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ESTATE AGENTS & COMPANY

SELLER'S GUIDE · ALEXANDER JACOB

The UK Property Seller's Guide.

A practical, step-by-step handbook for homeowners, landlords and property investors. From deciding to sell to handing over the keys.

Honest. Human. Here for You.

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Your Sale at a Glance: Plan and Prepare.

Selling takes around five months on average in England and Wales. Here's the short version.

01 Know the Process.

Plan, prepare, choose your agent and conveyancer, market, accept an offer, do the legal work, exchange, then complete. In England and Wales, accepting an offer isn't legally binding. Exchange of contracts usually is.

TAKEAWAY

Nothing is certain until exchange.

02 Work Out Your Numbers.

Ask your lender for a redemption figure, not just the balance in online banking. Then estimate what you'll keep after agent fees (check whether VAT is included), legal fees, any early repayment charge, moving costs and tax.

TAKEAWAY

Know your net figure before you talk to agents.

03 Check the Tax Position.

A main home that qualifies for full Private Residence Relief usually has no Capital Gains Tax. Second homes, rentals and inherited property may be different.

TAKEAWAY

If CGT may apply, take advice early.

04 Get the Property Ready.

Tidy the front, declutter, deep-clean and fix small snags. Look into damp, leaks and cracks. Skip costly renovations unless the benefit justifies the cost.

TAKEAWAY

Clean and cared for beats new and costly.

05 Be Upfront.

Tell buyers about known problems. Hiding defects can cause legal trouble, renegotiation or a lost buyer.

TAKEAWAY

Accurate answers keep a sale together.

Your Sale at a Glance: Market and Agree.

06 Start the Paperwork Now.

Gather ID, title documents, your mortgage details, the EPC, planning and building regulations certificates, guarantees, and the TA6 and TA10 forms. If you're leasehold, contact your managing agent early for the management pack.

TAKEAWAY

Early paperwork prevents delays later.

07 Sort the EPC.

In England and Wales you generally need a valid EPC before marketing. They normally last 10 years.

TAKEAWAY

Check the register before you list.

08 Compare at Least Three Agents.

Look at their sold evidence, marketing, fees including VAT, and contract terms. Watch for sole selling rights clauses.

TAKEAWAY

The highest valuation isn't always the right one.

09 Price on Evidence.

Use recent sold prices, not asking prices. An overpriced home gets fewer viewings and can go stale.

TAKEAWAY

A realistic price draws the right buyers.

10 Market It Well.

Good photos, a floor plan, accurate details and material information. Keep the home clean, light and secure for viewings, and ask for feedback afterwards.

TAKEAWAY

Buyers want clean and accurate, not perfect.

11 Weigh Up Each Offer.

Look at funding, deposit, chain, conditions, timing and proof of funds, as well as price. Agree what's included and put it in writing.

TAKEAWAY

The highest offer isn't always the strongest.

Your Sale at a Glance: Legal Work to Keys.

12 Instruct a Conveyancer Early.

Get a written quote and check they're properly regulated. They'll draft the contract and handle the buyer's enquiries.

TAKEAWAY

Answer enquiries quickly and accurately.

13 Work Through the Legal Stages.

Draft contract, enquiries, survey and any issues, exchange, then completion. Chase anything outstanding before it holds up your move.

TAKEAWAY

Stay in touch with your agent and conveyancer.

14 Get Ready for Completion.

Book removals, take meter readings, check buildings insurance, clear the property and keep it secure. On the day, leave on time and hand over keys as agreed.

TAKEAWAY

Your mortgage and agreed costs are paid first, then you receive the balance.

15 Check the Special Cases.

Rentals, probate, divorce, new builds and Scotland or Wales all have extra steps. Some taxable gains must be reported and paid within 60 days of completion.

TAKEAWAY

Take advice if your sale isn't straightforward.

16 Protect Your Money.

Check any change to your conveyancer's bank details by calling a number you already hold. Never rely on bank details sent by email.

TAKEAWAY

A two-minute call can stop fraud.

Call 01777 566400 for more information.

01

Understand the Selling Process.

Selling a property is about more than finding a buyer at the right price. You also need to prepare the property, understand the costs, choose the right professionals, negotiate offers and see the legal process through to completion.

