



Buying a property with Godfrey Living

Godfrey Living is an independent estate agency with extensive local knowledge of Brighton and the surrounding areas. We have a wealth of properties on offer to suit the needs and tastes of all kinds of buyers, and provide an exceptional quality of individualised service to help you with your search.

godfreyliving.com



Property is as much about
relationships and intuition as
it is about bricks and mortar.

This is why we provide an individual-level, tailored service aimed at finding you the property you've been dreaming of. We draw on our local knowledge and extensive professional experience to identify properties that will meet your criteria and help you view and secure the right property as fast as possible.

With an established reputation in the Brighton and Hove area, we are able to utilise our strong relationships with property professionals in associated and complementary sectors to add value, problem-solve, and cater to any circumstance.





We operate based on transparency, trust, and integrity

We uphold our core values of honesty and integrity in all our relationships and engagements across the property purchase journey, defying the traditional estate agent stereotype by giving timely, honest and helpful advice. We know that buying a property can be a daunting prospect, but we think it should also be enjoyable – our job is to ease any stress and guide you through to make the process as smooth as possible.

Godfrey Living are regulated by the Property Ombudsman, a Member of the Approved Code of Trading Standards, and Gold Award winners in the UK Considerate Construction Programme.



Our 5-step process for buying a property

Whether you're buying your first home or expanding your investment portfolio, the decision to purchase a property is one of the biggest you'll make. With many years of experience in the Brighton and Hove market, we've helped countless buyers navigate the purchase journey with ease and enjoyment. On the next pages you'll find our tried and tested 5-step process to buying a property, showing how we simplify what can be a turbulent time, to make your journey a memorable and rewarding one. See how easy it can be to purchase through Godfrey Living.





Establish your finances

Before you even click onto Rightmove, you need to establish what your budget is, and identify the boundaries you are working within in regard to the deposit you have available, how much you'll realistically be able to borrow — and can afford to repay — your ability to secure a mortgage, and the financial admin that needs taking care of before you proceed.

The first thing to stress is that the costs of purchasing a property go beyond the deposit and mortgage repayments. You also need to account for stamp duty, mortgage lender or broker fees, the cost of any surveys you might want to carry out, required insurance policies, and the cost of moving itself. If you're upsizing, you'll also need to consider the increase in council tax, and what the costs of utilities are likely to be in a larger home (this will also be a factor if you're moving from a newer home to an older property). If you're relocating, what will your new commute look like — will there be any impact on your travel expenses?



Once you have a realistic idea of the expected and potential costs you'll have to meet, you need to see how those will fit in with your existing outgoings. We also strongly recommend that you have a contingency budget set aside to cover any unexpected costs along the way – you can never be too prepared.

When you have mapped out all of the above information, we can then work with you to find the best mortgage offers and lending options available to you on the market, and you can look to obtain a mortgage in principle. At this point you'll have a good understanding of your financial position, what you can afford (including your maximum budget), and what the financial implications of any purchase will be. In short, you'll be ready to move on to the next step.



