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WELCOME TO THE LATEST EDITION!

Autumn is well and truly here... The days are getting shorter, the trees are losing their leaves and there is a chill in the air, however, autumn is one of my favourite months.

In this month's magazine, we're kicking things off with a guide to DIY Halloween decorations you can make at home. And while we're talking about home, now is the start of a busy period in the property market, on pages 4&5 we have everything you need to know to get your property ready for sale.

Moving on, with the weather getting cooler and the night's darker, it's that time of year when we all snuggle on the sofa with our favourite shows. We have two features for you, one exploring the best options to watch TV and one with the hottest shows coming this autumn.

On pages 8&9, we have some fiendishly good Halloween and Bonfire night recipes that are sure to keep the chill away, all using seasonal produce, while on pages 10&11 we have our usual monthly gardening quide

Now is the perfect time to give some time to a hidden talent, or to learn a completely new one, and with our guide we give you some of the best hobbies to take up during the colder months. And finally, it's nearly half-term already, so we have some excellent thrifty options to keep the kids entertained in October.

So, light the fire, grab a hot chocolate and blanket and get comfy with this month's magazine.

Jonathan Wheatley Editor



Transform Your Home into a Haunted Haven

he crisp autumn air and falling leaves can only mean one thing – Halloween is just around the corner! It's that time of year when creativity takes centre stage as we prepare to transform our homes into eerie, enchanting realms. Whether you're hosting a frightful party or simply aiming to delight the neighbourhood trick-or-treaters, these DIY Halloween decoration ideas are sure to cast a spell of delight over your home.

MYSTERIOUS MANTELPIECE

Start your Halloween transformation with a bewitching mantelpiece display. Utilize dark candles, antique frames, and a touch of spiderweb lace to create an atmosphere that's equal parts spooky and sophisticated. Add some eerie branches and faux pumpkins to complete the look. To give it a truly British twist, incorporate some vintage teacups filled with spooky treats like "witches' brew" and "bat wing biscuits."

HAUNTED WREATH

Welcome your guests with a ghoulishly glamorous haunted wreath on your front door. Opt for a black wreath base and adorn it with faux flowers in dark purples, oranges, and deep reds. Incorporate miniature skeletons, crows, or even a ghostly figure to set the tone. Finish it off with a blood-red satin bow for a touch of macabre elegance.

PUMPKIN PARADE

Pumpkins are the ultimate symbol of Halloween, and there are endless ways to elevate their carving game. Embrace the British tradition of turnips by carving intricate designs into these smaller veggies.







SPOOKTACULAR DIY HALLOWEEN DECORATIONS

Alternatively, paint pumpkins with metallic hues, such as gold, silver, or copper, for a sophisticated twist. Arrange your pumpkins on your doorstep or windowsill to showcase your festive spirit to passersby.

ENCHANTED GARDEN PATH

Create a bewitching path to your front door by lining the walkway with lanterns and candles. Place mason jars filled with fairy lights and pebbles along the path to guide your guests through the darkness. To add a touch of eerie elegance, incorporate black lace or tulle to drape over the bushes and trees along the way.

WICKED WINDOW SILHOUETTES

Turn your windows into an eerie tableau by crafting spooky silhouettes. Use black construction paper or cardboard to cut out shapes of witches, cats, bats, and haunted houses. Attach the silhouettes to the inside of your windows using double-sided tape, and when night falls, the light from your indoor lamps will cast haunting shadows for all to see.

GHOSTLY GLOW

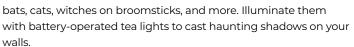
Luminous ghosts can add an ethereal charm to your garden or porch. Craft ghostly shapes out of white fabric or cheesecloth and insert battery-operated LED lights to create a haunting glow. Hang them from trees or drape them over porch railings for a whimsical touch that will enchant all who pass by.

POTION PARLOR

Create a potion parlour as a focal point in your living space. Fill glass jars with coloured liquids, glitter, and eerie objects like plastic eyeballs or toy spiders. Label each jar with a spooky name, such as "Witch's Brew," "Zombie Elixir," or "Bat Venom." Add some flickering candles and vintage books to complete the spellbinding scene.

SPOOKY SILHOUETTES

Cut out spooky silhouettes from black cardboard or foam board and place them strategically around your home. You can create eerie scenes of



HAUNTED MIRROR

Transform an ordinary mirror into a haunted masterpiece. Cover the mirror with aged paper or cheesecloth, allowing only a small section to peek through. Attach a vintage-looking candle sconce to the side of the mirror and add a battery-operated candle for an eerie effect.

CURSED CENTREPIECES

Elevate your Halloween dinner table with cursed centrepieces. Use black candlesticks topped with dripping red candles and surround them with dark flowers like black roses or deep purple dahlias. Incorporate small details like plastic spiders crawling among the flowers for an added touch of creepiness.

This Halloween, let your imagination run wild and your creative spirit roam free as you transform your home into a haunted haven. With these DIY decoration ideas, you'll create a spooktacular atmosphere that's sure to enchant and delight all who dare to enter. So, grab your crafting supplies, conjure up your best ideas, and let the magic of Halloween fill every corner of your home.





elling your home during the autumn and winter months comes with its own set of challenges. While the market reawakens after its standard school holidays slumber, it's important to make your property stand out with potential buyers. With a little preparation and strategic planning, you can ensure a successful sale even in the colder months. Here's a comprehensive guide to get your home market-ready for the upcoming autumn and winter season.

START WITH CURB APPEAL

The first impression is crucial, and this applies to the exterior of your home as well. Enhance your home's curb appeal by tidying up the garden, trimming bushes, and adding seasonal plants like winter pansies for a pop of colour. Clear pathways of leaves and debris and ensure exterior lighting is well-maintained for evening viewings.

EMBRACE SEASONAL DECOR

Autumn and winter offer the opportunity to infuse your home with cozy and inviting seasonal decor. A festive wreath on the front door, subtle indoor decorations like warm throws and scented candles, and even a tasteful autumnal centrepiece for the dining table can create a welcoming atmosphere that resonates with potential buyers.

DEEP CLEAN AND DECLUTTER

A clean and clutter-free home is a must when selling, regardless of the season. Take the time to deep clean your home, paying special attention to areas that might have been overlooked. Declutter rooms to create a sense of spaciousness and enable buyers to envision their own belongings in the space.

