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Property matters

James Lawrence– Property Partner

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What can go wrong when buying a property?

Money

- What's your budget?
- Have you done your maths?
- Is your mortgage secure?
- Additional ongoing costs (e.g. service charge, sinking fund, maintenance charges, parish rates, utilities)



Things to look out for

Structure of buying a property

- Freehold
- Share transfer
- Flying freehold



Things to look out for

Survey

- Is the value correct?
- Are there damp issues or cracks?
- What condition are the drains in?



Things to look out for

Starting points

- Where is it?
- What is it?
- What are your life plans?
- Day to day realities
 - South facing / light
 - High hedges?
 - Agricultural noise?
 - Smells?
 - Traffic?
 - Lifts / waste bins / entrance?
 - Wooden floors in flats – noise?
 - Parking?
 - Storage?
 - Prone to flooding e.g. sea water or field run-off?



Things to look out for

Boundaries

- Neighbours - good fences make good neighbours
- Stones and lines

Covenants

- Building lines
- Right of way
- Other covenants e.g. barking dogs, commercial vehicles, paint colour



Common viewing cover-ups

- “Caveat emptor”
- Lights on in the daytime? Lack of natural light
- Smell of fresh paint or new carpets? Damp or mould
- De-humidifiers hidden in cupboards? Damp
- Morning viewings in the East of the Island? All day shade
- Show home furniture? Undersized to fit
- Little or no furniture? Small rooms



If you have any questions on property or planning,
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