Your buying criteria

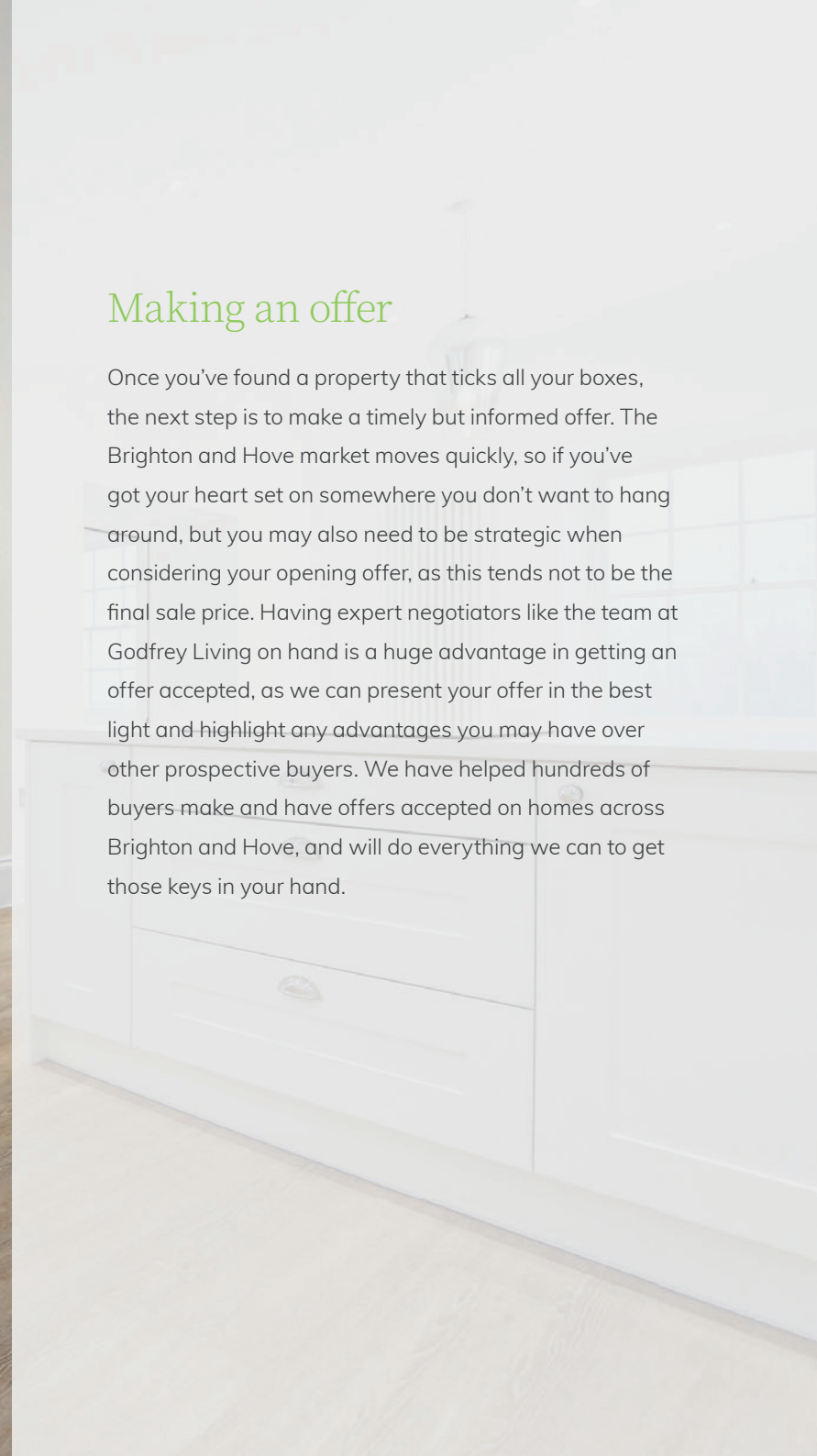
Once you have established your budget, you can think about your 'wish list', the criteria of what you're looking for in a property. This helps you to narrow down your own research and get an idea of what your ideal home will cost in your desired area. It also helps us to understand what you're looking for in a property, the kind of lifestyle it needs to offer you, and your main must-haves and non-negotiables. This knowledge will enable us to identify properties that will suit your needs and book you in to view — often before the property officially comes to market.

When thinking about your buying criteria, it's likely you'll already have one or two things firmly in mind, like number of bedrooms, a garden, and the level of renovation works you want or can afford to undertake. But now is the time to draw up an extensive and thorough list, including the more practical and less exciting things like school catchment areas (which may not be an immediate concern, but should be considered if this will be a family home in the future), travel links, local amenities, planning restrictions if you hope to extend, and if you're buying a flat, whether it's leasehold or freehold. When you've got your 'wish list', we can advise you on how realistic those criteria are, and what you are likely to be able to get for your budget in different areas of Brighton and Hove, and help you prioritise if needed.



Making an offer

Once you've found a property that ticks all your boxes, the next step is to make a timely but informed offer. The Brighton and Hove market moves quickly, so if you've got your heart set on somewhere you don't want to hang around, but you may also need to be strategic when considering your opening offer, as this tends not to be the final sale price. Having expert negotiators like the team at Godfrey Living on hand is a huge advantage in getting an offer accepted, as we can present your offer in the best light and highlight any advantages you may have over other prospective buyers. We have helped hundreds of buyers make and have offers accepted on homes across Brighton and Hove, and will do everything we can to get those keys in your hand.



While the decision to reject or accept an offer is always the vendor's, if you make us aware of any factors that might swing the decision in your favour, such as not being in a chain, we will always pass these on and encourage vendors to consider factors beyond price alone. We are here to get sales over the line and will do everything we can to get fair offers accepted, but there are also several things you can do to give yourself a better chance of success.

