

A person is shown from the waist down, holding a large cardboard box. They are wearing a grey and white striped blazer, blue denim jeans with a tear at the knee, and white high-heeled shoes. The background is a modern office with a white desk, a water dispenser, a telephone, and a chair. The floor is light-colored wood. A semi-transparent yellow box is overlaid on the image, containing the text.

# The Homemovers Guide



**birmingham  
mortgage hub**

contact your expert adviser today

**0121 468 2237**

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# Your first steps

Whether you're moving closer to a new job, upsizing for family life or downsizing for the simpler life, moving home is a big deal — and tackling it on your own can sometimes feel overwhelming.

## Birmingham Mortgage Hub are here to help

In this guide we'll outline the steps you need to follow to make moving home as straight forward as possible.

## So lets break down a typical home moving journey

Not every home move follows exactly the same path. You might start at different stages and some steps can take longer than others, but the journey below reflects a fairly typical homebuying process in England. Do keep in mind things can look a little different in Scotland, Wales and Ireland — while some elements are similar, regulations, legislation and taxes can vary by region. Let your adviser know where you're planning to buy or sell as early as possible so they can give you the most suitable guidance.



# Reviewing your circumstances

It's important to review your current mortgage to understand what you can realistically afford. The type of mortgage you hold may influence your next steps. For example, if you are on a fixed-rate deal and wish to move before it ends, early repayment charges may apply. However, solutions such as **porting** your mortgage could help you navigate this.

Consulting with a professional mortgage adviser will provide clarity on your options and enable you to make informed decisions regarding your next steps.

## Determine your new borrowing capacity

Your financial circumstances may have evolved since you first secured your mortgage. Changes in income, family size, or employment status can all affect what you can borrow. Lenders will evaluate affordability based on your current situation rather than your previous mortgage terms.

Once you understand your borrowing capacity, you can identify the types of properties that fit your budget. Working with a mortgage adviser throughout this process ensures that your decisions align with your financial goals and lifestyle, helping you avoid overextending yourself.



Check out our [borrowing calculator](#) on our website to work out how much you could borrow.

## Getting a mortgage in principle

Before you start scrolling through dream homes, it can really help to get a mortgage in principle. It shows what a lender may be happy to offer and gives a clearer idea of your affordability. The figure comes from a few financial checks, like comparing your income with your outgoings, plus a soft credit check (don't worry — this won't impact your credit score).

Having a mortgage in principle also lets estate agents and sellers know you're serious, prepared, and ready to move quickly when the right place comes along.

# Beginning your home search

**Before you start looking at properties, make a list of your needs and wants - this will be helpful when you start viewing and comparing.**

Think back to why you are moving in the first place. Do you need to be closer to a school or workplace, needing more space for your growing family or new features like a drive way? Other requirements could include:

- Extra bedrooms
- A bigger kitchen
- Space for a home office
- More storage
- A downstairs toilet

Having this list can help you decide whether the new home is going to be suitable for your needs but it's not the only things you'll look at. Other things you may want to take into consideration could be:

- What the area looks like
- How long your commute will be
- What the local transport links are like
- The parking situation
- Your local shops and amenities



# Beginning your home search continued

**Once you have your list of needs and wants your prepared to start viewing properties with clear goals. Lets think about the exterior of the home first:**

- Is there off-road parking?
- Is the house southern facing for the sun?
- Is there a garden?
- How secure does the house look?
- Can you see any cracks in the walls?
- Does the guttering look in good condition?
- Does the neighbours house look well kept?

Once inside the property, its good to know the following information:

- What energy rating is the property?
- What heating system is in place and is it serviced?
- How much will the council tax be?
- Can you see any signs of mould or damp?
- Are the rooms big enough for your needs with suitable space for storage?

Ultimately you need the property to meet most if not all of the needs from your list and hopefully some of your wants too! Some things aren't deal breakers but bear in mind cracks, mould and damp could be signs of bigger issues and expensive to remedy. If you're ready for a project this may not be as much of a concern. Everyone's priorities vary but you're under no obligation to buy something you're not sure about.

Also consider how long you plan to stay there for, if it isn't for too long then maybe you will be more accepting of smaller issues. Once you've found somewhere you're prepared to live in and have your mortgage agreed in principle, you are ready to offer!



