benefit of a tracker is that if the Bank of England reduces the base rate, then your rate will be reduced as well, whereas if you're discounted from the lender's SVR there's no guarantee if, when and by how much the lender will follow suit. Tracker mortgages remove this conflict between you and the lender.

Fixed rate

A fixed rate mortgage is a way of guaranteeing your payments for a set number of years. This means that whatever happens to interest rates, your payments remain the same. If rates go up you'll be better off and if rates go down you could be worse off, but the main benefit is that you know what you need to pay each month and can more easily budget for it. Fixed rates can be from one year to the whole mortgage term. Generally, shorter-term fixed rates are lower and more attractive, so fixed rates of two to five years are the most popular.



**TO
LET**

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Residential lettings

We pride ourselves in taking the time to ensure our clients' wishes and needs are fulfilled.

Whether you're renting out your property for the first time or you're an experienced landlord with a large portfolio, we have a large and dedicated letting and property management team on hand to assist you through every stage of the process.

We specialise in residential lettings throughout South East Essex, and provide a number of different houses and flats throughout the area that are available to rent, all of which are ready to move into as soon as possible. We provide a comprehensive rental and lettings service, which is designed to match the highest quality tenants with the most suitable landlords. As a unique pro-active, customer-focused letting agency, we're confident we'll continue to bring our high-quality service to landlords and tenants alike.

Our letting-only service

We offer comprehensive rental services.

Whilst the majority of landlords choose our full management service (see below), some of those living locally prefer to collect the rent themselves and deal directly with any problems their tenants may incur. If you would like us to take the strain, our property management team provide an excellent aftercare service and aim to ensure that the management of your property runs as smoothly as possible.

Our letting-only service includes:

- Advertising the property
- Introducing a tenant
- Taking up references
- Notifying utility accounts
- Preparing a tenancy agreement
- Collecting the first month's rent
- Notifying the Council Tax office
- Holding a security deposit as stakeholders
- Arranging a renewal or extension of tenancy
- Arranging the checking-in of tenants
- Allocating the deposit monies between parties

Our full management service

Offering our ongoing full rental services.

- Checking-in/out of tenants
- Collecting the rent
- Maintaining the property for the landlord
- Property inspections
- Dealing with payment of bills
- Monthly accounting to tenant and landlord
- Supervision of ongoing administration for the property under the terms of the management
- Liaising with solicitors (if required)
- Liaising with the Local Authority regarding housing Benefit payment (if required)
- Arranging tenant and landlord insurance (if required)
- Arranging Rent Guarantee Scheme (if required)
- Arranging independent inventories (if required)
- Arranging EPC certificates (if required)



Tenant's deposit & referencing

Referencing

As a Premier Homelet Agent we provide you with a fast, efficient and comprehensive tenant referencing service, including:

- Credit history, voters' roll check
- Report on detrimental credit history
- Undisclosed address and application cross check
- Undisclosed county court judgement/court decrees
- Credit and fraud score
- Tenancy recommendation
- Previous landlord/letting agent reference
- Employer's reference

Rent Guarantee Scheme

Our rental guarantee cover includes any problems with rental payments, and legal costs incurred in the recovery of any debt.

Deposit

Appointmoor is instructed to hold the rental deposit, and shall do under the terms of the Tenancy Deposit Scheme:

Tenancy Deposit Scheme
PO Box 1255, Hemel Hempstead
Hertfordshire, HP1 9GN

T 0845 226 7837
E deposits@tds.gb.com
F 01442 253 193

Drop by anytime or give our Lettings team a call on 01702 719 966

Information on taxation

Rental profit is liable to tax whether or not you live in the UK.

Income Tax

Several items of expenditure can be offset against rental profit, of which the following list covers the main tax-deductible areas. If you require further information on this matter we would recommend that you seek the advice of an accountant, as tax status does vary.