REPAIRS AND MAINTENANCE

Autumn and winter weather can reveal any maintenance issues that might have gone unnoticed during the warmer months. Address any necessary repairs, from leaky taps to drafty windows. Buyers will appreciate a well-maintained property that requires minimal immediate attention.

MAXIMIZE NATURAL LIGHT

As the days get shorter, natural light becomes even more precious. Ensure that curtains and blinds are open during viewings to maximize the amount of natural light that floods into your home. Consider strategically placing mirrors to reflect light and create the illusion of more space.

CREATE A WARM AMBIANCE

When potential buyers step into your home, you want them to feel warmth and comfort. Adjust the thermostat to maintain a cozy temperature, and consider lighting a fire if you have a fireplace. Soft, ambient lighting can also create a welcoming atmosphere during evening viewings.

HIGHLIGHT SEASONAL FEATURES

If your home has any features that shine in the autumn or winter, make sure to highlight them. This could be a roaring fireplace, a spacious kitchen perfect for holiday cooking, or even a snug reading nook. Play up these aspects during viewings to showcase the lifestyle your home can offer.

PROFESSIONAL PHOTOGRAPHY

High-quality photography is essential, regardless of the

season. A professional photographer can capture your home in the best light, making it stand out in online listings and marketing materials. Consider scheduling a photo session during a sunny day to showcase your home's exterior as well

BE MINDFUL OF SCHEDULING

Buyers tend to be in a rush to get in before Christmas when looking for a property at this time of year. Be flexible with viewing times to accommodate their schedules and ensure that your property is accessible for viewings.

PROMOTE ENERGY EFFICIENCY

Energy efficiency is a key consideration for many buyers, especially during the colder months. Highlight any energy-efficient features your home offers, such as double-glazed windows, insulation, or a modern heating system. Providing energy bills can also demonstrate the potential savings to potential buyers.

SHOWCASE OUTDOOR SPACES

Even in colder months, outdoor spaces can still be a selling point. If you have a patio, garden, or balcony, consider placing some weather-resistant furniture to showcase the potential for outdoor enjoyment. Add some outdoor lighting to create a cozy ambiance in the evenings.

PROVIDE INFORMATION ON LOCAL AMENITIES

Highlight the advantages of your property's location during the autumn and winter months. Proximity to local amenities like shops, restaurants, and public transport can be especially appealing when the weather is less conducive to outdoor activities.

HAVE A BACKUP PLAN FOR BAD WEATHER

The UK weather can be unpredictable, so it's wise to have a backup plan for viewings scheduled during rainy or stormy days. Make sure your hallway or entrance is clean and inviting, and have a place for potential buyers to remove their coats and shoes.

Selling your home during the autumn and winter months requires thoughtful preparation and attention to detail. By focusing on creating a warm, inviting, and well-maintained space, you can position your property as an attractive option for potential buyers seeking a cozy retreat during the colder seasons. With strategic planning and the right approach, your home can shine even when the temperatures drop.



s autumn sweeps across the UK, television enthusiasts are in for a treat with an array of captivating new shows that promise to keep audiences on the edge of their seats. From gripping factual dramas to mind-bending thrillers and historical portrayals, this season's lineup is nothing short of extraordinary.

THE LONG SHADOW - FACTUAL DRAMA UNVEILED

Prepare for a spine-tingling journey into the world of crime-solving and terror in "The Long Shadow." This gripping factual drama shines a light on the hunt for the Yorkshire Ripper through the eyes of investigating police officers and the victims of the infamous serial killer. Based on case files and Michael Bilton's book "Wicked Beyond Belief," the seven-part series delves into Peter Sutcliffe's reign of terror in the late 1970s and early 1980s. With a stellar cast including David Morrissey, Toby Jones, and Katherine Kelly, "The Long Shadow" promises to be a harrowing and immersive experience.

FOOL ME ONCE - ATHRILLER WITH TWISTS

Michelle Keegan and Richard Armitage team up in "Fool Me Once," an eight-part thriller adapted from a Harlan Coben novel. The story follows former soldier Maya Stern (Keegan), who is grappling with her husband's brutal murder. However, when she spots him on a nanny cam, her reality is shattered. As the mystery deepens and twists unfold, Maya finds herself entangled in a web of secrets and suspense, promising a rollercoaster of emotions.

WILDERNESS - LOVE, BETRAYAL, AND VENGEANCE

Jenna Coleman and Oliver Jackson-Cohen take the lead in

"Wilderness," a twisted psychological thriller that explores the dark corners of love and revenge. The glamorous British couple Liv and Will embark on what should be a dream holiday. However, when Liv discovers Will's affair, their picturesque trip to America's National Parks takes a sinister turn. As secrets unravel and vengeance simmers, "Wilderness" offers a captivating exploration of human emotions and psychological tension.

LOKI - MARVEL'S MULTIVERSE JOURNEY CONTINUES

Marvel fans rejoice as "Loki" returns with its second series, promising a multiverse-hopping adventure. Tom Hiddleston reprises his role as the mischievous Loki, joined by Owen Wilson as Mobius. This time, Loki and Mobius must confront the chaos caused by Sylvie, a variant of Loki, and face the formidable threat of Kang the Conqueror. With the introduction of new characters and mindbending plots, "Loki" promises an exhilarating ride through time and space.

THE CROWN - ROYAL DRAMA UNFOLDS

The highly anticipated sixth and final series of "The Crown" arrives with a riveting portrayal of pivotal events in the royal family's history. Imelda Staunton and Jonathan Pryce return as Queen Elizabeth and the Duke of Edinburgh, navigating the aftermath of Princess Diana's tragic death in 1997. The series also delves into the lives of Princess Margaret, the Queen Mother, and the budding romance between Prince William and Kate Middleton.





NAVIGATING ENTERTAINMENT

n today's fast-paced digital landscape, entertainment options have become as diverse as they are captivating. With a myriad of choices at our fingertips, it's essential to explore and understand the strengths of each platform. Let's delve into the worlds of Sky Glass, Amazon Firestick and Freeview, to uncover their unique offerings and help you make an informed decision for your viewing pleasure.

SKY GLASS: ELEVATING THE VIEWING EXPERIENCE

Sky Glass emerges as a dynamic contender in the realm of entertainment. Offering a blend of live TV, on-demand content, and streaming apps, Sky Glass seamlessly combines a 4K television with cutting-edge features. Its advanced voice control capabilities empower users to effortlessly navigate through channels, movies, and series. With a diverse array of entertainment packages, including sports, movies, and exclusive content, Sky Glass delivers a comprehensive entertainment experience, and all within a rather impressive 4K TV with Dolby Atmos and an OLED screen.