Our top tips for making an offer and getting it accepted:

- **Understand** the market
- **Know your trump cards** and use your position — first-time buyer? Let them know early, this could give you the upper hand over another close offer
- **Have an expert negotiator** fighting your cause
- **Be personable, receptive, and fair** — 'playing hardball' won't get you far
- **Submit a reasonable offer** — don't risk offending or annoying the vendor before negotiations have even started
- **Listen to your heart but lead with your head** — don't be tempted to exceed your maximum budget, when the excitement wears off you may regret it

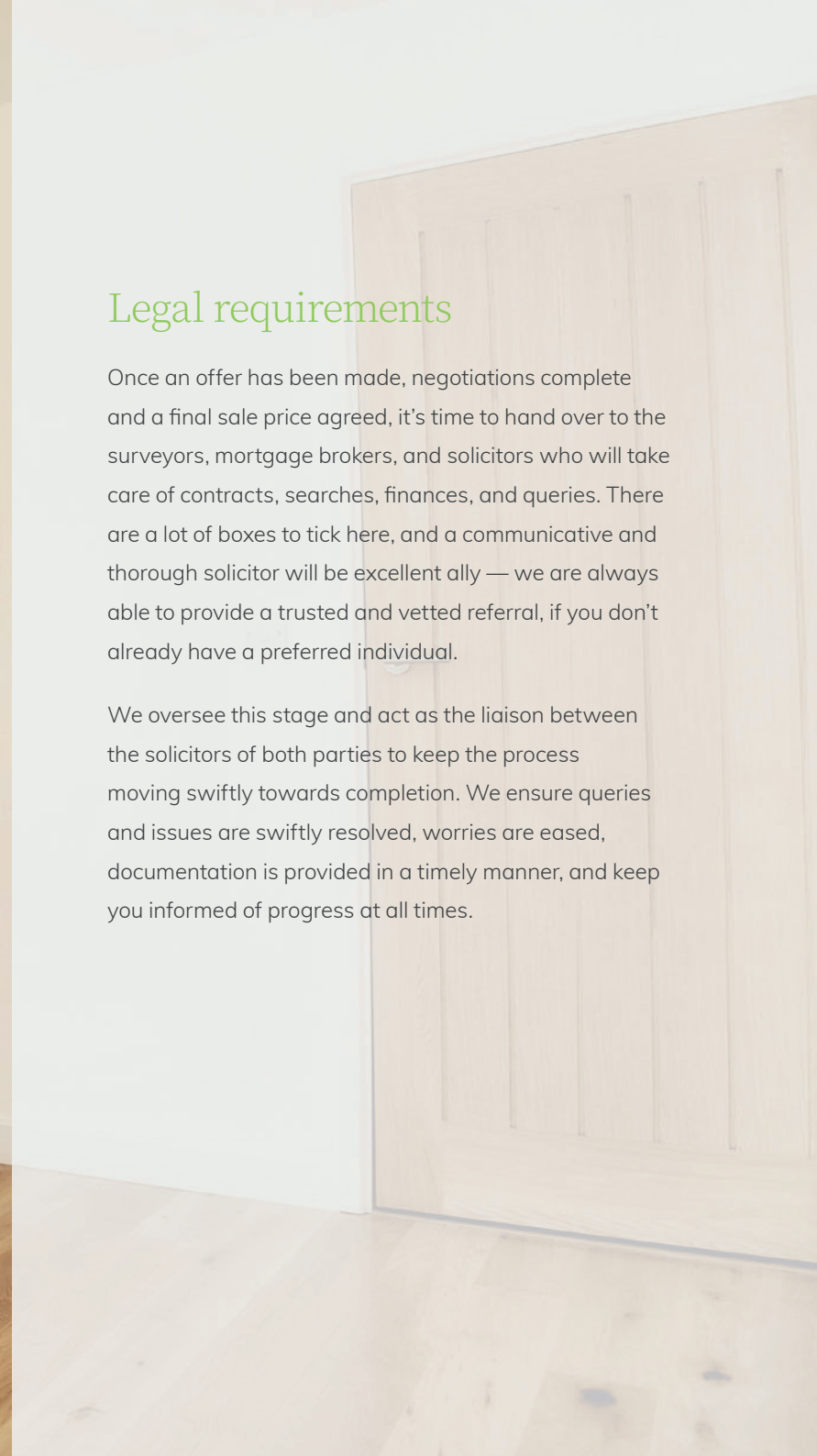




Legal requirements

Once an offer has been made, negotiations complete and a final sale price agreed, it's time to hand over to the surveyors, mortgage brokers, and solicitors who will take care of contracts, searches, finances, and queries. There are a lot of boxes to tick here, and a communicative and thorough solicitor will be excellent ally — we are always able to provide a trusted and vetted referral, if you don't already have a preferred individual.

We oversee this stage and act as the liaison between the solicitors of both parties to keep the process moving swiftly towards completion. We ensure queries and issues are swiftly resolved, worries are eased, documentation is provided in a timely manner, and keep you informed of progress at all times.





Exchange and complete

The finish line is in sight, and your property purchase is very nearly complete. Godfrey Living will assist you in these final, critical steps between you and your new home, or the next chapter in your property investment journey.

The exchange of contracts, referred to simply as 'exchange', is when contracts are signed and the purchase agreement becomes legally binding – no one can back out now.

