

10 questions to ask estate agents when viewing a property

Customer Guide

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Begin

Viewing a property can be a bit overwhelming. You're in someone else's house, potentially 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.

1. Why are they selling?

This should always be the first question 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 is carrying out the viewing with you, 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 accept a lower offer than someone moving locally.

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

If the property has been on the market for several months, it's worth asking the agent what sort of interest has been shown in the property and why they think it hasn't sold. Perhaps they feel that asking price is too high, or there may be a problem with the property that isn't immediately obvious on a first viewing, while the selling agent is working for the seller they can still be a good source of information.

If it's fresh on the market, find out if there's a trend, are there 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 coming years.

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

If the seller is up for negotiation, perhaps you can obtain your dream home 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 is likely to accept.

If the agent knows the seller would consider something below the asking price, they may drop hints or even tell you directly – but you'll soon know what sort of reduction could perhaps be expected.

4. How long has the seller owned the property?

Has it been six months or sixty years?

If the property has changed hands frequently in recent years, potentially, 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, try to find out who does and see 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. Neighbours?

It's only natural to want to know who you might be living next to. Is it a family home, a student flat or an older couple? Depending on your circumstances this may be a crucial factor in your choice of property.

While the selling agent may not know the details of the neighbours you could, 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?

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 one of the buyers (or sellers) pulling out, which can mean the whole chain can then fall through.

If you have a short chain (or no chain at all) 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.

7. Are there any goods included in the sale?

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 flat screen 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. Likewise if bathroom accessories are mounted on tiles their removal may leave unsightly holes and again you may want to negotiate the inclusion of these accessories in the purchase price.

Don't take anything for granted, because there's a lot the seller may wish to take with them when they move. Ask about light fittings, especially track lighting and chandeliers – these can be expensive and the seller may want to keep them when they leave.

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 new ones.

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 2015, they're probably worth a lot less now.

You may need to agree a cash transaction with the seller to cover some of these items as it may not be possible to include these as part of the purchase price for mortgage purposes.

8. How much are the rates on the property?

Depending on what council area the property is located in may impact on the amount of rates you need to pay – a similar property a short distance away, but in a different council district may attract a lower rates bill 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 the annual/monthly rates bill will help you budget for life in your new home.

9. Have any renovations been done?

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 and was building control required?

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

For more information on planning permission, visit the website for the council area that the property is located in.

10. How old is the heating system, and when was it last serviced?

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

Northern Ireland's housing stock relies mainly on oil or gas boilers although wood pellet boilers, ground source heat pumps, air source heat pumps and solar panels are slowly growing in popularity.

Combi gas 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, mainly oil fired, 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 any warranty remaining on it. Remember 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.

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE