



SELLING DUE TO DIVORCE OR SEPERATION

PIC
PROPERTY CONNECTIONS



PROPERTY CONNECTIONS

What You Need To Know



Welcome



Preparing properly for a new start



Five do's and don'ts



Your questions answered



Six steps for moving due to divorce



Moving checklist



**Welcome to Property
Connections!**

**During the last 15 years, we've
been serving the people of
West Lothian and Central
Scotland. We've helped
hundreds of clients who are
selling due to divorce or
seperation.**

Feeling drained?

**Divorce or seperation is often,
when it comes to selling a
home, a difficult thing to go
through. However, there are
specific steps you can take to
help you embark on a fresh
chapter of your life.**

Needing help?

**We're here to help you get
through what can be a very
challenging period of your life.
We aim to help and guide you
during these times and to
become your support partner
for the property's sale.**

**Our experience means we know just how emotional, stressful,
and draining this period can be for people., we aim to ensure you
have our full guidance and support throughout the ups and
downs of your home buying journey. This will help guide you
into making the best decision for you and your future.**

**Would you like a free no-obligation, confidential
chat with us about your situation?**

* In this guide, we will refer to divorce, but the same approach, processes, and tips
apply to a separation.

Preparing properly for a new start!



Considerations

There are many things to consider during a divorce. Whether it's family finances, property or even pets, it pays to prepare properly. Addressing the points below will make the experience easier to navigate through.

Communication

The easiest way to pour fuel on an already highly emotional situation is to allow a breakdown in communication to happen. It's so important to involve both parties once a property is up for sale, even if that is through mediators.

By keeping both sides fully updated around viewings, feedback, offers and progress, we reduce the risk of sales falling through and making an often stressful situation even more fraught.

We will often set up a WhatsApp group to ensure updates are shared with everyone involved in the sale.

Having these foundations in place will help enormously when it comes to selling and moving on.

First steps

When getting a divorce, it's wise to contact a solicitor to seek legal advice. They should be able to advise you on any legal implications you need to consider. A good solicitor will also give you guidance on the financial aspect of any settlements.

If you have a mortgage, it's worth making our provider aware of the situation to see if they can offer help and advice.

For example: If you need to reduce the mortgage payments for a short period while the property is being sold.



Agreement

Once you have instructed a solicitor, it's time to contact an estate agent.

Every agency is different and even though legally we only need one signatory on our sales agreement, we always insist on having two.

This helps a sale to be successful and far less stressful for both parties.

A good estate agent understands there needs to be a high level of agreement and transparency.

****As a buyer in the UK, you don't pay the estate agent. It's the seller that does that.****

The five do's and don'ts to moving on successfully

1 - Do seek help and advice

We often see people who are dealing with selling a home for the first time. This may be because their ex-partner had dealt with it all in the past. The paperwork, processes, and preparations can seem daunting to the uninitiated, so don't try to do it on your own

We're always happy to sit down, go through and help with any issues or questions you have. Moving home is an emotional experience at the best of times, and we understand and empathise with what you're going through.

2 - Don't sell to quick home buying companies

Many companies offer a quick buy service, where they will under offer on your property but do the deal quickly. This is the last resort rather than a first choice.

You'll get considerably less than if a good estate agency properly markets your property.

3 - Do your research

When putting your home up for sale, invite three estate agents to value it. You'll be able to gauge who you have a rapport with and who you feel you can trust.

The last thing you want when selling due to a divorce is an agent you don't trust implicitly. Check out their reviews, their standard of marketing, and ask for testimonials.

4. Don't be swayed by high numbers or cheap fees

Something we often see is people who are going through a divorce that end up instructing an agency which has overvalued their home to win their instruction. Usually, this leads to the property sticking on the market at a time when people want/need a swifter sale.

And it's worth considering why some agencies fees are a lot cheaper than others. Often personal service and care, the very things you'll need most during this chapter of your life, are sacrificed by the cheap agent.

Do relationships

Look for an agent who values the relationship with you over the transaction your property offers.

We've built our business on establishing long-term relationships with our clients. This is because of our focus on service, listening, empathising, and simply being there for our clients



Your FAQ'S answered...

Things to think about:

Does one party want to buy out the other?

If this is the case, it would be worth exploring your financial options. We can put you in contact with an independent mortgage broker.

Do you both want to sell?

This is often necessary, as there needs to be mutual agreement around the price and marketing strategy applied to the property's sale.

Will you both be living at the property during the sale?

If the answer is yes, your estate agent would need to discuss the presentation of your property when it comes to viewings (who will do the tidying up?). We operate accompanied viewings as standard, meaning no one needs to be home when a potential buyer views.

