

Fraser & Co's Buyer Guide & New Homes.



FIND WHAT MOVES YOU

London West End | City & Shoreditch | Colindale | Kew Bridge & Brentford

What are the steps when buying a home?

Budget?

Before beginning your property search, it's essential to establish your budget. Consider your savings, mortgage eligibility, and any additional funds you may have available for purchasing a property.

Viewings

Once you've identified potential properties, arrange viewings to inspect them in person. Pay attention to factors such as the condition of the property, layout, natural light, and any potential renovation or maintenance work that may be required.

Research

Start by researching the various neighborhoods in London. Consider factors such as proximity to amenities, schools, transportation links, crime rates, and property prices in each area. This will help you narrow down your search to locations that meet your criteria.

Offer

If you find a property that you're interested in, you can make an offer through the estate agent. Your offer should take into account the property's market value, your budget, and any additional conditions you may have (such as inclusion of furniture or appliances).

Contact us

Contact Fraser & Co, we are a reputable agency in London. Discuss your property needs with our experienced agents. Benefit from our local market expertise to find suitable properties and navigate the purchasing process efficiently.

Negotiation

Negotiations may take place between you and the seller through your respective estate agents. Be prepared to negotiate on price and any other terms of the sale until an agreement is reached.

 fraser and co estate agents 

 property experts

 property management

 lettings listings in London

 for sale in London

 new build homes in London



Conveyancing

Once your offer is accepted, you'll need to appoint a solicitor or conveyancer to handle the legal aspects of the purchase. They will conduct searches, review contracts, and ensure that the transaction progresses smoothly.



Mortgage application

If you require a mortgage to purchase the property, you'll need to submit a mortgage application to your chosen lender. Provide them with all necessary documentation, including proof of income, identification, and details of the property you're purchasing.



Survey

It's advisable to arrange for a property survey to be conducted to assess the condition of the property in more detail. This can help identify any issues or defects that may not be immediately apparent.



Exchange

Once all legal and financial aspects have been finalized, you'll exchange contracts with the seller. At this point, the sale becomes legally binding, and you'll usually be required to pay a deposit.



Completion

On the agreed-upon completion date, the balance of the purchase price is transferred to the seller's solicitor, and ownership of the property is transferred to you. You can then collect the keys from the estate agent and move into your new home.

Search our listings



Browse of properties to buy online or contact our team today on:

Call 0207 723 5645

Email us on Info@fraser.uk.com

OR scan the QR to view our website >



Benefits of buying a new home.

Customisation & Choice

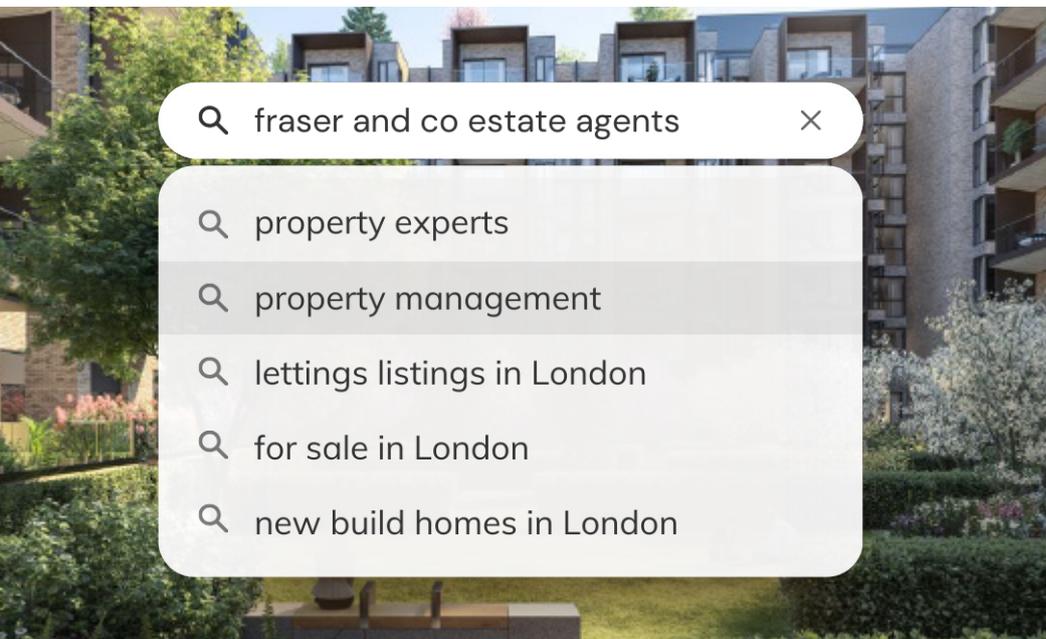
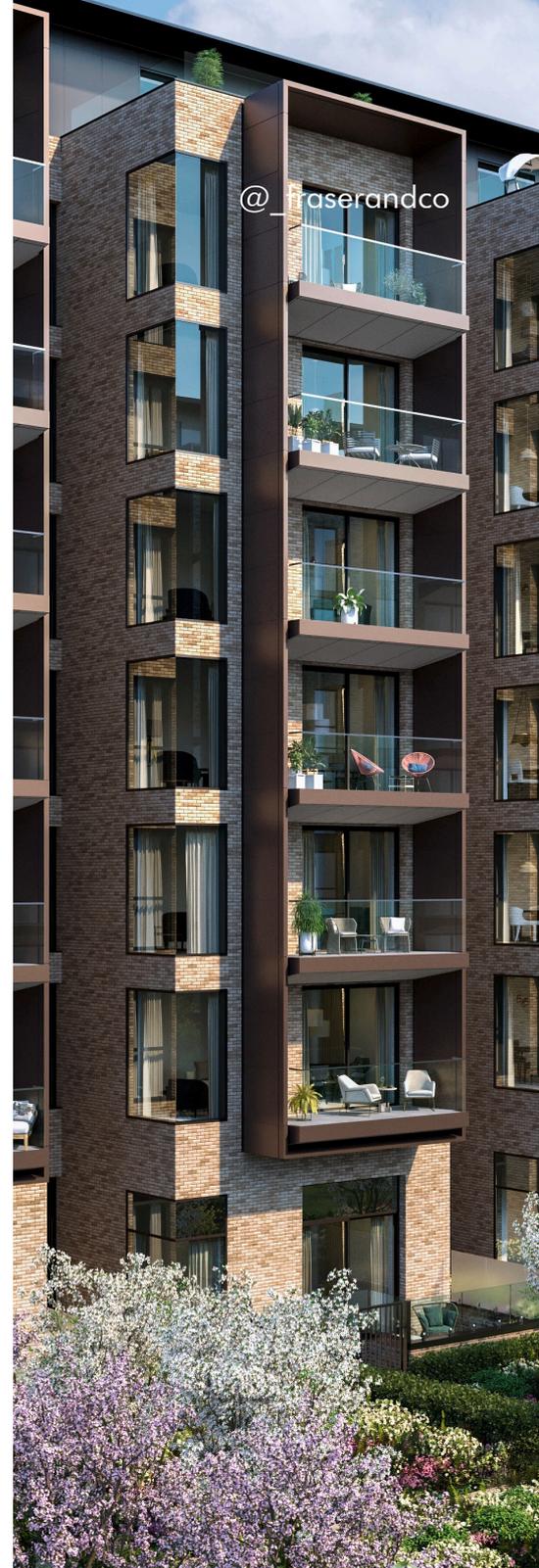
Developers often market new-build homes before they've even built them. So if you've lined up a new home in good time, you may be able to choose the fixtures and fittings for it. This could range from paint colours and flooring, through to kitchen units and configurations. In short, you could put your own stamp on it. New-build homes also come in a wide variety of styles and settings - not just white boxes. You can cherry pick, what layout and aspect you prefer in the development

