



THE VALUQ HOMEOWNER SERIES

The UK Home Selling Checklist

Every step from deciding to sell to handing over the keys. Tested against the way UK homes actually change hands.

SECTION 1

Before you decide to sell

The first decision is whether to sell at all. These steps test the assumption before the work begins.

Add up the true cost of selling.

Estate agent fees, conveyancing, EPC, removals, any early-repayment charge on your mortgage, and the stamp duty on your onward purchase. The total is rarely small.

Look at where you would live next.

If your onward move is not realistic at today's prices, you may be solving the wrong problem.

Check the mortgage.

Some are portable to a new property; some are not. The lender's redemption statement shows the early-repayment charge.

Decide your walk-away price.

The number you would not go below. Write it down before any agent quotes you a higher one.

Be honest about timeline.

The UK average from listing to completion is around 22 to 24 weeks. If you need to move sooner, it changes the strategy.

Test emotional readiness.

A house sale takes months and brings strangers into your home. Make sure the decision is shared by everyone in the household.

WHAT VALUQ IS FOR

ValuQ gives UK homeowners free, side-by-side property valuations from competing local estate agents. You stay anonymous until you choose otherwise. The agent competes on merit, not on who called you first.

SECTION 2

Picking how to sell

Once selling is decided, the route changes the next six months. Get this choice right early.

Compare the routes.

High-street estate agent, online estate agent, cash buyer, auction, private sale. Each has different cost, speed, and risk.

Decide between sole agency and multi-agency.

Sole agency typically means lower fees but only one agent working for you. Multi-agency means higher fees but competing effort.

Read the contract before signing.

Pay attention to: contract length, notice period, sole-selling-rights vs sole-agency, and the definition of an introduced buyer.

If using a cash buyer, get the offer in writing.

And get an independent valuation. Cash-buyer offers typically sit 10 to 20 percent below open-market price.

Compare at least two or three written offers.

Avoid signing the first contract you see. The first quote is rarely the best one.

WHY COMPETING VALUATIONS MATTER

A single valuation gives you one number with one motive. Competing valuations show you the range and the reasoning behind it. The same property can list 10 to 15 percent apart depending on which agent values it. Picking the right one is worth more than the savings on fees.

SECTION 3

The early money work

Get the financial picture clear before listing. Surprises here are the most common reason a sale falls through late.

Get your mortgage redemption statement.

Includes the balance, the early-repayment charge, and the daily interest accrual.

Check whether your mortgage is portable.

If yes, get the lender's confirmation in writing.

- Calculate stamp duty on your onward purchase.**
The HMRC calculator at gov.uk is current and free. Higher-rate stamp duty applies if you end up owning two properties.

- Add up moving costs.**
Removals, storage if needed, end-of-tenancy cleaning, mail redirection, locksmith if keys go missing.

- Check capital gains tax exposure.**
The family home is usually exempt. Second properties and previously-let homes are not.

- If you are a couple, agree how the proceeds are split.**
This decision is harder to reach under pressure later.

SECTION 4

Preparing the house

What the house looks like at viewings shapes the offers. These are the changes worth making before the photos are taken.

- Walk every room with a notebook.**
Note anything a stranger would see and judge: scuff marks, dated fittings, broken handles, missing light bulbs.

- Declutter ruthlessly.**
Every surface should have less on it. Family photos can stay; piles of paperwork cannot.

- Neutralise paint.**
Mid-tone whites and warm greys work in any photo. Strong colours date a listing.

- Fix every small broken thing.**
Loose taps, leaky seals, blown bulbs, sticking doors. Each one signals neglect to a buyer.

- Get the windows cleaned inside and out.**
The single cheapest thing that lifts every photo.

- Clean carpets professionally or replace them.**
The second most-photographed surface after the walls.

- Tidy the garden.**
Cut the grass, weed the borders, clear the patio. The front of the house decides whether anyone walks in.

THE ROI TEST

Before spending on improvements, ask: will this raise the asking price by more than it costs? A 500-pound paint job often raises perceived value by 5,000. A 15,000-pound kitchen rarely raises asking by 15,000.

SECTION 5

Documents to gather

These are the documents your solicitor and the buyer's solicitor will ask for. Gathering them up front shortens the sale by weeks.

- Title deeds.**
The Land Registry official copy. If you have a mortgage, the lender holds the original; you can buy a copy at gov.uk/land-registry for under 10 pounds.

- Energy Performance Certificate (EPC).**
Required for listing. Check the date at gov.uk/find-energy-certificate.

- Building regulations sign-off for any work done.**
Extensions, loft conversions, new windows, new boilers.

- FENSA or CERTASS certificate.**
Required for replacement windows installed since April 2002.

- Gas Safety record and current boiler service certificate.**

- Electrical Installation Condition Report (EICR), if available.**
Not always required but often requested.

- Warranties for major items.**
Boiler, windows, double glazing, alarm system, solar panels, any appliance staying behind.

- Planning permission documents.**
For any extension, loft, garage conversion, or change of use.

- Leasehold pack if relevant.**
Service charge accounts, ground rent, lease length, any planned major works.

- Party wall agreements.**
For any shared-boundary work.

SECTION 6

Pricing and the valuation

The asking price decides who views the house. Get this right and the rest follows.