Are children involved?

Again, this is to do with viewings. It's often a good idea to take them out whilst a viewing is happening.

How would you like to be contacted?

We are always happy to use the method of communication preferred by our clients, be that by phone, text messaging, emails, in-person or WhatsApp.

Are we meeting at the property or away from it?

You may not feel comfortable meeting at your current property, so we can meet you and discuss anything regarding the sale away from it, if that suits you better.

What to tell potential buyers if they

ask why you are moving?

Our advice and recommendation is to be honest and open with any potential buyer should that question be asked. It is not likely to affect someone's buying decision about your home and there will be plenty of other positive points to highlight about the home, should this question be asked.

Does the divorce solicitor need to handle the conveyancing aspect?

Usually the solicitor handling the divorce is skilled in that area of law and wouldn't be as experienced handling the conveyancing. Our advice is to appoint a conveyancing solicitor who has experience in handling property sales as they are likely to be able to get the sale through quicker and with less stress. Compare prices, but also question how long on average is it taking solicitors to handle a property sale from start to finish – you should be looking for an answer between 60 – 90 days.

Six tips on moving due to a divorce

Finalise your divorce before moving out

The general advice given by most divorce solicitors is not to move out before your divorce is finalised. It can be a natural reaction to wish to leave as soon as you can. It's worth checking this out with your legal expert.

Take stock, not things

Once your divorce is agreed, list what items are yours and what you want to take with you. If you are unsure who owns what, discuss it with your ex-partner if possible and come to an agreement. Try not to take sentimental things that will remind you of the relationship. The cleaner the break, the fresher the new start.

Book your removal company

Good removal companies get booked up quickly, sometimes months in advance. So, plan and get quotes as early as possible. Usually, it's a good idea to get recommendations or to get different quotes from three different removal firms.

Packing starts now

Packing can be made easier if you give yourself plenty of time and start chipping away at it daily. Make sure you begin with packing items you don't use much and leave the essential everyday stuff until last.

Keep essential items like keys, passports, and medicines in a bag which stays with you during the move. Remember not to overpack boxes, try not to use bags as they can't be stacked upon and label everything to make your life easier when you get to your new place.

Moving Day

Remember you'll probably be very emotional, so be kind to yourself and try to have a friend or family members with you. Make sure your mobile phone is charged up and give the number to the removal people so they can contact you if necessary.

Home sweet home

You've got the keys to your new place, and everything has been moved in. Treat yourself to a takeaway on the first evening in your new home because you deserve a break and a chance to relax. The unpacking (cutlery, plates, and kettle excluded) can start tomorrow, when your new chapter really begins.

As with all the tips and pointers in this guide, the above doesn't constitute legal advice. If you have any questions or things, you'd like to discuss with us, please do not hesitate to get in touch.

Your Moving Checklist

Below is an 11-point checklist to help you prepare for your move.

- ☐ Once you are sure you want to move, call your local estate agents and register your wants and needs with them. You'll find out about properties that suit you this way, maybe even those you thought might be over budget or not quite right in another way.
- ☐ Speak to an independent financial advisor about your mortgage and insurance options.
- ☐ Instruct a recommended conveyancing solicitor to handle the legalities of your sale.
- ☐ Get ahead with packing. Even though you may not have a move date yet, it's always worthwhile boxing up those items you don't use much.
- ☐ Use this opportunity to only move items that you really want or need. It will save you some money in moving costs and you could make a bob or two selling certain items. Charity shops, home clearance, and auction houses can be useful. There are also online options, like Facebook Marketplace or Freecycle.
- ☐ When you've had an offer accepted and agreed on a completion date, get three quotes from different removal companies. Look for ones that come recommended and which are fully insured.
- ☐ Don't plan your new interior to the finest detail. You may have some broad ideas but it's best not to spend too much time or money on new paint, furniture or accessories until you've lived there a little while. For big jobs, it's recommended to wait around 12 months so you've experienced all seasons in your new home before starting a project.
- ☐ Remember to speak to your bank, utility companies, insurance providers to arrange set up and change of address.
- ☐ Start getting quotes for insurance on your new property starting from the date you are set to complete the move.
- ☐ The day before the move, create an essentials box with any items you might need quickly when you move in. For example, kettles, cups, and tea and coffee always come in handy.
- ☐ On the day of the move, take any essential items or documents with you, such as medicines, passports, wallet/purse, keys, and glasses.

If you have any questions about this checklist or guide, we're here to help, so give us a call on 01506 650 550 – or send an email to info@propertyconnections.uk.com .