AMAZON FIRESTICK: STREAMING AT YOUR FINGERTIPS

Amazon Firestick presents a streamlined approach to entertainment, focusing on streaming services and apps. With a compact design that plugs into your TV's HDMI port, Firestick transforms your television into a smart hub. The Fire TV interface showcases a wide array of apps, including streaming giants like Netflix, Amazon Prime Video, and Disney+. Its user-friendly navigation and voice-controlled remote make finding your favourite shows a breeze. While it doesn't provide traditional live TV like Sky Glass, Firestick's

emphasis on streaming services makes it an excellent option for cord-cutters and binge-watchers.

FREEVIEW: TRADITIONAL BROADCASTING ENHANCED

Freeview maintains a strong presence in the UK by offering access to a plethora of channels via traditional broadcasting. With no subscription fees, Freeview provides a range of live TV and radio options. The introduction of Freeview Play adds catch-up and on-demand services to the mix, enabling viewers to watch missed shows at their convenience. While lacking the customization and flexibility of streaming services, Freeview is an attractive choice for those who value familiar live TV experiences without the commitment of a subscription.

In summary, each entertainment option brings its unique flavour to the table. Sky Glass shines with its comprehensive range of live TV, on-demand content, and exclusive programming, offering a well-rounded experience with minimal wires all within the impressive 4K TV. Amazon Firestick excels as a compact streaming device, catering to those who prioritize streaming services. Freeview maintains its stronghold as a traditional broadcasting platform with added catch-up services.

When choosing between these options, consider your viewing preferences, budget, and desired features. Whether you're a fan of live TV, streaming, or a mix of both, there's a solution tailored to your entertainment needs. Embrace the era of choice and embark on a journey of captivating content, all at the touch of a button.

SAVOURING AUTUMN DELIGHTS

Unveiling the Best Halloween and Bonfire Party Recipes in the UK

As the leaves begin to fall and the air grows crisp, the UK prepares to embrace two of its most cherished autumn celebrations: Halloween and Bonfire Night. These festive occasions call for gatherings filled with warmth, laughter, and

of course, delicious treats. Whether you're hosting a spooky Halloween bash or a cozy bonfire soirée, we've gathered a collection of mouthwatering recipes that are sure to delight your guests' taste buds and create unforgettable memories.

HALLOWEEN TREATS



PUMPKIN SOUP WITH A TWIST

Elevate your pumpkin carving leftovers with a velvety pumpkin soup. Add a touch of warmth by incorporating fragrant spices like cinnamon, nutmeg, and ginger. Serve in small hollowed-out mini pumpkins for an extra festive touch.

INGREDIENTS

- 1 pumpkin, about 1.5-2kg (save the seeds – toast them in a dry pan to serve)

-1tbsp garam masala

-2tsp ground cinnamon

-2tsp ground nutmeg

-1/2-1tsp chilli flakes or powder, plus a pinch

-3tbsp olive oil

-1 onion, finely chopped

-ginger, peeled and finely chopped

-2 garlic cloves, finely chopped

-900ml veg stock

-100ml double cream or crème fraiche, plus extra to serve

JACK-O'-LANTERN STUFFED PEPPERS

Create a vibrant and healthy appetizer by filling orange bell peppers with a mix of quinoa, vegetables, and cheese. The peppers can be carved with spooky faces for a whimsical twist. Bake until tender and serve as a nutritious option amid the sugary treats.



WITCHES' BREW PUNCH

Craft a bewitching concoction with a refreshing witches' brew punch. Combine fruit juices, lemon-lime soda, and a splash of cranberry juice for a deep red hue. Add floating ice hands made with food-safe gloves for a chilling effect.





As autumn embraces the UK, these delightful recipes are here to infuse your Halloween and Bonfire Night celebrations with culinary magic. From spooky bites to heartwarming treats, these dishes capture the essence of

these cherished traditions. So gather your loved ones, light the bonfire, and let the aroma of these scrumptious creations fill the air as you create cherished memories during these festive occasions.

BONFIRE NIGHT DELIGHTS



SAUSAGE AND BEAN CASSEROLE

Warm up your bonfire night with a hearty sausage and bean casserole. Layer sausages, beans, onions, and tomatoes in a casserole dish, then bake until the flavours meld together into a comforting dish that will keep your guest's cozy.

INGREDIENTS

- -2 Tbsp olive or rapeseed oil
 - -1 Onion, finely chopped
- -2 Medium sticks celery, finely chopped
 - -1 Yellow pepper, chopped
 - -1 Red pepper, chopped
- -6 Cooking chorizo sausages (about 400g)
 - -6 Pork sausages (about 400g)
 - -3 Fat garlic cloves, chopped
 - -1 $\frac{1}{2}$ Tsp sweet smoked paprika
 - -1/2 tsp ground cumin
 - -1 tbsp dried thyme
 - -125ml white wine
- -2 x 400g cans cherry tomatoes or chopped tomatoes
 - -2 sprigs fresh thyme
 - -1 chicken stock cube
 - -1 x 400g can aduki beans, drained and rinsed -1 bunch chives, snipped (optional)

JACKET POTATOES WITH TOPPINGS



Offer a potato bar with jacket potatoes and a variety of toppings. From classic baked beans and cheese to sour cream and chives, guests can customize their own loaded potato for a satisfying bonfire night treat.

BONFIRE TOFFEE APPLES



Indulge in the quintessential bonfire night treat with sticky toffee apples. Dip apples into a boiling sugar syrup and let them harden for a shiny, crackling coating. The contrast between the sweet toffee and crisp apple makes for a delightful sensory experience.

HARVESTING JOY

Essential Gardening Tasks for October in the UK

As autumn sweeps across the UK with its golden hues and cooling temperatures, it's time to embrace the changing landscape of your garden. October offers a unique blend of tasks that help you prepare your outdoor oasis for the upcoming winter months while still enjoying the beauty of the season. From planting bulbs to tidying up fallen leaves, here's a comprehensive guide to the essential gardening jobs that will keep your garden thriving during October.

PLANTING BULBS FOR SPRING SPLENDOUR

October is the perfect month to plant springflowering bulbs, ensuring a spectacular burst of colour as the weather warms. Consider varieties like daffodils, tulips, crocuses, and hyacinths. Choose well-draining areas and dig holes at the recommended depth for each bulb type. Group bulbs together for a vibrant display and cover the area with a layer of mulch to protect them from frost.