This guide takes you through all of it, from deciding to sell to handing over the keys, with links to official UK guidance.

Who this guide is for: People selling a house, flat, bungalow, rental property or other residential property in the UK.

> IMPORTANT
>
> Property law and selling procedures differ across England and Wales, Scotland, and Northern Ireland. The main step-by-step process below focuses on England and Wales, and the differences in Scotland are covered in section 12. Northern Ireland has its own process, so check the official guidance at nidirect: Selling your home [1].

The Eight Stages of a Sale.

01

Plan Your Sale and Finances

Establish your likely sale price, outstanding mortgage, costs and preferred moving date.

02

Prepare the Property

Gather documents, check the Energy Performance Certificate (EPC), make repairs and improve presentation.

03

Choose an Estate Agent and Conveyancer

Compare valuations, marketing plans, fees and legal services.

04

Market the Property

Arrange photography, listing details, viewings and buyer enquiries.

05

Evaluate and Accept an Offer

Consider the buyer's finances, chain position, timescale and proposed price.

06

Complete the Legal Work

Answer enquiries, resolve title issues and agree the contract and completion date.

07

Exchange Contracts

In England and Wales, this normally makes the sale legally binding.

08

Complete the Sale

Receive the sale proceeds after agreed deductions, vacate the property and hand over the keys.

The key point: in England and Wales, accepting an offer is normally not legally binding by itself. The binding commitment usually comes at exchange of contracts.

LINKS IN THIS SECTION

1. nidirect: Selling your home nidirect.gov.uk/information-and-services/buying-selling-and-renting-home/selling-your-home

02

Work Out Your Finances Before Selling.

Before you appoint an estate agent, work out how much money you're likely to receive after the sale.

Estimate Your Net Proceeds.

Start with an initial estimate. The figures below are illustrative, so replace them with your own quotes and your mortgage redemption statement.

Worked Example.

EXAMPLE

Sale price £200,000, less agent fee £3,000 and costs £2,500, leaves £194,500.
Agent fee: £200,000 × 1.25% = £2,500 + VAT at 20% (£500) = £3,000 including VAT.

When you work out your own figure, include your expected sale price, any mortgage to repay, the agent fee, legal fees, other selling costs and any mortgage early repayment fee.

This estimate excludes any applicable tax, secured debts not entered, mortgage interest adjustments, leasehold charges and the costs of buying your next home. Confirm whether the agent's fee includes VAT.

Costs to Budget For.

COST	WHAT TO CHECK
Estate Agent	Commission or fixed fee, VAT, marketing charges and sole-agency terms
Conveyancing	Legal fees, searches or title documents where relevant, bank transfer and other disbursements
EPC	Whether you already have a valid certificate
Mortgage	Redemption balance and any early repayment charge
Leasehold Administration	Management pack, notices, certificates and other fees, if applicable
Repairs and Presentation	Maintenance, cleaning, gardening, decorating and staging
Tax	Whether Capital Gains Tax or other tax obligations apply
Moving	Removal company, storage, temporary accommodation and onward purchase costs

If you have a mortgage, ask your lender for a redemption figure. The outstanding balance in your online banking may not include all interest or early repayment charges.

Capital Gains Tax.

For an ordinary home that qualifies for full Private Residence Relief, Capital Gains Tax (CGT) generally doesn't apply. A second home, rental property, inherited property or property used in certain business arrangements may have different tax consequences.

→ **Official guidance:** GOV.UK: Tax when you sell your home (gov.uk/tax-sell-home)

03

Prepare Your Property for Sale.

First impressions shape viewings, perceived value and the offers buyers make. Concentrate on improvements that make the property feel clean, cared for and easy to imagine living in.

Improve Kerb Appeal.

- Tidy the front garden and entrance.
- Clean windows, paths and exterior surfaces.
- Repair gates, fences and loose handles.
- Make the entrance welcoming.

Make the Interior Inviting.

- Declutter worktops, shelves and floors.
- Deep-clean kitchens, bathrooms and carpets.
- Use natural light and replace failed bulbs.
- Make rooms feel spacious and purposeful.

Deal With Visible Defects.