- **Loan or mortgage interest**
- **Water rates**
- **Building, contents and legal insurance premiums**
- **Agent's charges (i.e. our Management Charges) plus VAT on those charges.**
- **Building repairs, decorations and cleaning to the property.**
- **Wear & tear – this allowance is given for hard furnishings and fixtures where a property is let furnished. The allowance is calculated by deducting 10% of the gross rent received for that income tax year (less the occupiers' water rates where an inclusive rent is payable).**
- **Nominal amounts for postage and telephone charges relating to the property.**

Various other expenses directly relating to the letting

Communication with the Inland Revenue and Tax Returns are the responsibility of the landlord and/or their accountant. We do not withhold tax for landlords resident in the UK.

Overseas Landlord Taxation

The Inland Revenue's (IR's) new assessment rule changed the treatment of Overseas Landlord Tax with effect from 6th April 1996. Under the Taxation of Income from Landlord (Non-Residents) Regulations 1995, the rent-receiving agent is required to deduct basic tax rate from the rent (after taking deductible expenses into account), and to pay the tax to the IR each quarter. If you decide not to have your property managed by Appointmoor, you will be legally responsible for the collection and payment of tax to the IR.

However, overseas landlords can apply to the IR for exemption, providing their tax history is good and up to date. The landlord will be issued with a certificate, with a copy sent direct to our management department authorising us to pay rent without tax deductions. We strongly advise that applications for exemption are submitted as soon as you're aware of your move overseas, to ensure rent can be paid gross.

The IR's Landlord Tax Guide is available by contacting your local IR office. You can also call their Financial Intermediaries and Claims Office (FICO) on 0151 472 6208/6209.



Safety regulations

Where we are managing the property we will ensure all requirements are compliant.

The following requirements are the responsibility of the owner (landlord) and also, where we're managing the property, our responsibility. The costs remain the landlord's responsibility.

- **Gas:** annual safety check. All gas appliances and flues must be safety checked within 12 months of installation, and thereafter at least every 12 months by a gas safe registered engineer.
- **Maintenance:** all gas appliances, flues and associated pipework must be maintained at all times.
- **Records:** full records must be kept for at least 2 years.
- **Copies to tenants:** a copy of the engineer's safety certificate must be given to each new tenant.
- **Electrical:** several regulations relate to electrical installations, equipment and appliances. With tenanted property there is currently no legal requirement for an electrical safety certificate, but it's widely accepted that the only way to ensure safety and avoid the risk of being accused of neglecting your 'duty of care' is to arrange such an inspection certificate.
- **Fire:** specified items supplied in a let property must meet minimum fire resistant standards.
- **Smoke alarms:** all properties built since June 1992 must have been fitted with mains-powered smoke detector alarms from new. Although there is no legislation requiring smoke alarms to be fitted in other ordinary tenanted properties, landlords and their agents could be liable should a fire cause injury or damage in a tenanted property, where smoke alarms are not fitted. We therefore strongly recommend that the landlord fit at least one alarm on each floor.

