



VIBERTS
PROPERTY

The savvy property-hunter's guide

Knowledge is power. Purchasing a property needs careful consideration and thorough research; it is worth spending time finding out as much as you can about a property before you become financially committed. Try to be objective during your search; what looks and feels like your dream property may end up giving you nightmares because of underlying issues or neighbours from hell.

We would encourage you to consider the following things during your search, so you don't overlook any negative (and potentially costly) factors.

Do your market research

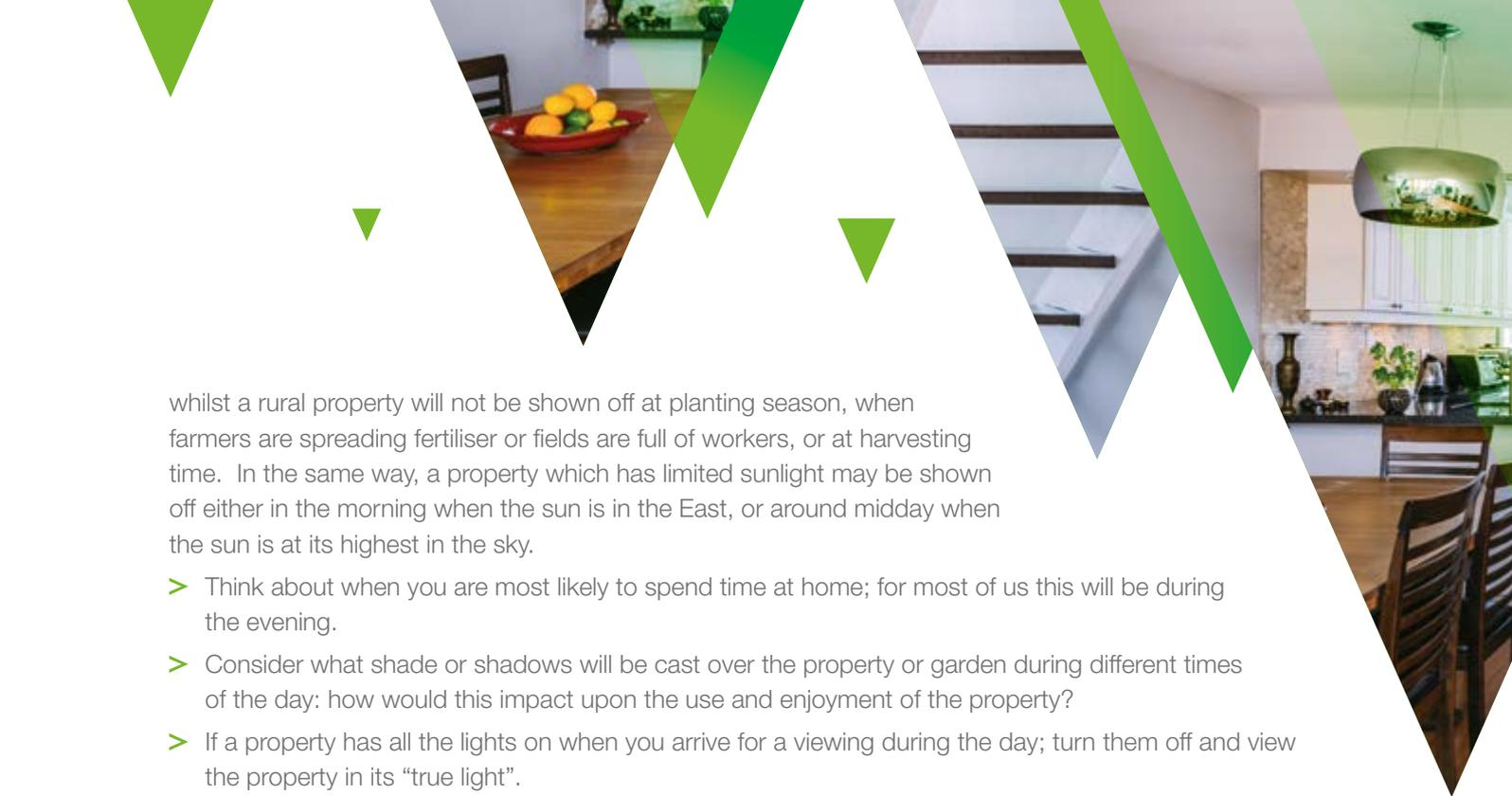
Look at as many different types of property within your price range as you can; not only will this give you a feel for what is available, it will also give you knowledge of comparative asking prices so you can understand what represents good value.

Check sale prices

The asking price advertised by estate agents is not necessarily the price at which a property sells. The JEP publishes a list of recent properties sold, together with their prices, in its Property Monthly supplement. The States Statistics unit publish data, but in our view this is generally at least six months out of date by the time it is published and is therefore not at all reliable.

Natural light

Property viewings are often arranged at a particular time of day or when the property appears at its best. For example, coastal property viewings may coincide with high tide at a time of year when there are few storms,



whilst a rural property will not be shown off at planting season, when farmers are spreading fertiliser or fields are full of workers, or at harvesting time. In the same way, a property which has limited sunlight may be shown off either in the morning when the sun is in the East, or around midday when the sun is at its highest in the sky.

- > Think about when you are most likely to spend time at home; for most of us this will be during the evening.
- > Consider what shade or shadows will be cast over the property or garden during different times of the day: how would this impact upon the use and enjoyment of the property?
- > If a property has all the lights on when you arrive for a viewing during the day; turn them off and view the property in its “true light”.
- > Call round to the property by yourself in the late afternoon or evening and gauge for yourself whether there is anything which could cause you irritation over time. Do the neighbours have a large vehicle or garden shed in a position which could cast a shadow and spoil your evening sunlight?