PREPARING THE SOIL

As you bid farewell to summer blooms, take the opportunity to prepare your garden beds for next year. Clear out spent annuals, trim back perennials, and remove any weeds. Loosen the soil and enrich it with compost or well-rotted manure to provide a nutritious foundation for next year's plants.

TACKLING FALLEN LEAVES

The falling leaves of autumn can create a picturesque scene, but they can also smother your lawn and plants if left unchecked. Regularly rake up fallen leaves and create a compost pile for future use. Alternatively, shred the leaves and spread them as mulch around your plants to enrich the soil and prevent weed growth.

DIVIDING AND TRANSPLANTING PERENNIALS

October is a prime time to divide and transplant overgrown perennials. Lift and divide clumps of plants like hostas, daylilies, and ornamental grasses. Replant them in well-prepared soil, and water them thoroughly to help them establish new roots before winter.

PRUNING AND MAINTENANCE

Pruning is an important aspect of maintaining the health and shape of your plants. Trim back roses, shrubs, and climbers that have finished flowering, but avoid heavy pruning that could stimulate new growth vulnerable to frost damage. Remove any dead, diseased, or crossing branches to encourage better air circulation.

GREENHOUSE AND POT MAINTENANCE

For those with greenhouses or potted plants, October requires special attention. Clear out spent plants, sanitize your greenhouse, and ensure proper insulation to protect delicate plants from dropping temperatures. Bring tender potted plants indoors or create sheltered spaces for them to weather the winter.





LAWN CARE

Give your lawn some love before winter by aerating, scarifying, and reseeding. Aerating improves soil compaction, scarifying removes thatch, and reseeding helps fill in bare patches. Keep mowing the grass as needed until it stops growing and avoid walking on wet lawns to prevent compaction.

HARVESTING EDIBLES

October marks the peak of harvest season for many fruits and vegetables. Gather the last of your tomatoes, apples, pears, and pumpkins. Store them in a cool, dry place to prolong their shelf life. It's also a good time to plant winter veggies like garlic and onions for next year's bounty.

PROTECTING VULNERABLE PLANTS

As frost becomes more frequent, it's essential to protect frost-sensitive plants. Cover them with horticultural fleece, cloths, or specially designed plant covers during cold nights. Consider moving potted plants closer to sheltered walls to offer them additional warmth.

ENJOYING THE SEASON

Amidst the tasks of October, remember to take moments to simply enjoy the beauty of the season. Admire the changing colours of the leaves, savour the crisp air, and bask in the tranquillity of your garden. Consider adding seasonal decorations like pumpkins, gourds, and ornamental grasses to enhance the autumnal atmosphere.



October's gardening tasks offer a delicate balance between preparing your garden for the challenges of winter and savouring the final moments of autumn's splendour. By tending to these essential tasks, you'll set the stage for a thriving garden in the coming year while reaping the rewards of a well-cared-for outdoor sanctuary. So, don your gardening gloves, grab your tools, and step into the brisk October air to nurture your garden with care and watch it flourish.

CULTIVATING CREATIVITY

New Indoor Skills to Learn This Autumn in the UK

s autumn arrives, bringing with it cozy evenings and the allure of staying indoors, it's the perfect time to embark on a journey of self-discovery and skill acquisition. Whether you're seeking to unleash your inner artist, explore the world of music, or broaden your knowledge with online courses, the autumn months offer an ideal backdrop for personal growth and creative exploration.

MASTERING A MUSICAL INSTRUMENT

Unveil the musician within you by dedicating your autumn evenings to learning a musical instrument. Whether you've always dreamed of strumming a guitar, playing the piano, or serenading with the violin, this season provides the ideal atmosphere for mastering the intricacies of music. There are countless online tutorials and platforms that offer step-by-step lessons, allowing you to progress at your own pace and transform your living space into a harmonious haven

EMBRACING THE ART OF PAINTING

Autumn's vibrant palette of colours provides the perfect inspiration for picking up a paintbrush and diving into the world of painting. Whether you're a beginner or someone with a bit more experience, exploring techniques such as watercolours, acrylics, or oils can lead to a world of creative expression. Capture the breathtaking beauty of autumn landscapes or venture into the realm of abstract art—painting allows you to convey your emotions and imagination onto a canyas.

ENRICHING YOUR MIND WITH ONLINE COURSES

The cooler weather makes it all the more appealing to embark on a journey of learning without even stepping out the door. Online courses offer an incredible range of subjects, from mastering a new language to delving into coding, creative writing, or photography. Whether you're seeking to boost your professional skills, explore a new passion, or simply expand your horizons, there's an online course that suits your interests.

CRAFTING THE ART OF CALLIGRAPHY

Delve into the elegant world of calligraphy and enhance your penmanship with grace and style. With the advent of online resources, you can find tutorials, practice sheets, and even virtual workshops that guide you through the art of forming beautiful letters and ornate designs. As the rain taps on the windowpane, immerse yourself in the rhythmic strokes of calligraphy and create artistic treasures.

EXPLORING CULINARY CREATIVITY

Autumn is synonymous with comfort food and hearty dishes. Embrace your inner chef by exploring new recipes and cooking techniques. From baking sumptuous pies and bread to experimenting with international cuisines, the kitchen becomes a playground for creativity and culinary exploration. Online cooking classes and recipe platforms provide a wealth of resources to ignite your gastronomic passion.









prepare for another round of mortgage rate cuts this month.

This newfound optimism stems from the Bank of England's recent decision to maintain its key interest rates, which is lender to reduce mortgage rates following the Bank's announcement in September. However, this could change soon. NatWest made a move earlier in September, reacting to official data indicating an unexpected drop in UK inflation for August. A particularly promising sign came when the two-year swap rate, a crucial measure for determining mortgage borrowing costs, the upcoming weeks.

Yorkshire Building Society, and Virgin Money unveiled five-year deals at or close to 4.99%, providing a breath of fresh air for average two-year fixed residential mortgage rate was 6.56%, a slight decrease from the previous day's 6.58%. Likewise, the average five-year fix came down to 6.06% from 6.07%, according to data from Moneyfacts. Some fixed-rate deals are now even dipping below the 5% threshold.

