

5

Pro Home Buying Tips

and their
different results





BUYING A NEW PROPERTY

Pro Home Buying Tip



**and their
different results**

Most of us will have saved over many years to afford to buy our home,

It's a major investment and the purchase process should be treated with care, caution and ensuring we take time to consider our values.

You should always be considering what's important in the longer term before committing to the purchase.

Five Pro tips in this Guide will help you to understand some key factors which may affect you, and what you can do to have the best possible outcome in the purchase of your new home.

1 **BUYING OFF PLAN**

Pro Home Buying Tip

When buying off plan, (from a plot of land where the build is yet to be completed at a pre determined date) it's extremely important to check what you are buying.

Building control intervention and planning conditions may mean that homes will not all be built according to the show home or the brochure plans.

Developers may have to make alterations you would never have thought of due to factors like the proximity and or geometry adjacent existing buildings, there are many other factors influencing changes to the brochure details.

The changes can be wide and varied, although inevitably can be extreme such as blocking up windows, changing internal layouts, or fittings not as you expected where it may fall foul of legislation, standards or simply is the developers choice.

It's well worth checking exactly what you are buying in detail. from kitchen and bathroom fittings to the number, type and position of windows.

2

BEFORE YOU BUY

Pro Home Buying Tip



Obtaining a full clear picture of the current surroundings and what it may look like in years to come will empower you to make an informed decision on purchasing the property .

One of the most beneficial things you can do before you buy your property is visit the location .

Identify the prime factors in what's important for you.

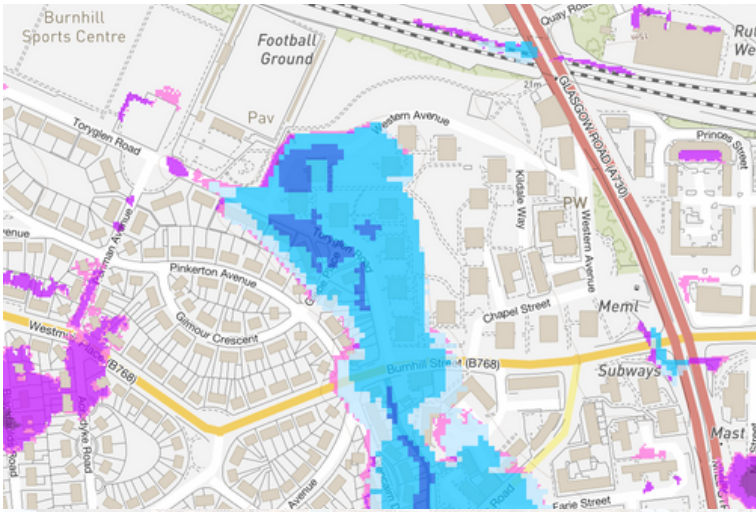
for example, North facing areas will experience less sunshine and remain shaded for extended periods, therefore elements of building fabric such as porous or textured stonework together with many render systems may be subject to algae growth; which in a short time may adversely affect the aesthetic's of your beautiful new home.

Does your property look onto a wooded area, fields or a sea view. (is there a **local plan** available from your local authority detailing the anticipated build locations, or any council orders in place preventing building in the areas such as greenbelt. (in the past greenbelt was generally considered as building exempt) not so much the case now.

3

FLOOD WATER LEVELS

Pro Home Buying Tip



it is worth checking with your developer what long term measures they have in place for attenuation of water in risk areas , and the maintenance regimes of those systems including porous driveways

We now live in a time where variable weather systems play a huge part in the selection of build locations due to the likelihood of flooding .

have you checked the local flood plan risk map.

Are you able to obtain insurance without being in an "AT RISK" category increasing premiums to exorbitant sums or potential refusal to insure.

Local coastal or river levels can be checked for risk of flooding in Scotland via SEPA, cross referenced to local building plans using UK Ordnance Survey data on levels (AOD) to determine the plots risk incidence to flood.

Free flood risk maps from SEPA using the below link

<https://map.sepa.org.uk/floodmaps>

4

SERVITUDE & WAYLEAVE

Pro Home Buying Tip



Should you intend on further extension or expansion within the property boundary, explore how any servitude or wayleave may be affected, or how it may affect your plans.

Servitude or Wayleave provide access for statutory undertakers (such as Gas, Water, Electricity suppliers, Local Authority, Telephone companies and similar) to travel over your property for the purpose of maintaining existing equipment.

There is a requirement for those permitted access to operate in a way which is least disruptive to the burdened property.

Though you should ensure that you are fully aware through your conveyancer of all clauses and requirements together with the full term of the servitude or wayleave agreement.

Any requirements on the property owner should be identified in full.

Shared access should be detailed together with any contributions expected for upkeep and general maintenance.

5

FACTOR AGREEMENTS

Pro Home Buying Tip



Disputes can happen where parties are unaware of their obligations under the policy, get familiar before you commit, surprises from factors works can be hard hitting in the pocket, so be aware. !

Just how much authority does your factor have to act on the homeowners behalf.?

Understanding your factors past history in terms of target repair times, annual increases and upkeep standards will give you a good idea of the service to expect together with potential rising costs

Factor agreements are often tied into title deeds for the first 5 years from development completion.

It is unlikely the factor will be changed in this period without serious breaches being committed over extended periods.

The code of conduct part of the Property Factors (Scotland) Act 2011 binds Factors to act responsibly

Maintenance of your common parts, stairs, garden's, hallway's and more are usually covered under the agreement.

Some factors charge on a fixed basis for general maintenance and increase those charges where more costly works are required.

It is in your interest to understand just how your particular registered factor is applying cost distribution and the expectation of payments annually together with emergency repair protocols.