- Fix dripping taps and minor snags.
- Investigate damp, leaks and cracks where appropriate.
- Gather guarantees and certificates for completed work.
- Avoid expensive renovations unless the likely benefit justifies the cost.

Should You Renovate Before Selling?

Not necessarily. A new kitchen or bathroom can be expensive and may not return its full cost in the sale price. Small, targeted improvements, good cleaning and professional photography can be a more sensible investment.

Be honest about known problems. Hiding defects or giving inaccurate answers can create legal difficulties and cause a buyer to renegotiate or withdraw.

04

Gather Your Legal Documents.

Starting the paperwork early can prevent avoidable delays after you accept an offer. Use this checklist to track your progress.

Document Checklist.

- [ ] Photo ID and proof of address for identity checks
- [ ] Property title documents and ownership details
- [ ] Mortgage account and redemption information
- [ ] Valid Energy Performance Certificate (EPC), or arrangements to obtain one
- [ ] Planning permissions and building regulations certificates
- [ ] Building warranties, guarantees and relevant repair records
- [ ] Window installation certificates, if applicable
- [ ] Property Information Form (TA6) and supporting information
- [ ] Fittings and Contents Form (TA10)
- [ ] Leasehold information and management pack, if applicable
- [ ] Details of boundaries, rights of way, disputes and known defects
- [ ] Gas, electrical and other safety or service records, where relevant

Energy Performance Certificate.

In England and Wales, an EPC is generally required when selling a home. If you don't already have a valid certificate, you must commission one before marketing. EPCs are normally valid for 10 years. Some exemptions apply.

- Check the EPC register
  gov.uk/find-energy-certificate
- Find an accredited EPC assessor
  gov.uk/get-new-energy-certificate

If You Own a Leasehold Flat.

You may need information from your freeholder or managing agent, including:

- Lease terms and remaining lease length.
- Ground rent and service charges.
- Buildings insurance arrangements.
- Planned major works and potential major-works bills.
- Any restrictions, consents or notices required on sale.
- The management information pack and associated fees.

Contact the managing agent early, because gathering this information can delay a sale.

→ **Official reference:** GOV.UK: Selling a home (gov.uk/selling-a-home)

05

Choose an Estate Agent.

You can sell privately, use an online agent, choose a hybrid service or instruct a traditional high-street estate agent.

Ask at least three agents to value the property. Compare their evidence and track record rather than automatically choosing the highest valuation. The asking price is a marketing decision, not a guarantee of the final sale price.

Questions to Ask Each Agent.

- What have comparable properties actually sold for recently?
- How long are similar properties taking to sell?
- What asking price would you recommend, and why?
- Which property portals and marketing channels will you use?
- Are professional photography, floor plans and a virtual tour included?
- Who will conduct viewings and provide feedback?
- How will you qualify buyers and assess their financial position?
- Who will manage the sale after an offer is accepted?
- What is the total fee, including VAT and extras?
- What are the contract length, notice period and termination terms?

Watch Out for Sole Selling Rights Clauses.

Depending on the agreement, you might owe an agent commission even if you find the buyer yourself. Multiple-agent arrangements can also lead to duplicate fees. Read the contract before you sign.

06

Set the Asking Price.

A realistic asking price helps attract the right buyers and can reduce the risk of repeated price reductions.

What to Research.

- Recent sold prices of comparable homes, not just advertised prices.
- Properties currently competing with yours.
- Differences in condition, floor area, parking, garden, tenure and location.
- Local demand and the type of buyer most likely to purchase.
- Your financial minimum and your intended moving date.

You can research sold prices through HM Land Registry (gov.uk/search-house-prices).

Choosing a Pricing Strategy.

STRATEGY	WHEN IT MAY SUIT YOU
Market-led price	You want to attract credible buyers without overpricing
Competitive price	You want to generate strong early interest
Premium asking price	Your property has distinctive features and comparable evidence supports a premium
Auction	You need a defined process or are selling a property suited to auction terms

Avoid pricing purely to leave room for negotiation. If the property is overpriced against competing homes, it may get fewer viewings and become stale on the market.

07

Market the Property Effectively.

Your listing should make it easy for buyers to understand what's on offer.

What a Strong Listing Includes.