# Applying for a mortgage

When you're ready to apply for your mortgage you can contact us to arrange a meeting with one of our advisers. We provide the same level of service whether you are sat in our office, on a virtual meeting or over the telephone.

## **Porting your existing mortgage**

If you have an existing mortgage you may be able to move the deal to your new property, particularly appealing if you are on a good rate or have large early repayment charges to exit. If you need to borrow more a secondary product for the top-up will need to be selected, borrowing less could result in some of your early repayment charges being applied.

## **Paying off your current mortgage**

Should you not wish to port your current mortgage then it will need to be repaid from your sale proceeds and a new mortgage set up on the new property. Your new lender will run the typical credit checks and affordability assessments for the new mortgage.

As well as any arrangement fees for setting up the new mortgage there is likely to be closure fees for your current mortgage and early repayment charges if you are still within an initial benefit period, for example 2 years in to a 5 year fixed rate.



# Selling your home

Having made the decision to move you'll now likely be proceeding with one of two options. The first option is selling your current home before buying and the second buying before you sell.

## Selling before buying

If you have already agreed an offer on your sale then you are in a strong position to be making offers as a proceedable buyer. However this also means you are now in a property chain.



### What is a property chain

Simply a sequence of property sale transactions where the success of each purchase is dependent on the success of the related sale.

Being in a chain can leave you feeling things are out of your control and in truth some things are! Lets look at what you need and need not worry about!



#### Things in your control:

- Having your finances in order early on
- Your mortgage agreed in principle
- Having all of your documents ready
- Sign and return all documents as soon as possible



#### Things out of your control:

- Someone else's financial situation
- Other parties being stuck in their own chain
- Other parties signing and returning their paperwork

There will be elements you can't influence but you can help the overall process by keeping good contact with your solicitors and estate agents, don't be afraid to ask how things are progressing and if there are any expected timescales for completion - it will keep you fresh in their minds.

# Selling your home continued

## Buying before selling

This option means you buy your new home before your current one sells. You'll need to cover the costs of both properties, so it's important to make sure that's affordable. Usually, you'll keep paying the mortgage on your existing home until it sells, and you may also need extra borrowing to fund the new purchase in the meantime.

It can give you flexibility and help you secure the right home, but it's worth planning carefully so everything stays comfortable financially.

## Buying without selling

Known as "Let to Buy", keeping your current property with the intention of renting it out is also an option when moving, see our Buy to Let Guide for more details.

**We highly recommend speaking to one of our qualified advisors if you're not sure which options are available to you and most suitable**



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our website or call us on  
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# Top tips for selling your property

Your home is likely your biggest asset and in an ideal world you'd like to make a profit on its sale. One of the best things to help is to make your property as appealing as possible so it stands out from the rest of the competition, attracts more buyers and demands a better price. There are a few things you can do to help:

- **Consider the time of year**

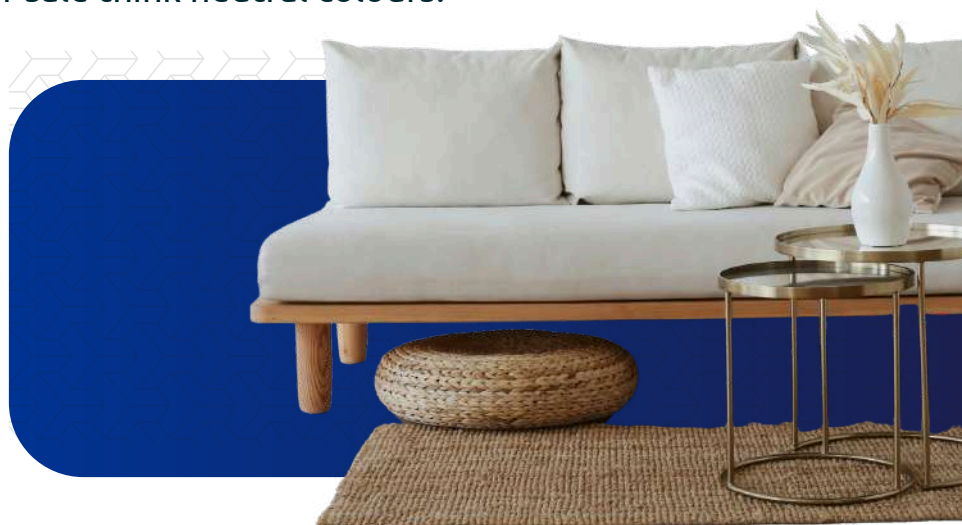
Think carefully about the best time to list your property for sale, for example it is hard to make gardens look appealing in the middle of winter. However a lot of people wait until spring before selling their properties which can mean there is more competition to sell at this point.