The Bank of England's decision to halt a series of interest rate hikes, holding the base rate steady at 5.25%, has prompted several lenders, including NatWest, TSB, Nationwide, and Virgin Money, to cut mortgage rates. This trend started after a surprising drop in inflation to 6.7% last month, signalling a reduced need for aggressive action by the Bank. With the Bank's recent decision to maintain rates, other lenders followed suit.

NatWest and Nationwide led the charge, cutting fixed residential and buy-to-let deals by 0.31%, giving first-time buyers and those

starting at 4.94%.

MORTGAGE RATE CHOICES:TRACKER VS. FIXED

For years, the majority of borrowers opted for fixed-rate mortgages due to their short-term cost advantages over base rate tracker deals, coupled with the assurance that monthly payments won't rise. However, trackers are now gaining meaning that when it goes up, your monthly costs will rise, but when it drops, your payments will follow suit.

Data from Moneyfacts shows that the average two-year tracker rate was 6.17% in September, though there are cheaper options available. Notably, deals from Nationwide Building Society and HSBC are priced at the base rate plus 0.14 percentage points, making them more affordable than many two-year fixed-rate

FIVE-YEAR VS.TWO-YEAR FIXED

Data from Moneyfacts also reveals a substantial gap between average rates on these deals. In September, the average new two-year fixed rate was 6.58%, while the average five-year fixed rate was 6.07%. However, rates vary between lenders, and some offer much lower rates.

Nationwide, the UK's largest building society, reduced its cheapest two-year fixed rate to 5.44% and its equivalent five-year deal to 4.94% after the base rate announcement. This shift has made longer-term fixed-rate options more affordable. Nonetheless, borrowers seem to lean towards two-year deals, despite higher monthly payments and future remortgaging fees.

When deciding on the cost of locking in, consider how far rates would need to move for a two-year mortgage to become a better choice than a five-year deal. The state of the UK economy and the anticipated trajectory of the base rate should factor into this critical decision.

THRIFTY FUN

BUDGET-FRIENDLY OCTOBER HALF-TERM ACTIVITIES TO DELIGHT KIDS

s October half-term approaches, parents and caregivers are on the hunt for engaging activities that will keep children entertained without breaking the bank. Fear not! From creative crafts to outdoor adventures, there's a treasure trove of budget-friendly options available across the UK to ensure your little ones have a memorable and joyful break.

NATURE EXPLORATION

Venture outdoors for a day of nature exploration. Parks, nature reserves, and forests offer the perfect backdrop for kids to connect with the natural world. Go on a scavenger hunt to find leaves, pinecones, and interesting rocks. Bring along a picnic and let the children's imagination run wild as they create art from natural materials or embark on a mini-beast safari.

DIY CRAFT WORKSHOPS

Get creative at home with DIY craft workshops. From making friendship bracelets to painting rocks, crafting provides hours of imaginative fun. Gather household items like cardboard, markers, glue, and scissors, and let your kids unleash their artistic talents. You can even turn the creations into decorations for upcoming holidays.

STORYTELLING ADVENTURES

Ignite your child's imagination with storytelling adventures. Create your own story or have them take turns adding to a collective tale. Encourage them to illustrate the story as it unfolds, transforming it into a collaborative masterpiece. This activity not only nurtures their creativity but also helps develop their language skills.

BAKING BONANZA

Transform your kitchen into a mini bakery with a baking bonanza. Choose simple recipes like cookies, cupcakes, or easy bread rolls. Involve the kids in measuring

ingredients, mixing, and decorating. This hands-on experience teaches them about food preparation and offers a tasty treat to enjoy afterward.

MOVIE MARATHON

Host a movie marathon right at home. Let the kids choose their favourite films, create cozy blanket forts, and stock up on popcorn. This indoor activity is a wonderful way to relax, bond, and enjoy some quality family time.

ART ATTACK DAY

Set up an "art attack" day where creativity takes centre stage. Collect newspapers, magazines, old cards, and fabric scraps for a mixed-media masterpiece. Encourage the kids to let their imaginations soar as they cut, glue, and create their unique works of art.

COSTUME PLAY

Halloween may be around the corner, so why not ignite your children's creativity by having them design their own costumes? Raid your closets for items that can be transformed into imaginative outfits. Not only does this activity foster creativity, but it also leads to endless hours of imaginative play.

OUTDOOR EXPLORATION

Turn a simple walk in your local area into an exciting adventure. Make a checklist of things for your kids to find, such as a feather, a pinecone, or a red leaf. This nature scavenger hunt not only keeps them engaged but also encourages them to observe their surroundings closely.

BOOKWORM BONANZA

Encourage a love for reading by having a bookworm bonanza. Set aside time each day for a family reading session. Snuggle up with books suitable for each child's reading level, and let the magic of storytelling transport you to different worlds.















SCIENCE EXPERIMENTS

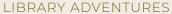
Transform your home into a science lab with simple and safe experiments. From making slime to creating mini volcanoes, there are plenty of exciting and educational activities that can be done with everyday items found around the house.





PARK PLAYDATES

Connect with friends and organize playdates at local parks. Pack snacks, sports equipment, and perhaps even some frisbees or kites for hours of active fun. It's a wonderful way for kids to socialize, run around, and burn off energy.



Visit your local library and discover its array of free activities. Many libraries host story time sessions, craft workshops, and interactive events that cater to children of all ages. It's a great way to combine learning and entertainment.





GARDENING GALORE

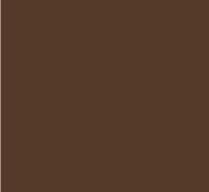
Involve your children in gardening activities, from planting bulbs to raking leaves. Not only does this teach them about nature and growth, but it also fosters a sense of responsibility as they care for their own little garden patch.





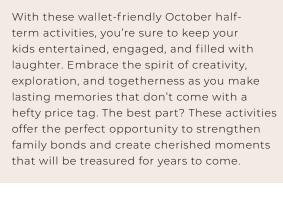
FAMILY GAME NIGHTS

Unite the family for a series of game nights. Dust off board games, card games, and puzzles. Rotate the games each evening to keep the excitement alive. Not only is this a fun way to bond, but it also encourages healthy competition and strategic thinking.



COSTUME SWAP PARTY

Gather friends and their children for a costume swap party. Each family brings costumes their children have outgrown, and kids can pick out new-to-them costumes for free. It's a budget-friendly and eco-conscious way to prepare for Halloween.