Furniture

Developers will frequently dress a new house with designer furniture on loan from a local furniture supplier. It is equally common for a seller to move some of their possessions into storage to give the impression of more space.

- > Try to visualise your own belongings there, not its present contents.
- > Take measurements of the main items of your furniture such as your sofa, dining table, beds etc. and go to viewings with a tape measure to work out if they will fit in.
- > If you are looking at upstairs rooms or apartments, will your larger items of furniture fit through corridors, landings and stairwells?

Efficiency and running costs / upkeep

Apart from your mortgage payments, the largest outgoings associated with your property will be running costs and maintenance. It pays to work out these costs upfront.

- > If you are looking at a property which is either in need of renovation or which may not have cost effective or efficient heating or insulation, do everything you can to obtain reliable quotations.
- > You can ask the estate agent to provide you with the seller’s utility bills as proof of how much electricity is commonly used at the property.
- > If the property is served by a pumped drainage system or a well which has pumps, filters and treatment systems, you should expect servicing and running costs.

Dampness and mould

If a property smells of fresh paint or new carpets, this could be an indication of problems. A property which has not been recently decorated will give you a much more honest account of its condition.

- > During viewings, ask the estate agent to move large items of furniture away from walls and look inside fitted cupboards to check for any evidence of problems. Are there dehumidifiers in any of the rooms?
- > Pay attention for blocked or poorly maintained gutters, gullies and drains as these can often be the cause of problems. Ultimately your Surveyor will conduct moisture readings during his inspection, but by this time you will be financially invested.

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- > Take time during your viewings to be as observant and objective as you can. If you have friends or family in the trades who have greater knowledge than you, ask them to go with you and offer their advice.

Availability of mains services

Countryside properties in Jersey are commonly served by septic tank and soakaway drainage and borehole or well water. If these are in good order they can continue to adequately service a property without problems, but it is very difficult to gauge or survey their functionality. Many buyers are deterred by these systems.

- > Well water can cause practical problems with hair washing, particularly if you have blonde hair.
- > It is good practise to have well or borehole water independently tested by Public Health to find out whether it is safe to drink before you buy a property. There is a small outside risk that wells and boreholes can become contaminated or run dry in the future.
- > In certain cases, properties are served by tight-tank drainage systems which are simple holding tanks for sewage and which need to be emptied by a tanker periodically. This can be costly, particularly if you have a large family.

Communal areas and shared driveways

These are the most common cause of neighbourly disharmony; usually where there is either not enough space to accommodate everyone or where one owner is monopolising a common area for himself or using it in a way which inconveniences others.

- > If you are interested in a property, return to it during evenings and weekends to observe the way these areas are used and to gauge whether there are potential problems.
- > Check that the surface of shared driveways is in good condition and free from pot-holes or obstructions.

Don't follow fashion

Property is a long term investment. If a particular block of apartments or locality is currently fashionable, perhaps because it has been recently developed or heavily marketed, remember that this will not always remain the case.

- > Never pay a premium on this account and be aware of the potential downturn in value when an inevitable change in fashion occurs.
- > Avoid fads in fitted kitchens and bathrooms which may become dated relatively quickly.

What is the value of a good view?

If a property does not include ownership of the land over which the view extends or does not have the benefit of a binding restriction over that land, then you are not buying the view and should not be paying for it.

Is the property prone to flooding?

If a property is prone to flooding, it can be declared uninsurable so it won't be acceptable security for a mortgage; potentially rendering it unsellable. Look at the level of the house in comparison to its surroundings; is it in a dip or valley or near a coastal area which is prone to saltwater flooding?

Street lights and speed bumps

Consider the effect of car headlights/street lights at night and do not underestimate the extra brake squeaking, revving and road noise caused by speed bumps, particularly from lorries and busses which have compressed air brakes.

Fireplaces

It may be a good idea to consider having these inspected to check that chimneys have been swept and that they draw properly and function safely.

- > Enquire what fuel can be used, as some fireplaces have particular requirements.
- > Check that there is enough room to store solid fuel and think about the effect of carrying coal and waste ash through the property. Downdrafts can bring down soot and ruin carpets and soft furnishings.

School catchment

Whether you are buying a home or an investment property and regardless of whether or not you have or intend to have children, the onward sale price of a property or its attractiveness to tenants will, to some degree, be affected by the States primary and secondary schools who serve the area.

- > School catchment details are contained on the States website www.gov.je.
- > Also think about how easily school transport or busses can be accessed.
- > If you do not have children or do not know about which schools are deemed to be most desirable, speak to friends or family who do know.

Cliffs, quarries and hillsides

Properties which are either above or below a rock face or hillside present an added risk which can never be quantified. All rock faces will move, it is just a matter of time. The cost of work to rock faces is prohibitive. Hillsides can erode and shift and both can conduct rainwater towards a property.

Viewing checklist

Is the property served by a good bus route? Y/N

Is there sufficient parking for all householders including visitor parking? Y/N

Is the property overlooked? Y/N

Is the property safe for children and pets? Y/N

Do the neighbours have swimming pools, hot tubs or spa pools, a lot of cars or pets or other animals such as chickens which might cause a disturbance? Y/N

Is there a convenient shop nearby and other amenities you may need? Y/N

Is the property on a noisy main road or flight path, is it near to fog horns or church bells? Are there noisy commercial premises, schools or similar within earshot? Y/N

Are there any communal charges or other periodic payments due? Y/N

Is it a listed building which could increase maintenance costs and prevent development? Y/N

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