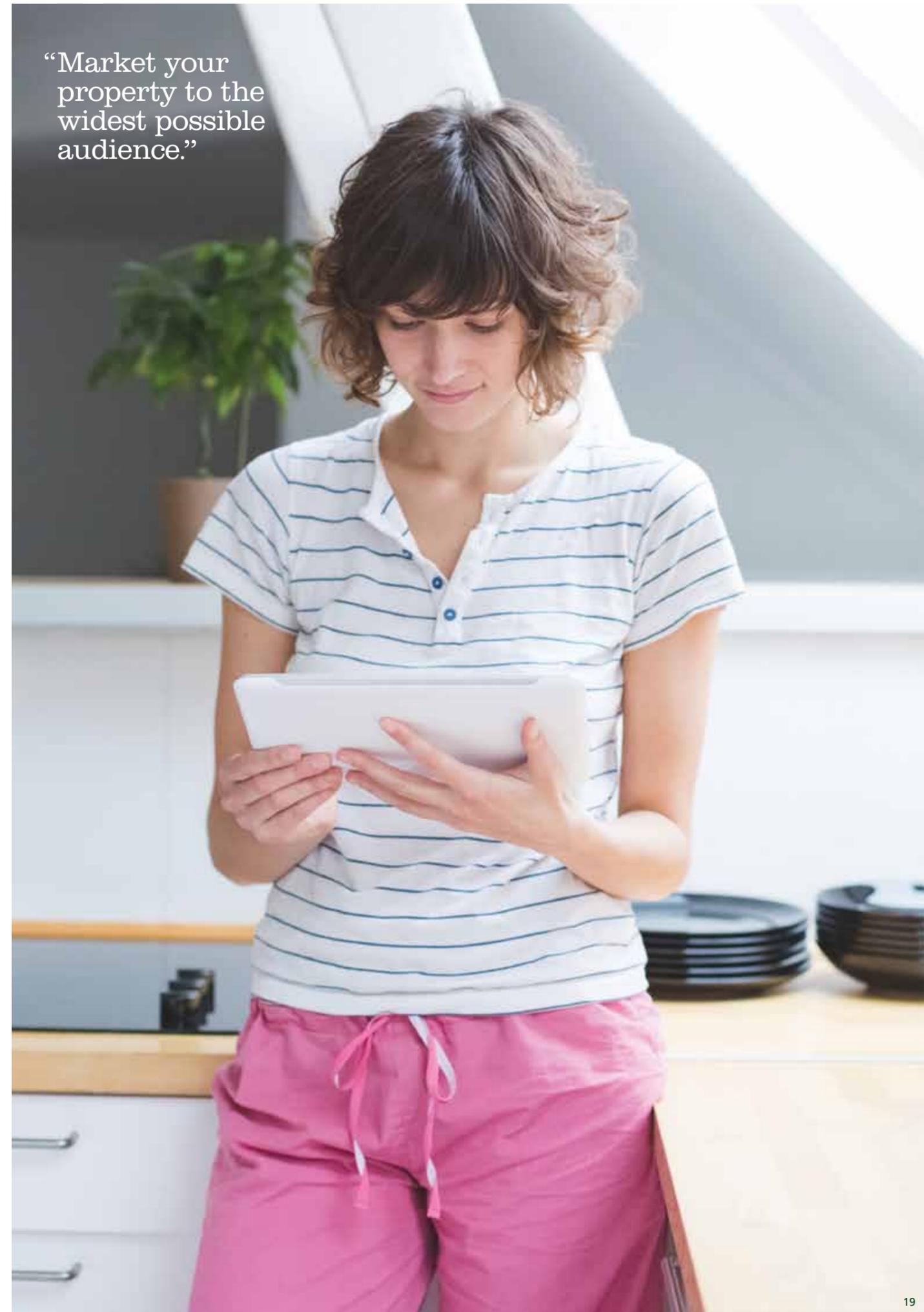
We'll get you noticed

Your property will be seen on the UK's busiest property websites.

For landlords and home owners looking to list their properties, we can also help. Our comprehensive service means we market your property to the widest possible audience, ensuring that it's let or sold as quickly as possible.

This includes marketing your home instantly on our comprehensive Appointmoor website – both the desktop and mobile versions – as well as with the UK's leading online property resources and websites, including Rightmove, Zoopla and Prime Location.

“Market your property to the widest possible audience.”





We work hard to make your experience easy

We specialise in residential sales and lettings, dealing with all types of property from first purchase homes to luxury executive homes, so we believe we're the ideal choice for home owners and home seekers alike.

We work with sellers to agree a marketing plan that suits them. We help buyers find the dream home that ticks all the boxes. We help landlords to market their property to its fullest potential, so we can match tenants successfully.

Your satisfaction is our highest priority and we're confident that, with our broad range of experience and local expertise, we'll continue to bring a superior service – just as we have been doing since 1998.

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“We'll continue to bring a superior service – just as we have been doing since 1998.”

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Give us a **call or drop by anytime** to discuss how we can help you with your next move.

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