Donthorn Cottage, Campingland

OIRO £425,000









LOCATION, LOCATION! You can`t beat this picturesque spot, it`s in an easy and convenient proximity to the town, along with its charm, character & modern adaptations and its CHAIN FREE!!....What more would you want! Viewing is highly recommended!

SWAFFHAM - 01760 721389 - info@longsons.co.uk

Swaffham - 01760 721389 Watton - 01953 883474

CALL US TODAY FOR A FREE NO OBLIGATION VALUATION

Leveret Green, Swaffham









NO CHAIN!! Modern three bedroom semi-detached house built by the reputable builder Abel on the outskirts of Swaffham. This very well presented `A` rated energy efficient property benefits from triple glazed windows, solar PV, highly insulated walls, floor and ceilings and en-suite.

SWAFFHAM - 01760 721389 - info@longsons.co.uk

Heathlands, Swaffham

OIRO £375,000







An extremely well presented, detached five bedroom house situated on the popular Heathlands development in Swaffham. This fantastic property has much to offer and includes modern kitchen/dining room, conservatory, ensuite, utility, garage, gardens, ample parking and gas central heating.

SWAFFHAM - 01760 721389 - info@longsons.co.uk



Lynn Road, Swaffham

£425,000







CHAIN FREE!! Well presented, spacious four bedroom detached bungalow with two reception rooms and integral garage situated in a non estate position on the outskirts of Swaffham town centre. The property offers en-suite, parking, gardens, gas central heating and UPVC double glazing.

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Swaffham - 01760 721389 Watton - 01953 883474

CALL US TODAY FOR A FREE NO OBLIGATION VALUATION

Crown Road, Dereham

£250,000







CHAIN FREE!! Attractive stone fronted semi-detached three bedroom house, conveniently situated within easy access of local amenities in the market town of Dereham. The property offers two reception rooms, off road parking, gardens, gas central heating and UPVC double glazing.

WATTON - 01953 883474 - watton@longsons.co.uk

Griston Road, Watton

£325,000







A well presented and extended four bedroom semi-detached property, offering living room, kitchen/breakfast room dining room plus conservatory, front and rear gardens, ample parking with a carport, gas central heating and UPVC double glazing. Viewing highly recommended

WATTON - 01953 883474 - watton@longsons.co.uk



Harvey Street, Watton

Guide price £350,000 - £375,000







Very well presented spacious, detached four bedroom house with double garage situated in a popular area of the market town of Watton. This superb property offers a fitted kitchen, utility, cloakroom, dining room, lounge, conservatory, en suite shower room, well presented gardens and double garage.

WATTON - 01953 883474 - watton@longsons.co.uk

Monkhams Drive, Watton









Two bedroom link-detached bungalow, situated in a popular area of Watton. The bungalow and includes, fitted kitchen, spacious lounge, shower room, conservatory, garage, off road parking for three vehicles, gardens and UPVC double glazing.

VIEWING HIGHLY RECOMMENDED

WATTON - 01953 883474 - watton@longsons.co.uk

Swaffham - 01760 721389 Watton - 01953 883474

CALL US TODAY FOR A FREE NO OBLIGATION VALUATION

Keith Road, Swanton Morley

Guide Price £425,000 - £450,000









Substantial six bedroom family home, in the sought after rural village of Swanton Morley, boasting over 2,140 sq/ft. of extended accommodation! The property boasts, 3 reception rooms, plus garden garden room. OFFERED CHAIN FREE!!

WATTON - 01953 883474 - watton@longsons.co.uk



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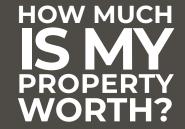
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Present your house for sale by de-cluttering...

Maximise your home's potential and create spacious rooms enticing potential buyers – simply by de-cluttering!

De-cluttering allows you to... maximise your space, emotionally prepare you to move, and will allow you to focus your buyers on what is important

f you are looking to sell your house, or have had your home on the market for a while now, then you probably want to get the maximum sale price in the quickest time. There are a few things you can't control – but the one thing that is in your control, is the look and feel of the interior and exterior.

While it's worth spending time fixing and cleaning your house before potential buyers come and view, it's also important to de-clutter. This creates spacious rooms and also allows you to decrease and organise your personal items before you move yourself. Of course it's understandable that you don't to want spend money, time and energy on a home you are about to leave, however, a lot of people are looking for a house in which they can move straight into. Maintaining your

property might even save you thousands of pounds; it could even reduce added expenses of living in your home whilst waiting for a sale. And it might even help avoid possible reductions in the asking price.

The main reason in which people move house tends to be because they lack space in their current home. They want a home that is spacious and in which they can grow into. If a potential viewer comes to your home and sees that there is lack of space, then this will turn them away.

De-cluttering allows you to remove any unnecessary items in an untidy or overcrowded place. It will help maximise your space, emotionally prepare you to move, and will allow you to focus your buyers on what is important.



So where should you start?

You need to create a great first impression and focus on the rooms themselves. You will notice that the first things you see in each room are personal items. Where possible you want to create the look of a

them into things you want to keep and things you want to get rid of. You may even find that you have collected a cupboard full of paper work. Get yourself organised! Don't just throw it all away, but file it and go through it thoroughly. This will also make it easier when you move.

De-personalising can also be a great way to declutter. Too many personal effects can be distracting to buyers. They want to see a house in which they can make their own memories rather than seeing yours. Again, personal items can be stored away. Remember

Where possible you want to create the look of a lifestyle that the potential buyers want

lifestyle that the potential buyer want. This usually has a 'show home' feel, rather than a 'lived in' feel. Minimising your things is the quickest way to do this: you want to ensure that potential buyers can do simple things, like, open any doors easily, ensuring that there are no obstacles.

So, what do we mean by clutter? There are two types: genuine clutter, and items that you want to keep but don't work for the sale of your property.

Genuine Clutter:

You need to go through the space and sort out each item, categorising You also want to focus on little things like DVDs, books and trinkets. These items may have some small value so sell them or donate them to charity. Get rid of any old shoes and coats that are lying about in your porch or hallway. You might want to hide away the coats and shoes you do currently wear. Store them in your wardrobe, while you have viewings.

Items that you want to keep but don't work for the sale of your property:

You may want to consider putting some items in storage while you sell your home. Sometimes items are too large or even too small for some spaces and can make the room look odd. If you want to keep these particular items, then store them until you move into your new home.

that this is only a temporary way of living and hopefully it won't be for long! If you find you are keeping more things than you are throwing out, then think about whether or not it's in the right room or do you even need it now?