- **Increase your kerb appeal**

Viewing a property that doesn't grab your attention from outside can leave you entering with a skewed perspective. Small things can make a big difference; weed and jet wash any drives, paint any fences that are looking tired, clean windows and ensure gardens are well kept.

- **De-personalise your home**

It's your home and you may love it but you won't be buying it, having less family photos and keepsakes will enable perspective buyers to more easily imagine it as their home. Deep purple may not be for everyone so if you are decorating for the purpose of sale think neutral colours.



# Top tips for selling your property continued

- **Declutter your home**

Storing away ornaments and clutter helps create a neutral space buyers can picture themselves in. A clear, tidy home makes it easier for them to imagine their own furniture and style.

- **Top-to-bottom cleaning**

Give your home a thorough clean — dust, cobwebs, marks on walls, and floors included. A well-presented home photographs better, attracts more interest, and shows buyers it's been well cared for.

- **Presenting your home for sale**

Before photos or viewings, add simple finishing touches: plump cushions, make beds, open blinds or curtains, and tidy away toys. Fresh flowers, subtle scents, wiped surfaces, and good lighting all help create a welcoming feel.

- **Accepting an offer**

The highest offer isn't always the best one. Consider the buyer's position — are they in a chain, first-time buyers, or mortgage-ready? Ultimately, think about what matters most to you: a quick sale, the best price, or the right balance of both.



# Surveys

**Whether you're a seller or buyer, you're going to need to know about surveys. There are various kinds of surveys you can have, and some may suit you more than others.**

## How to choose a survey

A mortgage is often a person's largest financial commitment, so it's important to understand a property's condition before proceeding. Major structural issues can be difficult for non-professionals to spot, making a professional survey a worthwhile investment. If problems are identified, you can ask the seller to fix them or negotiate a price reduction before completing the purchase.

## Understanding the survey types and costs

The rule of thumb is the more detailed the report the higher the cost, but a few other factors can impact the price:



The company you use



The type of house



The value of the property



The type of survey

You'll only need one survey, but as each offers different levels of detail, choose the one that best suits your needs. Below are the main survey types, with typical costs based on HomeOwners Alliance data (2023)

### Condition Report

The most basic form of survey, will highlight any major risks as well as potential legal issues but with no advice on how to deal with any issues raised. Expect to pay from £300 upwards.

# Surveys continued

## **Homebuyer Report**

A homebuyer report identifies major issues like damp or subsidence and will look for signs of outdated services such as electrics but it doesn't inspect under floorboards or behind walls. This is the most common survey type, usually costing £400 or more based on property value.

## **New Build snagging survey**

A new build snagging survey is an independent review of a newly constructed home to catch any defects the builder may have missed. These issues must be fixed before the purchase is finalised; prices generally start at £300

## **Building or full structural survey**

A full building or structural survey is recommended for older properties, listed buildings, or homes needing significant renovation. This comprehensive assessment identifies all defects, suggests repairs, and evaluates potential hidden issues. As the most thorough option, it is also the most expensive, with prices typically starting at £600 and rising depending on the property's size and value.



# Solicitors and conveyancing

Once your offer is accepted, you'll need a solicitor to handle the legal side of the transaction. A conveyancer is a solicitor who specialises solely in property transactions and ownership transfer. If you already have a solicitor managing your sale, they can usually handle your purchase too; if not, your estate agent can often recommend one.

A solicitor handles the legal side of your property purchase, ensuring ownership is transferred correctly and your interests are protected. Here are some of their key responsibilities:

1

**Obtain the draft contract** – Your solicitor contacts the seller's solicitor to request the draft contract and supporting documents so they can begin reviewing the legal details of the purchase.

2

**Carry out property searches** – They arrange searches with local authorities and other bodies to check for issues such as planning restrictions, drainage, environmental risks or other factors affecting the property.

3

**Raise enquiries** – After reviewing the paperwork and search results, your solicitor raises any questions or concerns with the seller's solicitor to clarify details or resolve potential issues.

