

# 10 questions to ask estate agents when viewing a property



Viewing a property can be a bit overwhelming. You're alone in someone else's house, with a total stranger who's trying to sell you something very expensive. It's usually worth taking a step back and giving yourself a moment to breathe.

Don't let your manners get the better of you – with this handy guide, you'll be asking all the right questions when you're viewing your potential dream home.

## 1. Why are they selling?

This should always be first on your list. If the seller is moving because there's something wrong with the property – like structural problems or noisy neighbours – it's worth knowing sooner rather than later. If the seller's present at the viewing, ask them directly. You'll probably get a more direct answer.

This is also a great time to find out how motivated the seller is. A seller relocating abroad may snap up a lower offer than someone moving down the road.

## 2. How long has the property been on the market?

If it's been several months, it's definitely worth asking the agent why they think the property hasn't sold. The asking price could be too high, or there may be a problem with the property that isn't immediately obvious on a first viewing.

If it's fresh on the market, find out if there's a trend. There could be a lot of people moving out of the area, or lots of new people moving in. With this information you can get a much better picture of the area you'd be moving into and how it might change over the years.

## 3. What's the lowest offer the seller will accept?

If the seller is up for negotiation, your dream home can be bought for a dream price, too. The estate agent is there to get the property off the market, so be brave and ask just how low an offer the seller will accept.

If the agent knows the seller would consider something below the asking price, they may drop hints or tell you directly – but you'll soon know whether you can knock a few thousand pounds off.

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## 4. How long has the seller owned the property?

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Has it been six months or sixty years?

If the property has changed hands a lot recently, that could be a bad sign – ask the agent why nobody stays with the property long term. If the owner doesn't live in the property, find out who does and ask why it's on the market.

However, if the property has been occupied by one person for a long time, pay careful attention to the results of the survey. There may be issues with wiring, the roof, damp or subsidence – all of which may have gone unnoticed for years.

## 5. Who lives next door?

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It's only natural to want to know who you're going to be living next to. Is it a family home, a student flat or an older couple?

If you're feeling especially brave, knock on the door and say hello. Introduce yourself as someone who's interested in moving into the area, and ask what they like about living there. You'll soon get a feel for what life would be like at this property.

## 6. Is there a chain?

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Many people will be buying and selling properties at the same time, and this forms up a link of transactions called a chain.

Usually, the shorter the chain the faster you can move. If there's a long chain, there's always the risk of a buyer pulling out, which can mean it all falls through.

If you have a short chain and are able to move quickly, mention this to the estate agent. If the seller is motivated, you may be able to get away with making a lower offer.

Cash buyers are often in a very strong position when it comes to negotiation. That's because there's no delay for mortgage paperwork and the sale can take place very quickly.

## 7. What goods are included in the sale?

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It's nice to know exactly what you're getting for your money. Is the freshly painted garden shed included? How about that fancy wall-mounted television?

If there's something very specific to the property that you'll struggle to replace when you move in – like tailor-made curtains for unusual windows – ask if they can be included. The sellers probably won't have anywhere to put them, and it saves you hassle when you move in.

Don't take anything for granted, because there's a lot the seller could take with them when they move. Ask about light fittings, especially track lighting and chandeliers – as these are expensive and the seller may want to keep them when they leave. You don't want to be left in the dark on day one.

The same applies to 'white goods' – like washing machines and dishwashers. These are big purchases, and it's worth knowing if you'll need to budget for buying a new one.

If any of these items are included, ask how they've been valued. You're buying them second-hand, so even if they were top of the range in 2006, they're probably worth a lot less now.

## 8. Which council tax band is the property in?

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If the property is in a lower council tax band, it could save you hundreds of pounds a year – saving you a lot of money in the long run.

It may seem small considering how much you'll be spending on the house, but knowing the cost of council tax per month will help you budget for life in your new home.

**If the agent isn't sure, enter the property's postcode into the Council Tax section of [gov.uk](http://gov.uk) to find out how much you'll have to pay.**

## 9. Have any renovations been done?

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Any work done on the property is worth knowing about, especially if it was recent.

If work was carried out, find out how this changed the property and who worked on it – were they professional builders or enthusiastic DIY-ers? Did they have planning permission?

Finding these things out now can save a nasty shock later on.

**For more information on planning permission, visit the government's Planning Portal.**

## 10. How old is the boiler, and when was it last serviced?

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Know your boilers. It can mean the difference between instant hot water and heating up an entire water tank whenever you fancy a shower.

Combi boilers are the most modern boilers available to homeowners. They provide instant hot water without needing a large water tank. They're also very fuel efficient – saving you money long term.

Older boilers, such as system or conventional boilers, require water tanks or cylinders. They take up more space, cost more to run, and need a bit of time to heat up.

Find out when the boiler was installed, when it was last serviced, and if there's a warranty that comes with it. And older boilers will eventually need replacing, so bear that in mind.

Ask the estate agent to pop the heating on – take note of how quickly the property warms up and whether the radiators are heating properly. Yes, even in the middle of summer – otherwise you risk discovering that the heating isn't up to scratch in a very chilly December.

**For more information on boiler types, visit the British Gas website.**

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