

## Improving the process of buying or selling your home

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When you have found your dream home, the last thing you want is for the conveyancing process to be difficult or to cause unnecessary delay. In an effort to reduce the financial and emotional strain often involved in house buying, the government wants to introduce positive changes to make the process cheaper, faster and less stressful.

Jane Bohill, conveyancing lawyer at Warners Solicitors in Sevenoaks in Kent looks at some of the changes on the horizon and explains how they could make buying your next property a more positive experience.

### Choosing a conveyancer

The steps involved in buying a house can seem confusing, particularly if you are a first-time buyer. To help you understand the process and what to expect, the government proposes to make two new guides available called How to Buy and How to Sell. The guides will include advice on the points to consider when you are choosing a conveyancing solicitor, focusing not just on price but also on quality of service. A system of quality standards and kite marks will also be introduced to help you make a more informed choice about which solicitor to use.

### Improving transparency with estate agents

At present, estate agents do not have to achieve any minimum professional standard even though they are involved in high-value transactions. The government plans to introduce a compulsory qualification to make the industry more professional and improve the service estate agents provide. There are also plans to extend the supervision and regulation of estate agents, which will help you to feel more reassured when buying or selling a property.

It may come as a surprise to know that estate agents often charge solicitors' firms and mortgage brokers fees in return for receiving referrals from them. Estate agents do not always make this clear, while solicitors are obliged to be transparent about all such costs. There are plans to improve transparency among estate agents by introducing a standard form for reporting referrals. The idea is that you should be aware of any referral fees your estate agent will be paid before you make the decision to buy or sell a property.

### Speeding up the process

The time from offer to completion can often be longer than you had expected, which is frustrating and can cause chains of transactions to collapse. One of the problems that you may have experienced is a long wait for the local authority to provide their responses to search requests. In future, councils will be expected to respond within ten working days and will face penalties if they fail to meet this target.

There are also plans to promote greater use of a document called a 'decision in principle', which is a certificate from a mortgage lender setting out how much money they are prepared to lend to a buyer. If you are taking out a mortgage to help you buy a property, having a decision in principle before you start house hunting will help avoid delays later on.

### Reducing failed transactions

As well as making the moving process quicker, the government wants to reduce the number of transactions that fall through. It hopes to do this by encouraging people to use a reservation agreement. This is a basic contract between a seller and a buyer which gives the buyer the exclusive right to buy the property within an agreed period of time. If you are buying a property, having this commitment from a seller will give you more confidence about your purchase and reduce the threat of being gazumped.

Until these changes come in Warners Solicitors are committed to a speedy, responsive conveyancing service and we will do all we can to make your next move as seamless as possible.

Buying a property is usually the most expensive purchase most people make in their lifetime, so it is important to take professional advice. For further guidance on buying a home, please contact Jane Bohill on 01732 747900 or email [j.bohill@warners.law](mailto:j.bohill@warners.law).

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