- Professional, well-lit photographs.
- A clear floor plan and room dimensions.
- Accurate details of bedrooms, bathrooms, parking and outdoor space.
- Tenure, lease information and service charges where applicable.
- Council tax band and EPC rating.
- Nearby amenities and transport links, described accurately.
- Material information that could affect a buyer's decision.

Get the property ready before the photographer arrives. Remove unnecessary items, tidy outdoor spaces and make sure each room has a clear purpose.

Before Every Viewing.

- Open curtains and turn on the lights you need.
- Keep the property clean and ventilated.
- Secure valuables, medicines and personal documents.
- Keep pets safe and minimise distractions.
- Make relevant paperwork available through your agent.
- Ask for feedback after the viewing.

You don't need to make the property look artificially perfect. Buyers generally appreciate a clean, well-maintained home and accurate information.

08

Evaluate Offers Properly.

The highest offer isn't always the strongest. Assess the buyer's ability to proceed, not just the headline price.

FACTOR	WHAT TO ESTABLISH
Offer Price	Is it realistic and acceptable to you?
Mortgage Position	Does the buyer have a mortgage agreement in principle or appropriate funding?
Deposit	Does the buyer have sufficient funds?
Chain	Have they sold their own property, or are they dependent on another sale?
Survey and Mortgage	Are there likely to be valuation or lending complications?
Timing	Can they meet your preferred completion date?
Conditions	Is the offer subject to selling another property, survey results or other conditions?
Proof of Funds	Is there credible evidence of the buyer's financial position?

Negotiation Tips.

- Decide your minimum acceptable net proceeds before negotiations begin.
- Ask your agent to qualify buyers and confirm their chain position.
- Consider a counteroffer rather than rejecting a credible buyer straight away.
- Agree what's included in the sale, including appliances, curtains and other fittings.
- Ask for a clear update on the buyer's solicitor, mortgage and progress.
- Record the agreed price and any conditions in writing through your agent.

In England and Wales, an accepted offer is normally sold subject to contract (SSTC), rather than legally binding. An agent generally must continue to pass on other offers until exchange, subject to applicable law and instructions.

09

Appoint a Solicitor or Conveyancer.

A conveyancer handles the legal transfer of ownership. Instruct one early, get a written quote and check they're appropriately regulated.

Compare quotes on total cost, communication, experience with your type of property, likely disbursements and additional fees.

→ Official reference: GOV.UK: Find a solicitor or conveyancer (gov.uk/selling-a-home/finding-solicitor-conveyancer)

What Happens After an Offer Is Accepted?

01 **Draft the Contract**
Your conveyancer prepares the draft sale contract, gathers title information and sends the required forms and documents to the buyer's legal representative.

02 **Answer Enquiries**
The buyer's conveyancer raises questions about the property, its title, alterations, boundaries, utilities and other matters. Respond promptly and accurately.

03 **Resolve Outstanding Issues**
The buyer may arrange a survey, mortgage valuation or further inspections. Agree any necessary repairs, price changes or contractual conditions before going ahead.

04 **Exchange Contracts**
Both sides agree the final contract and completion arrangements. In England and Wales, exchange normally creates the binding obligation to complete.

05 **Complete the Sale**
The buyer's funds are transferred, your mortgage and agreed costs are paid, the legal transfer is completed and the keys are released as agreed.

These are the main conveyancing stages in England and Wales. The exact sequence and requirements can differ from one transaction to the next.

10

How Long Does Selling Take?

There's no guaranteed timescale. The UK government's England and Wales guide says selling a home takes around five months on average. A straightforward transaction may take less. A complicated title, a leasehold management pack or a long chain may take longer.

Keep in touch with your agent and conveyancer, ask what's outstanding and chase delays before they affect your onward move.

11

Exchange and Completion: Your Final Responsibilities.

Once contracts have been exchanged, follow the agreed contract and completion arrangements carefully.

Before Completion.

- Confirm your moving date and removals.
- Arrange final meter readings and utility account changes.
- Notify relevant providers and update your address.
- Check buildings insurance arrangements with your conveyancer.
- Confirm which fixtures, fittings and appliances are included.
- Arrange to clear out unwanted possessions.
- Keep the property secure until completion.

On Completion Day.