Get more than one valuation.

Three is the minimum that shows you the range. More is better.

Treat any number wildly above the others with suspicion.

A high quote is often a winning-the-instruction tactic, not a realistic price.

Look at actual sold prices on your road.

Land Registry, not the asking prices on portals.

Ask each agent for their last three comparable sales.

What they listed for, what they sold for, how long it took.

Decide your asking price with negotiation margin.

UK buyers typically offer 3 to 5 percent below asking on a fresh listing.

Avoid pricing in round half-jumps.

Numbers like 400,000 or 450,000 are easier to find but harder to negotiate. Sometimes a price just inside a portal search band (399,950) finds more buyers.

Reduce the asking price within 30 days if no viewings.

Not at 90 days. The first three weeks are the bulk of search activity for any new listing.

THE FIRST-VALUATION TRAP

A homeowner who gets one valuation accepts it. A homeowner who gets three sees the range and understands the reasoning. ValuQ shows multiple valuations side by side, anonymously, so the seller can compare without committing.

SECTION 7

The listing

Once the agent has the listing, the work on the seller side gets quieter. The work on the listing itself decides who calls.

- Approve the photographs before they go live.**
Lighting, angles, tidiness. Send back any that look dark, dated, or cluttered.

- Approve the floor plan.**
Check the room labels and dimensions. Errors here invite price challenges later.

- Read the property description as if you were buying.**
Cliché-stuffed listings rarely convert. Specific, factual descriptions do.

- Confirm the asking price on every portal.**
Rightmove, Zoopla, OnTheMarket, the agent's own site.

- Check the EPC rating displayed matches the certificate.**

- Decide your viewing hours and brief the agent.**
Weekends, evenings, both. The decision is yours.

SECTION 8

Viewings

Each viewing is a chance to convert someone into a buyer. These are the details that move the dial.

- Be out of the house if possible.**
Buyers speak more openly without the owner standing in the kitchen.

- Brief the agent on the property's strengths.**
The school catchment, the new transport link, the quiet road, the planning permission already granted.

- Open every curtain and turn on every light.**
Even in daylight. Listings view better in bright settings.

- Set the house at 21 degrees in winter, slightly cool in summer.**
Comfort matters more than people realise.

- Light a low-perfume candle 30 minutes before.**

Avoid strong cooking smells.

- Tidy the bathrooms last.**

Buyers always check the bathrooms.

- Park your own car off the drive if possible.**

A clear driveway makes the property feel more spacious.

SECTION 9

Offers

Offers come with context. The price is one part of the picture; the rest tells you whether the sale will complete.

- Treat the offer letter as evidence.**

Get it in writing, dated, with the buyer's name, the amount, and any conditions.

- Ask the buyer's position.**

Cash buyer, mortgage agreed in principle, or needs to sell first. Each adds risk in that order.

- Check the buyer's chain.**

A chain of three is normal. A chain of five gets fragile. A chain of seven rarely completes.

- Ask the buyer's solicitor's name and contact.**

A non-answer here is a red flag.

- Negotiate on price and on time to exchange.**

A slightly lower offer that exchanges in six weeks may be worth more than a higher offer that takes 18.

- Reject offers in writing through the agent.**

Verbal rejections create misunderstandings.

- Do not take the property off the market until contracts exchange.**

Until then, the buyer can walk away with no consequence.

SECTION 10

From offer accepted to completion

This is the longest stretch and where the most sales fall through. Tight communication with your solicitor keeps it on track.

- Instruct a solicitor or licensed conveyancer the same week.**
 Delays here cost weeks.
- Provide the gathered documents to your solicitor immediately.**
 The ones from Section 5.
- Complete the TA6 and TA10 accurately.**
 Property Information Form and Fittings and Contents Form. Errors here cause problems at exchange.
- Confirm the buyer has commissioned a survey.**
 The standard is a HomeBuyer Report. Some lenders require a Building Survey.
- Respond to enquiries within 48 hours.**
 Slow replies create friction. Sometimes they collapse sales.
- Track the searches.**
 Local authority, water and drainage, environmental, chancel. The standard set takes 2 to 6 weeks depending on the council.
- Exchange contracts only when you are ready to commit.**
 Once exchanged, both sides are legally bound.
- Agree the completion date with all parties in the chain.**

SECTION 11

Moving day and after

The last 14 days are practical. These are the items the legal process does not cover.

- Notify the world.**
 Council, HMRC, DVLA, GP, dentist, schools, employer, banks, pensions, insurance, subscriptions.
- Set up Royal Mail's postal redirection.**
 6 to 12 months. Costs around 40 to 80 pounds.
- Cancel or transfer broadband, phone, TV subscriptions.**

- Take final meter readings on the morning of completion.**
Gas, electric, water. With photographs.

- Hand over keys, alarm codes, and instruction manuals.**
To the new owner via the agent on completion day.

- Leave the property as you would want to receive it.**
Floors clean, rubbish gone, manuals on the kitchen counter.

- Save the completion statement from your solicitor.**
You may need it for capital gains tax, mortgage records, or future sales.

Ready to find out what your home is worth?

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No cold calls. No data sales. No pressure. Free, always.

[Get my free valuation](https://valuq.co.uk/get-valuation)

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