4

**Exchange contracts** – Once everything is agreed, contracts are formally exchanged. At this point the transaction becomes legally binding and a completion date is set.

5

**Completion** – Your solicitor transfers the purchase funds, ownership is legally transferred to you, and you can collect the keys to your new home.

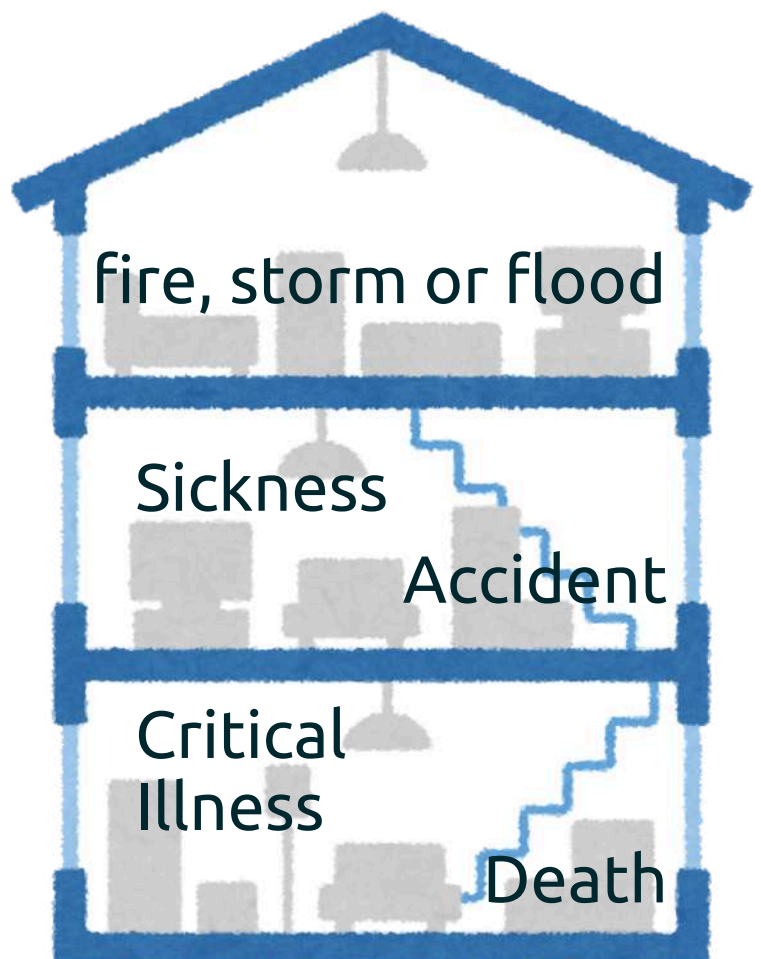
# Mortgage protection and insurance

When moving into a new home, it's easy to focus on the future with an "it won't happen to me" mindset. However, preparing for life's major uncertainties, such as an accident, long-term sickness, a serious illness diagnosis, or death is a vital part of responsible homeownership.

Financial protection solutions are available to provide a necessary safety net for these exact scenarios. These options can ensure that monthly mortgage repayments continue if you are unable to work due to injury or ill health, or provide a lump sum to support your family and secure their home should the worst happen.

5

reasons you could lose your home



# Mortgage protection and insurance continued

## Income Protection

Think of this as a safety net for your salary. If an illness or injury keeps you off work, this policy steps in with a regular "paycheck" to keep things ticking over. As well as shorter pay out options this policy can also keep paying out until you're back on your feet or ready to officially hang up your hat for retirement.

## Life Insurance

If you've got tiny humans, a better half, or anyone else counting on your income to keep the roof over their heads, this one's a must. It's essentially a big hug in a policy, providing for your favorite people and covering the mortgage and bills if you're no longer around.

## Critical Illness Cover

While income protection is a steady flow, this is a one-time payment of tax-free cash. If you're diagnosed with a serious condition covered by your policy, you get a lump sum to use however you need, whether that's used towards the mortgage or simply taking the pressure off while you recover.

## Buildings & Contents

Simply put, buildings insurance covers the structure of your new home (walls, roof, and fixtures), while contents insurance protects everything inside it—from your sofa to your laptop. Most lenders require buildings cover to be active from the moment you exchange contracts. For the best value and easiest admin, many movers choose a combined policy. This keeps all your protection under one roof, ensuring both your home and your belongings are covered against the unexpected.



