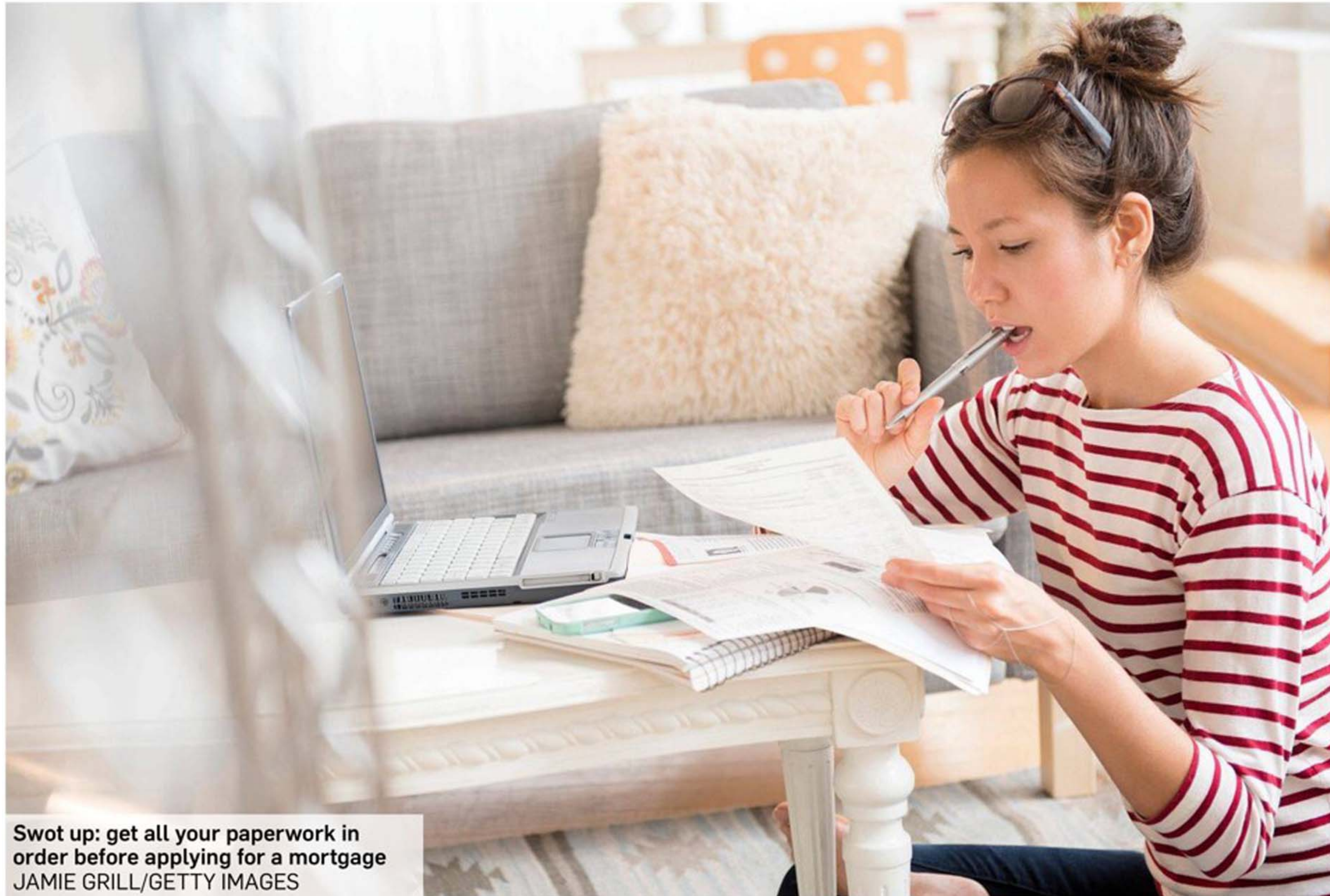


Get your house in order

If you want to sell in a sticky market, it pays to do your paperwork, says *Graham Norwood*



Swot up: get all your paperwork in order before applying for a mortgage
JAMIE GRILL/GETTY IMAGES

Winter may be melting away, but the housing market is still frozen solid. Property prices across the country fell by 0.3% in February to an average £210,402, according to Nationwide, while Foxtons estate agency warns that 2018 will be “challenging”.

The typical time a house is on the market in England and Wales before finding a buyer is a daunting 169 days, the

property website Home.co.uk reports. Separate figures from the buying firm Quick Move Now show that 28% of sales fall through.

So, if you’ve decided that spring is the time to move, get your ducks in a row before you start: decluttering is essential, as is finishing any long-forgotten DIY jobs, but nothing is more important than sorting out the mass of

paperwork involved in a sale. Some is down to you alone, some to your conveyancer or agent, but all needs your input and should be completed as early as possible to help seal the deal. Here’s a checklist.

Mortgage application

You can get a rough idea of how much you can borrow at moneyadvice.service.org.uk, but only a full application will

provide a clear budget for your next home, so sort this first.

Even those who already have a mortgage will need all this for a new loan application: valid ID (also required by agents and conveyancers) and utility bills; details of any benefits; a P60 from your employer, and the past three months' payslips; bank details for six months or, if you are self-employed, up to three years' worth of financial records audited by an accountant. You'll also have to give details of tax paid via form SA302; print this out from your online HMRC account if you have one.

Most lenders demand evidence of "informal" spending, so prepare documents covering costs such as travel, childcare and entertainment. Your creditworthiness will be checked, too, and questions may be asked if you have not been on the electoral roll at any time in the past six years.

Property deeds

These will be lodged with the solicitor used when buying your home. Your current

conveyancer will need to obtain the official deeds from HM Land Registry.

Freehold or leasehold details

If you have a share of the freehold, documents showing its structure will be required. If you're a leaseholder, you'll need to show a copy of the contract and complete a seller's information form known as TA7; there's a template at lawsociety.org.uk.

Energy performance certificate

Unless your home is listed, an EPC, which measures a property's energy efficiency and is valid for 10 years, is mandatory. It can be arranged by your estate agent, but it's cheaper to find your own assessor via epcregister.com. Expect to pay £60-£120.

Property information form

This is known as TA6, and is a whopper. There are more than 60 questions, and to complete it adequately, you'll need ancillary paperwork such as gas and electricity safety certificates, planning consent

and building regulation documents, plus warranties for everything from extensions to damp-proofing.

The TA6 covers boundaries; neighbour disputes; nearby development proposals; extensions and amendments; guarantees; insurance; environmental issues, from flood risk to Japanese knotwood; access rights; parking; ground rents and service charges; and utility suppliers and safety checks. I told you it was a monster.

Again, it's at lawsociety.org.uk; you must answer to the best of your ability, and omissions may delay the sale.

Fixtures and fittings form

Amazingly, sales of £1m-plus houses can founder because of rows over whether the vendor will be leaving white goods or charging for the Aga. This form, TA10, is meant to avoid all that. It's an 11-section questionnaire stating precisely what the sale includes, from towel rails to the stock of logs for the woodburner. ■