- Vacate the property by the agreed time.
- Leave it in the condition required by the contract.
- Remove rubbish and belongings that aren't included in the sale.
- Leave keys, alarm instructions and relevant manuals as agreed.
- Hand over keys through the estate agent or as otherwise instructed.
- Keep confirmation of the final financial statement and sale proceeds.

Your conveyancer will generally redeem the mortgage and settle agreed fees and secured liabilities from the completion money, then transfer the remaining balance to you.

12

UK-Specific Differences.

The process isn't identical throughout the United Kingdom.

England.

The usual process involves estate agent marketing, conveyancing, exchange of contracts and completion. EPC rules and property information requirements apply, subject to exemptions.

Wales.

The broad conveyancing process is similar to England, but Wales has its own property tax, Land Transaction Tax (LTT), and some distinct regulatory requirements.

Scotland.

Sellers generally need a Home Report, which includes a single survey, an energy report and a property questionnaire, subject to exceptions. Offers and the legal process are handled differently, often with solicitors involved in marketing and negotiation.

13

Special Circumstances to Consider.

Some sales need extra advice or preparation.

- **Rental Property:** Check tenancy obligations, notice requirements, tax and whether the buyer will take on the property with tenants in place. In England, the Renters' Rights Act 2025 came into force on 1 May 2026, so landlords can no longer use section 21 and need a ground for possession. If you want tenants to leave so you can sell, the sale ground (Ground 1A) needs 4 months' notice and can't be used to make tenants leave within the first 12 months of a tenancy: see GOV.UK: Renters' Rights Act, an overview for landlords [1].
- **Second Home or Investment Property:** Check Capital Gains Tax and reporting deadlines.
- **Inherited Property or Probate:** Establish who has authority to sell, whether probate is needed and how the property will be insured while empty.
- **Divorce or Joint Ownership:** Confirm who must consent to and sign the sale documents.
- **New-Build Property:** Check warranties, developer incentives, lease terms and any relevant restrictions.
- **Property with Defects or Unusual Title Arrangements:** Get early legal advice and, where appropriate, specialist survey advice.
- **Selling While Buying Another Home:** Coordinate both transactions and consider the risks if one side of the chain is delayed.

For UK residential property sales, some taxable gains must be reported and paid within 60 days of completion. The rules depend on your circumstances and residence status, so take advice if CGT may apply.

LINKS IN THIS SECTION

1. GOV.UK: Renters' Rights Act, an overview for landlords gov.uk/guidance/renters-rights-act-an-overview-for-landlords

14

Common Mistakes to Avoid.

- Overpricing based on the highest estate agent valuation.
- Choosing an agent without checking the contract and total fees.
- Delaying the EPC or leasehold information pack.
- Failing to disclose known defects or relevant property information.
- Giving incomplete answers to the buyer's conveyancer.
- Accepting an offer without checking the buyer's ability to proceed.
- Booking removals or committing to another purchase before your transaction is secure.
- Ignoring mortgage redemption penalties and other sale costs.
- Assuming an accepted offer means the sale is legally binding.
- Falling victim to conveyancing fraud by acting on unverified bank detail changes.

Fraud Prevention.

Independently verify any change to your conveyancer's bank details using a trusted telephone number you already hold. Never rely only on bank details sent in an email.

15

Your Complete Seller Action Plan.

My Property Sale Planner.

01 Planning

- [ ] Obtain mortgage redemption figure
- [ ] Estimate net sale proceeds
- [ ] Research comparable sold prices
- [ ] Obtain three estate agent valuations

02 Preparation

- [ ] Arrange any required EPC
- [ ] Gather title and property documents
- [ ] Complete essential repairs and decluttering
- [ ] Choose a conveyancer

03 Marketing

- [ ] Agree the asking price and agent contract
- [ ] Arrange photographs and floor plan
- [ ] Prepare accurate listing information
- [ ] Organise viewing arrangements

04 Offer Accepted

- [ ] Check buyer's funding and chain
- [ ] Confirm offer and conditions in writing
- [ ] Return conveyancing forms promptly
- [ ] Respond to enquiries and survey issues

05 Completion

- [ ] Confirm exchange and completion arrangements
- [ ] Book removals and transfer utilities
- [ ] Clear the property and prepare keys
- [ ] Check final statement and proceeds

Call 01777 566400 for more information.