# Preparing to move

While your solicitors are busy doing their thing you can be busy preparing, the more organised you are in advance the more seamless moving day can be.

## Getting organised

Moving house is a major mission, but a little prep work goes a long way. Whether you're a fan of spreadsheets or color-coded labels, find a system that works for you and dive in. Before you tape up that first box, have a good declutter, your future self (and your moving budget) will thank you for not lugging things you no longer need to your new pad!

Don't forget these moving-day essentials:

- Sort your internet and phone lines early.
- Update your address and set up mail redirection.
- Snap photos of your meter readings at both spots.

Moving is a team sport, so don't be afraid to call in favors from friends and family or hire a pro removals team to do the heavy lifting. If you're planning a summer move, just remember that removals companies get booked up fast, so grab your spot early to keep things stress-free.



# Preparing to move continued

## **Packing tips**

Getting organised now makes unpacking a dream later! Here's how to set a solid foundation for a stress-free move.

## **Stock up on supplies**

Gather plenty of bubble wrap, sturdy boxes, and strong tape. Use plain packing paper instead of newspaper to keep your belongings ink-free.

## **Balance the load**

Place heavy items at the bottom and lighter ones on top. It's the best way to keep boxes intact and save everyone's backs!

## **Color-code your life**

Assign a color to each room (like blue for the lounge, red for the kitchen) and use matching labels. You'll know exactly where every box belongs at a glance.

## **Handle with care**

Clearly mark boxes as 'Fragile' or 'Glass.' Wrap your treasures carefully and tuck in a few towels for extra padding.



# 6-week moving checklist

## Six weeks before

- Confirm your moving date
- Ensure you have insurance that covers you from the time of exchange
- If you're going to use a removals company, start getting some quotes
- Sort through your things (declutter and get rid of anything you no longer use)
- Pack the things you won't use before the move

## Four weeks before

- If you aren't using a removals company, order/start collecting packing materials
- Ask any friends or family if they're free to help on moving day
- Book a storage unit if required
- Continue packing up as much as you can

## Two weeks before

- Arrange for childcare/pet care on moving day if needed
- Start using up any food in your freezer
- Notify people of your change of address
- Arrange for necessary services to be transferred or installed shortly after you arrive at your new home



# Moving in Checklist continued

## One week before

- Arrange key collection with the estate agent
- Confirm date and times with the removals company
- Begin dismantling flat-pack furniture
- Finish packing everything except for essentials
- If you're moving out of a rented property, perform a thorough deep clean

## Night before

- Pack a 'first night' bag with essentials
- Finish packing all belongings, including valuables and paperwork
- Charge mobile phone fully
- Carry out final checks and last-minute cleaning
- Provide final meter readings to utility supplier

## Moving Day

- Collect the keys from the estate agents
- Direct removal teams to items that need moving and ensure they're loaded before departing
- Carry out a final walkthrough to ensure nothing is left behind
- Unpack and organise your belongings



# How Birmingham Mortgage Hub can help

## Our promise to you

Providing exceptional service means looking at the big picture. Whether we're sharing property market expertise or finding the most suitable lenders for your specific needs, we're committed to getting you moved. Here are our key promises:



### Explaining the fees

We'll break down every fee you'll encounter so there are no "hidden extras." We factor everything in to find a mortgage that actually fits your budget.



### Market knowledge

Lender rules change fast, but we're on top of it. We'll look at your spending together and use our expert knowledge to help you make confident, informed decisions.



### A Personal Touch

One size definitely doesn't fit all here. We take our duty of care seriously, which is why we're all about honest, thorough chats to ensure we're building a plan around *your life*.



### The Perfect Match

Lenders all have different "ideal" customers. If you don't fit one, you'll likely be perfect for another! We use our experience to find the lender that truly understands your situation.



### Total protection

We don't just find you a house; we help you keep it. From life insurance to buildings cover, we'll advise on the best policies to keep you and your loved ones safe.



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## **Get in touch**

Get in touch with us today via our website for an initial free, no obligations consultation or call us on

**0121 468 2237**

[www.birminghammortgagehub.co.uk](http://www.birminghammortgagehub.co.uk)

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

**There may be a fee for mortgage advice. The actual amount you pay will depend upon your circumstances. The fee is up to 1% but a typical fee is £495.**