As previously mentioned, you can attempt to sell some of the things you have acquired over the years. Use sites like eBay, Gumtree and social networking sites to try and sell items. You may want to even hold a house sale for the remaining items that you can't sell. Failing that, why not donate to charity.

The end goal is still the same and it's important to help potential buyers envision your house as theirs. So remember, decluttering will make your home more spacious and entice potential buyers!

Top Tips!

If you are throwing away paperwork, shred anything that is confidential

De-clutter before agents come and take photos of your property. This will help attract more potential viewers online and get that first good impression

Don't spend too long on certain items and don't get distracted. Keep yourself motivated and race against the clock!

Make it fun! Play some music or watch TV while you de-clutter



Your step-by-step guide to the conveyancing process

nce a sale has been agreed and is in the hands of your solicitor, it will go through the following stages. Sometimes additional work will be needed - for example, if the property is leasehold or is yet to be registered with the Land Registry. It is also important for buyers to discuss the availability of their deposit with their solicitor early in the transaction, and we strongly recommend that you contact your solicitor regularly so that they can keep you fully up-to-date with the progress and the latest timescales.

Seller's solicitor's steps

- Obtain a copy of the Title Deeds (or office copies if the title is registered)
- Obtain a copy of the Energy Performance Certificate (EPC) (if applicable)
- The seller(s) will return a completed Property Information Form and a Fixtures, Fittings and Contents Form to the solicitors
- Copies of the above documents, plus a draft contract – this is known as an 'Information Pack' – will be sent to the buyer's solicitor
- Answer the buyer's solicitor's additional enquiries (for example, specific questions about fixtures and fittings) and obtain copies of any planning consent documents
- Agree the contract and arrange for the sellers to sign it in readiness of the exchange (below)
- All parties agree completion dates and the contracts are exchanged

Between exchange and completion

- Obtain redemption figures from the mortgage lender and reply to requisitions on title
- Approve the transfer and arrange for the seller(s) and buyer(s) to sign
- Receive the agent's fee account and seek the seller's consent to settle this out of completion funds

Completion date

This is the date the ownership of the property passes from the seller to the buyer, and it follows the successful transfer of funds. It's the date that the whole process works towards.

Upon completion

- Receive completion funds and (only when this has been completed) instruct your estate agent to release the keys to buyers. Redeem mortgage and forward the financial statement. Forward any surplus funds (unless these are being used to fund an onward purchase). Ensure all outstanding bills are paid
- Forward transfer documents and deeds to the buyer's solicitors
- Forward evidence of 'discharge of mortgage' to the buyer's solicitors

Buyer's solicitor's steps

- Obtain the Information Pack, including a copy of the EPC (if applicable) from the sellers' solicitor and raise any additional queries
- Initiate any specialist searches (for example: a coal search). Submit local, environmental and water searches and a chancel check. This takes about 10 working days in total, and enquiries are then usually raised from the results
- Approve the contract when all enquiries are satisfactory and complete. (At this stage, a mortgage transfer deed will need to be signed and witnessed)
- Receive a mortgage offer and instructions from the lender and deal with any conditions set out by them. Make sure that life cover and buildings insurance is being arranged
- Request the deposit, report back to the buyer, and arrange for the contract to be signed. Place buildings insurance and life cover in force
- All parties agree completion dates and the contracts are exchanged

Between exchange and completion

- Raise 'requisitions on title' and prepare the draft transfer deed
- Report on title to mortgage lender and obtain funds for completion, including Stamp Duty (if appropriate)
- Prepare accounts, obtain signature to mortgage deed and undertake final Land Registry and Land Charges searches

Completion date

This is the date the ownership of the property passes from the seller to the buyer, and it follows the successful transfer of funds. It's the date that the whole process works towards.

Upon Completion

- Forward to the seller's solicitors the balance of funds - it is only then that they can authorise the release of the keys. Receive from the seller's solicitors, the transfer document deeds
- Stamp the Transfer Deed, register the buyer's ownership with the Land Registry and forward the deeds to the lender or client (where appropriate)



Contract - The agreement that sets out the main terms that have been agreed - for example: price, address, names, etc. Two copies are drawn up, and each party signs one in readiness for the exchange of contracts.

Deposit - The part of the purchase price (usually 10%) which the buyer pays on exchange of contracts.

Exchange of contracts - The swapping of signed contracts by the solicitors (together with the buyer's deposit). After this, the contract is binding.

Energy Performance Certificate - This contains information on energy use, energy performance, carbon dioxide emissions, and fuel bills.

Land Registry - The Government department that records who owns what land, and under what conditions.

Local Authority Search - A list of questions that are specific to the property and intended, for example, to discover if there have been any planning applications on the property, if the road to the house is maintained by the council, etc.

Mortgage Redemption Figure - The amount required to repay the outstanding capital/interest of a mortgage.

Property information form/fixtures, fittings and contents form - Standard forms about the property that the seller answers for their solicitor (for example: what will be left behind, details of guarantees, etc.)

Title Deeds - Legal documents that prove ownership of land/buildings, and the terms on which they are owned.

Transfer of Title - The document that passes the ownership from the seller to the buyer.

Stamp Duty for buy to let investors and second home owners - An additional tax, paid by the buyer purchasing an additional property that is not their main residence. It includes buy to let landlords and those buying second homes and holiday homes. The higher rates will be 3 percentage points above the current rates of duty shown below.

Requisition on title - An enquiry relating to the completion arrangements.

Seller's Pack - This comprises a Property Information Form, a Fixtures, Fittings and Contents Form, a copy of the title deeds and the draft contract.

Stamp Duty – Currently, the Stamp Duty threshold for residential properties is £250,000. For first-time buyers you can claim a discount and won't pay Stamp Duty up to £425,000 on the purchase price and after that you will pay only 5% between £425,001 to £625,000.

However, how much you pay is also dependent on whether you already own another property or if you're a non-UK resident.

Moving house?

From meter readings to removal companies, there's so much to remember when moving house. Here's our checklist of what to do and when

irst of all, congratulations on your new home! The excitement has probably now kicked in but moving home can also be one of the most stressful and emotionally draining things you can do. However, careful organisation and planning can help decrease the stress and anxiety of moving. This comprehensive and essential checklist will help you do just that.

