

Financial Viewpoint

Your latest newsletter from Appletree Financial Solutions Ltd



10 tips to help you sell your home



It's often said that moving home is one of life's most stressful events - but the hard work starts well before the day of the move.

Careful planning and preparation can make a difference when it comes to impressing potential buyers. If you're planning on selling your home, here are '10 top tips' that might help you sell your property faster.

If you're thinking about moving on or remortgaging, we can help you find the right mortgage deal.

- 1 Gardens**
Spend some time tidying up any outside areas. Clear drives and pathways, mow the lawn, clean any garden furniture and make sure any outdoor lighting works. The approach to your property will be your first chance to wow – or worry – your potential buyers.
- 2 Front door**
First impressions count, so make sure the front door is clean and the glass is sparkling. If your front door is wooden, you may want to give it a fresh coat of paint – but remember to cover up or remove any metalwork before you start.
- 3 Clear some space**
Creating a sense of space is a real winner so make sure you have a good clear out. You could even think about moving some of your larger items into storage for a period before you put your property on the market. Watch out for over-stuffed wardrobes - buyers often check the amount of storage space.
- 4 Clean, clean, clean**
Clean everything until it sparkles. Pay special attention to the kitchen and bathroom: get rid of any limescale, clean tile grouting and hang fresh towels. Hiring professional cleaners could be money well spent.
- 5 Odd jobs**
Make sure you're up to date with your to-do list of small jobs around the house that you've been meaning to get around to. Replace any broken light bulbs, fix the bathroom locks, replace washers on any leaky taps and oil squeaky hinges.
- 6 Freshen up**
A fresh lick of paint in a light neutral colour creates a perfect blank canvas and makes your home seem lighter and bigger. If you have any marks on painted walls that you can't wipe off, dig out the paint and freshen it up.
- 7 Kitchen**
The kitchen is the most valuable room in a house so make sure it's spotless. De-clutter surfaces of appliances, jars, pots and chopping boards and replace any tired old tea towels.
- 8 Aroma**
Clear drains, wash bins and open windows throughout the house. If you're a smoker, make sure you do it outside in the days leading up to a viewing. Strategically place plants or freshly-cut flowers and, if you can bake fresh bread, cakes or brownies, do so just before a viewing. Where this is not possible, try brewing some fresh coffee.
- 9 Pets**
If you have pets, consider leaving them with a friend for any viewings. Make sure you have one last vacuum to remove any pet hair, especially if you have a cat, as many people are allergic to their fur.
- 10 Go out**
Agents know their job so let them show your property. They will be best placed to answer tricky questions, highlight the great features of your home and know what to downplay.

By following some or all of these tips, you'll be sure to present your property in its best possible light.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Over-sharing could invalidate your home insurance



If you use social media, you may have posted a picture by the pool or a selfie from the slopes. Even if you haven't, you probably know someone who has.

Did you know that sharing your current location or travel plans could void your home insurance?

A quick swipe through your timeline will probably reveal the recent holiday details of friends and family – right down to the travel dates, departure airport and hotel location.

But have you ever stopped to think that posting this sensitive information on Instagram, Facebook or Twitter could be advertising your vacated property to criminals?

Should your social media take a holiday too?

Maybe your break could be the perfect time to take a holiday from social media too.

If you suffer a break-in whilst on holiday, and had announced your travel plans on social media, it might lead to your home insurance claim being rejected. This is because the insurer might consider the homeowner has not done enough to guard against the theft by posting such information online.

Showing off your latest holiday on social media is tempting, but is it worth jeopardising your home's security for?

Protect your possessions

The same advice should also be applied to your possessions – particularly those of high value. Showing off your latest expensive purchase online could also be seen as increasing your risk - and would at the very least leave you feeling foolish if you lost or had it stolen as a result.

Staying safe

Insurers are reportedly considering asking home owners if they use social media when assessing their applications, as the risk of over-sharing becomes more and more common. If you do use social media, consider taking the following steps to reduce your risk:

1. Turn off location-based services on the social media accounts you use
2. Never share your home address on social media
3. Make your posts private so that only your friends and connections can see them

If you would like to discuss how you can protect your home and possessions, please get in touch.

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