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The Easy Guide To Moving

Clear, practical advice to ensure your move goes smoothly

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Introduction

Moving home is an exciting step – a new space, new routines, and maybe a new chapter entirely. But it can also feel like a juggling act, with selling, buying, and mortgage decisions all happening at once.

At Planet Mortgages, we're here to keep things simple. This guide explains every stage of your move – from preparing your current home for sale to securing your next mortgage – in clear, practical steps that help you feel confident and in control.



Getting Ready to Sell

Good preparation makes everything else easier.

Declutter and clean

First impressions count. Clear away clutter, deep-clean key areas, and take care of small repairs that can make your home feel move-in ready.

Stage your home

Create a bright, welcoming atmosphere with neutral décor, open spaces, and natural light. Simple touches—plants, cushions, fresh linen — can make a big difference.



Getting Ready to Sell

Get a valuation

Ask two or three local agents to value your home. Use their insights to set a fair, competitive asking price.

Energy Performance Certificate (EPC)

You'll need a valid EPC before your home can be marketed. It rates your property's energy efficiency and is legally required for listings.



Choosing an Estate Agent

Your agent is your partner in the selling process, so take time to find the right fit.

High street or online

High street agents offer local expertise and hands-on service. Online agents can be more flexible on price but may require more of your own input.

Fees and services

Ask for a full breakdown of what's included — photography, listings, viewings, and negotiation support. Typical fees are between 1–2% of your sale price.

Sole or multiple agency

A sole agency means one agent handles the sale. Multiple agencies can widen exposure but may increase fees.

Listing and Marketing Your Property

Photography and floor plans

Professional photos and clear floor plans help your listing stand out and attract serious buyers.

Write a strong description

Focus on what makes your home special – location, transport links, schools, or outdoor space. Keep the tone positive and authentic.

Where to advertise

Your property should appear on major portals like Rightmove and Zoopla, as well as your agent's own website and social media pages.



Managing Viewings

Viewings are your chance to show your home at its best.

- Be flexible with timing – evenings and weekends often work best.
- Consider open houses to reach multiple buyers quickly.
- Offer virtual tours to attract out-of-area viewers.
- Keep spaces clean, bright, and well-ventilated before each visit.



Receiving and Accepting Offers

When offers start coming in, your agent will guide you through the options.

- **Negotiation:** Stay open-minded and realistic – the goal is a smooth sale, not just the highest number.
- **Accepting an offer:** Once you've agreed on a price, your property becomes Sold Subject to Contract (SSTC) and the legal work begins.



Choosing a Solicitor or Conveyancer

A good solicitor or conveyancer keeps your move on track.

They will:

- Prepare and review contracts
- Coordinate with the buyer's solicitor
- Manage deposits and payments
- Carry out local searches (planning, drainage, environmental)
- Oversee exchange and completion

Don't worry if it sounds complex – your solicitor and mortgage adviser will keep you updated every step of the way.



Understanding the Costs of Selling and Moving

Estate Agent Fees

1–2% of sale price

Charged on completion of your sale.

Legal Fees

£800–£1,500

Conveyancing for both sale and purchase.

EPC

£60–£120

Required for marketing your home.

Survey Fees

£400–£1,000

Assessment of your new property.



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Understanding the Costs of Selling and Moving

Mortgage Fees

£0–£2,000

Arrangement or product fees.

Insurance

Varies

Buildings insurance (required) and optional cover.

Removal Costs

£300–£1,000+

Van hire or professional movers.



Sorting Your Mortgage

Porting your mortgage

Some lenders allow you to move your existing deal to your new home. You'll still go through affordability checks, but it can save early-repayment fees.

Applying for a new mortgage

If your current one can't be ported — or you want to change the loan amount or term — applying for a new mortgage could offer better flexibility.

How much can you borrow?

Lenders assess your income, spending, credit score, and equity. If your home has gained value, that equity can help boost your next deposit. Getting an Agreement in Principle (AIP) early on gives you a clear idea of your budget before you start viewing.

The Buying and Selling Timeline

A typical home move follows this sequence:

1. Get your home valued
2. Find your next property and secure an AIP
3. List your home and begin viewings
4. Accept an offer and have your offer accepted in return
5. Apply for your new mortgage
6. Surveys and searches take place
7. Exchange contracts - everything becomes legally binding
8. Completion - funds transfer, keys are released, and you move in



Managing the Chain

A property chain is when several sales and purchases depend on each other.

Communication is key. Stay in touch with your agent and solicitor, respond quickly to paperwork, and keep everyone updated.

Tip: If you're selling to a first-time buyer or moving into a vacant property, your chain may complete faster.



Preparing for Moving Day

4–6 Weeks Before

- Confirm your completion date
- Compare removal quotes
- Arrange home insurance for your new address
- Notify utilities and council tax of your move

2 Weeks Before

- Set up mail redirection
- Start packing non-essentials and label boxes
- Arrange broadband and utilities for your new home



Preparing for Moving Day

1 Week Before

- Confirm key collection time
- Pack an essentials box (kettle, snacks, chargers, toiletries)
- Take final meter readings

Moving Day

- Double-check each room before you leave
- Keep valuables and documents with you
- Hand over keys once funds clear
- Settle in, unpack slowly, and enjoy your new space



Tips for a Smooth Sale

- Price fairly: Competitive pricing attracts serious buyers quickly.
- Be flexible: The easier it is to view, the more interest you'll get.
- Choose your moment: Spring and autumn often bring the most active markets.



Next Steps

Moving home doesn't need to be complicated. With the right support, you can handle every step with confidence.

At Planet Mortgages, we'll help you find the right mortgage, keep your move on track, and make sure you always know what's next.

Ready to get moving?

Visit our [website](#) or get in touch with our friendly team – we're here to help you start your next chapter.

Your home may be repossessed if you do not keep up repayments on your mortgage. Planet Mortgages is authorised and regulated by the Financial Conduct Authority.



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