Eight weeks - Research

Ideally, you want to start packing away any non-essential items as early as possible. This includes any items stored away in the loft, garage and shed. If you are not using it, pack it. Looking into your new area is also important, try to do this around eight weeks before you move. You might need to think about transferring your children to different schools and ordering new uniforms too. At this point, ensure you are also documenting all your important information away: that includes contact details, dates, contracts and information regarding your solicitor.

Six weeks - Removal companies or do it yourself?

Now would be the perfect time to decide on a local removal company. Or if you don't have too much to move, you may want to do it yourself. You could even look into different van hire companies. At this point you've probably started packing away some bits, but if there is anything you decide not to take, then look into selling these items or donating them to charity. This will also give you an idea on the volume of items you have to move.

Four weeks - Notify utility companies

This would be a good time for you to notify utility companies and inform them about your move to switch over. This includes gas and electricity, council tax, internet, phone rental and TV. You should also consider changing any car insurance, tax, memberships, phone contracts and inform your bank about the move. Now's the time to also arrange a date to have your new house cleaned before you move



It will be worth packing a night bag each to help everyone settle in, which means you won't have to rummage through everything to find your toothbrush!

in, and start ordering any new furnishings for your new property. Start packing away more items, that being, out of season clothes, books, dvd's and even bulky items, like TV's that aren't used often.

Two weeks - Confirm all details

Confirm your move with your removal company or van hire, estate agents and schools. If possible, try to organise someone to look after your pets and children for the day of your move, as this can also be a stressful time for them too. If your removal company doesn't disassemble any furniture or sort out the un-plumbing for the washing machine, then now would be the ideal time to organise these. Remember to also cancel any local services you receive: this could be window cleaners, gardeners and newspaper deliveries. You should now also think about re-registering to vote and getting your post re-directed after your moving date. Continue packing away more furnishings, kitchen appliances and crockery that you won't be using for the next couple of weeks.

24 hours - Final check and walk round

You now have only 24 hours before you move, so double check that everything is packed away and ready for transit. It will be worth packing a night bag each to help everyone settle in, which means you won't have to rummage through everything to find your toothbrush! You may want to create an inventory of your boxes and

furniture to help you keep track of what you have and to help you ensure it doesn't go missing.

Moving day

Today is the day! You need to be ready for when your removal company comes. Ensure that you let them know if there are any fragile boxes that need extra care when handling. If you're moving yourself, then pack up your car or van and work out how many trips it may take. Before you leave, also take note of your final meter readings and send these off to your provider. Don't forget to leave your keys for the new owners!

You have arrived at your new home!

Give your removal company instructions of which boxes go in which rooms and make sure you are happy with everything that has arrived. Ensure you check for any damage before the movers leave. Read your new utility meters and send your readings of to your supplier. Taking photos of them will also ensure you have the correct reading if you need them again in the future. Unpack your essentials such as bed linen and clean towels. Don't worry about the rest, it isn't going anywhere! Order a takeaway, have a cup of tea and enjoy your first night with your family.

Right, so now you're all moved in, it's time to settle down, unpack and enjoy your new place. Remember, planning is essential to ensure your move runs stress free.

Checklist

Eight weeks
Pack non-essential items
Research your new area (transfer
schools and order new uniform) Keep all important documents
Recp all important documents
Six weeks
Decide on a local removal company
Clear out any unwanted items
☐ Keep packing
Four weeks
Notify utility companies
Start preparation for your new house
Keep packing
Two weeks
Finalise all details
Organise pet and child care
Cancel local services
Keep packing
24 hours
Check every room and ensure
everything is packed
Pack a night bag so everything is to hand
Collect your new keys
Make sure your phone is fully charge so you can get in touch with the
estate agents or removal company
Moving in
Prepare for the arrival of the remova company and give them directions/
your contact details
Ensure everything is ready to move
Record meter readings
On arrival
Give removal company instructions
of what goes where
Check for any damage before they leave
Read your new utility meters and
send them off to your supplier
Check if the previous owners have left anything behind
Unpack essentials
Order a takeaway and sit back
and relax!



Removal company or brave it yourself?

ou're excited about your new home and location but the process of packing, organising and actually moving all of your items is something no-one really ever looks forward to. Not only that but you also have to contact utility companies, maintain a job, keep your children happy and clean your entire house. You do have super powers, right?

Removal companies
Unless you live in a small property or
flat, it could be worth hiring a
professional removal company to help
relieve some of the stress on the day.
They have many skills and experience
and some of the services they can
provide include packing and

unpacking, dismantling and assembling furniture, loading your belongings quickly and securely, including those fragile and specialist items. They can even supply you with packing materials.

Hiring a removal company will also allow you the time to collect the keys to your new home. You also won't have to worry about the exhausting physical side of things, that being carrying boxes back and forth. Some services are great if you don't have much time to plan and get these done yourself; however these do often come at a premium and may not be suitable for those on a budget. When choosing a removal company

worry about the
worry about the
exhausting physical
side of things, that
being carrying boxes
back and forth





its key to look at those which have good recommendations and reviews, as you need a company you can rely on. You can use comparison sites, such as comparemymove.com and reallymoving.com, to help find you the best deals.

Getting quotes

You should aim to get at least three quotes from removal companies, preferably from firms which will come out to your property rather than those who just estimate the cost over the phone, as you don't want any nasty charges later on. Plus it will give the company an accurate idea of any restricted areas in your home, if they can park a van or lorry, and how many

items you have. You should also ask for the price to be broken down so you can see just how much you are paying for when it comes to certain aspects like insurance, packing, an hourly rate, mileage and any storage costs.

Once you have found a removal company, it can be useful to send them a briefing sheet that includes information about any items which need to be specially packed, any difficult or large items, plus any carpets and curtains which need moving. Finally, it can also be helpful to send them a floor plan of the new property so they can unload efficiently.

Top tips for packing

When packing, ensure you don't overload your boxes with heavy items, as these will be difficult to lift and could cause a back injury.

Fill any empty gaps using old newspaper, clothing, socks or even tea towels. This will help secure any items when they are being moved.

Create an inventory and label all your boxes and write the contents on each box with a marker. That way you will know which room each box is to go in.

And if you are super organised, you could even colour code each room!

Pack heavier boxes on the bottom. This might seem like common sense but it will ensure that any of your fragile items won't break.

Pack a survival box. These are the things that you will need first and should include paper towels, bin bags, cutlery, the kettle, some mugs, tea, coffee, milk, sugar and finally, some toilet paper!

