

The pandemic has affected all industries and this is true for Conveyancers, Solicitors, Surveyors, Mortgage Lenders, Estate Agents and Councils alike and as a result the current national average times for a transaction to go through has risen from around 12 weeks to approaching twenty weeks.

There are a number of reasons for this, mainly connected to the pandemic restrictions and conditions that we are slowly coming out of. For instance, solicitors have not been able to meet with clients in their offices for the past twelve months, meaning clients have not had the opportunity to discuss their sale or purchase face to face with their solicitor/conveyancer. Remote working has also had an effect and provision of services has been delayed as a result.

So, to be more positive about the above, what can you, as a Buyer or a Seller, do to make things easier and quicker and to speed up the processes for you.

There are a number of tips that can be offered:

- Each person either buying or selling a property will be required to prove their identity to the solicitors and to the estate agents, and it is recommended that this is attended to so as quickly as possible to avoid unnecessary delays. You would need to take original documents, usually a valid passport/driving licence and a recent utility bill/bank statement less three months old.
- When you are selling, ensure that you have your title deeds ready to give to your solicitor at the start of the transaction. If you do not have them but know that they are held by an alternate firm of solicitors, request them to be released to you, so that you are prepared to hand them over. In addition to this, it is important for you to collect any guarantees that you have for the property and any documentation for alterations made to the property.
- Each property sale needs an Energy Performance Certificate, so you could prepare for the sale by obtaining this. And it is always a good idea to have services done of electrics and heating/boiler system.
- If you are selling a leasehold property, there will be a management company who runs the block and the communal areas. You can approach the management company to find out their fees for providing their standard seller's pack of information and order this as soon as possible, this can be ordered whilst you are seeking a buyer for your property. This is a good time saver as there are often delays in getting this information. It is important to remember that some newer houses will have management fees and so will also need this information.
- If you are a purchaser, estate agents will often not produce a Memorandum of Sale, the document that confirms details of sellers, buyers and their solicitors, until you as the buyer have produced to them confirmation of a mortgage agreement in principle or proof that you have the funds to be a cash buyer. The suggestion here is that you approach a financial advisor or a mortgage company for assistance prior to the start of the transaction to secure the agreement in principle with your funding.
- When buying or selling property, initial documents are sent from the Solicitors that need to be completed and returned, together with a payment being made on account to cover the costs of searches (on a purchase) and Land Registry documents and other required papers (on a sale). The sooner that these documents are sent, and the money is paid, the sooner the solicitor is able to start the transaction for you.

It is acknowledged that moving house can be a stressful experience and it is up to us to make it as smooth as possible. We always endeavour to keep you informed and updated every step of the way. It is important that you ask any questions that you have in relation to the transaction, as it is vital that you are comfortable with everything that is going on.