Amenities & Modern Design & Layout

New homes typically come equipped with modern amenities and features, such as energy-efficient appliances, smart home technology, and contemporary designs, which can enhance comfort and convenience. Also they often feature contemporary designs and layouts that reflect current architectural trends and lifestyles. This can provide a fresh and modern living space, with open-plan layouts, ample natural light, and efficient use of space, creating a more comfortable and enjoyable living environment.

Lower Maintenance Costs

New homes generally require less maintenance compared to older properties. With brand-new appliances, fixtures, and construction materials, you're less likely to encounter immediate repair or replacement needs, saving you money on maintenance costs in the early years of homeownership.



Peace of Mind

One of the main advantages of buying a new-build home is that it's brand new and offers a turn-key experience. You can move in and enjoy your home from the get-go. You'll need to fork out the usual regular payments of course, such as your mortgage and household running costs, but you're unlikely to need to foot the bill for major repairs in the foreseeable future.

Energy Efficiency

New homes are built to meet current building codes and energy efficiency standards, resulting in lower utility bills. Features such as high-quality insulation, double-glazed windows, and energy-efficient heating and cooling systems contribute to reduced energy consumption and lower ongoing expenses.

Warranty Protection

Most new homes come with warranties from builders, covering structural defects and major systems for a certain period after purchase. This provides peace of mind and financial protection against unexpected repairs or issues that may arise during the warranty period.

Financial Flexibility

Purchasers of new homes enjoy financial flexibility with deferred stamp duty payment, typically required only upon completion. This allows time to save additional funds if only a 10% deposit is available. Moreover, developers often offer incentives like legal fee contributions, stamp duty assistance, or even complimentary furniture packs, easing immediate financial burdens and enhancing the overall value proposition for buyers.

Other handy things.

- ▶ No sales chain - Buying a property with no seller chain means a smoother and potentially faster purchasing process, with fewer delays and uncertainties. You have greater control over the timeline, reducing the risk of complications or the deal falling through. It simplifies negotiations and provides more security and peace of mind throughout the buying process.
- ▶ Security - Buying a new home offers enhanced security features and peace of mind. With modern construction standards and technology, such as secure entry systems, burglar alarms, and CCTV, you can feel safer in your new property. Additionally, newer homes may be located in well-planned neighborhoods with lower crime rates, further contributing to your sense of security and well-being.
- ▶ Cutting edge technology - New homes are equipped with cutting-edge technology, including smart home systems, energy-efficient appliances, and high-speed internet connectivity. These features offer convenience, energy savings, and connectivity, enhancing your lifestyle and making daily living more efficient and enjoyable.



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Email us on Info@fraser.uk.com

OR scan the QR to view our website >



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