Typically you will be required to pay 10% of the agreed sale price upon exchange, and a completion date will be set. The period between exchange and completion varies and will depend on the situations of each party, though it is typically a week or two. During this time you may look into property insurance providers and, depending on your circumstances it may be a good time to organise any logistics that may be required after the completion.

On completion day, the rest of the monies will be released, final checks are carried out by solicitors, and the seller receives the money. Once we have confirmation that the monies have been successfully transferred, we'll be picking up the phone to ask you to pick up the keys!



Property viewing tips for the buyer

Viewing properties is the fun part of the purchase journey, but it's important not to get swept up in the excitement and neglect to ask the important questions. Whilst you are by no means required to make your mind up after a first viewing, buying a property is a big and emotional decision and it can be easy to let your heart blind you to things that your head should consider. To help you get the most out of every viewing, we've put together some of our top tips for buyers.

- **Do your research** — before attending the viewing, have a thorough look through the property details and images online, and compare these to your 'wish list' and other similar properties. This will also help you with the next tip...
- **Ask questions** — ideally, you should have a list to take with you, things that you might be concerned about, or that may not be apparent from images. The agent is there to help you determine if this property could be right for you, and they may be able to identify solutions to things you've highlighted, and opportunities for changes you could make – they're the professional, make the most of their expertise.
- **Be punctual and versatile** — desirable properties are likely to have multiple viewings booked, often back to back. If you turn up late you may have less time to look around and could miss something important. If you can, be flexible with the times you're available to attend viewings – you don't want to miss out on the perfect place because someone got there first!
- **Take your time** – don't feel under any pressure to rush. The average time it takes someone in the UK to decide whether to offer is 38 minutes, but you will know how long you need to make up your mind.
- **Take a walk** – a home is about more than the four walls around you, you'll also be joining a local community. Have a wander around the area and see if it feels right for you – what's the local pub like? How far is the nearest shop? If you like to exercise outside, is there a park?



Why Godfrey Living

We have unrivalled understanding of and access to the Brighton and Hove market, an impressive portfolio properties for sale, with new properties coming to market all the time, and decades of experience at our disposal. We feel so fortunate to be working in this area, with stunning properties at every turn, vibrant communities, and pockets of glorious Regency architecture scattered across our beautiful city. We have all types, sizes, and styles of property for sale and are proud to provide the highest level of tailored, individual-level service and achieve excellent results for all our vendors. We hope you'll find your next home or investment property with Godfrey Living.

Our expert team

The team at Godfrey Living comprises professionals from diverse property backgrounds, who contribute comprehensive property expertise and a vast body of collective knowledge. Our team boasts an invaluable bank of professional experience, and can advise you on any query you might have about the Brighton and Hove market, where to begin or focus your search, and what you can expect to purchase within your budget.

Our property network

Our property industry network is one of our greatest assets. As an award-winning Brighton company, we have forged strong relationships across the broad landscape of property services, from solicitors to architects, with providers who share our focus on quality, security and trust. If you're looking to purchase a property in Brighton and Hove or the surrounding areas, we can connect you with the best in the business, the people who, like us, make things happen.

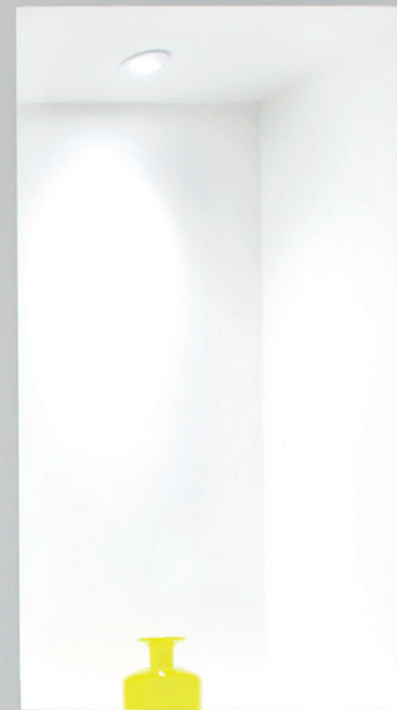
Our ethos

The Godfrey Living ethos is built on clarity, focus and objectivity, all of which are key to our approach. We take time to understand what you're looking for in a property, and believe in full transparency and giving honest, informed advice. Property is personal, and our intuitive approach places relationships at the heart of what we do, building partnerships and connecting with buyers at an individual level to understand their plans and aspirations — we'll work tirelessly to find the home that is right for you



“Godfrey Living were brilliant. Unlike other agents, they didn’t waste my time with properties that didn’t meet my criteria. They listened to what I needed, and found me a property I hadn’t previously considered but fell in love with immediately. It felt like no time at all that I had the keys. I couldn’t recommend them more.”

Amy N





Sales made simple.
Let us show you how...

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