



## ALL ABOUT NOVAHOMES

We are a dynamic and committed full service Estate Agent based in Plymouth, established in 2008 and with a proven record of achieving excellent results for sellers, landlord, buyers and tenants.

#### Our History

Proud company owners Lee Whitelaw and Andy Davis have many years experience in the industry locally and joined Novahomes in its infancy to help drive the business and its core values, which initially started selling homes in one postcode district of Plymouth and now presently offers sellers, buyers, tenants and landlords expert advice covering everything from market valuations, mortgage advice, to advice on which local lawyer to use. Novahomes has now grown into a knowledgeable, well respected and established local market leader which continues to focus on its core values of offering unrivaled customer service and value for money which is at the heart of everything Lee and Andy deliver.

Joining Lee and Andy in the sales side are dedicated locally known agent Matthew Curtin who, together with his wife Sarah, run the Plymstock and South Hams operation which has grown from strength to strength. Looking after all aspects of the process, Matthew and Sarah have consistently contributed to the success and reputation of Novahomes.

#### Our Growth

The growth of Novahomes throughout the South West has been nothing short of phenomenal. Within months of opening, the first office was competing on a par with many of their established local competitors. As a result of their success, they were receiving enquiries from other longstanding agents, who agreed with the concept and were keen to break the "corporate shackles" imposed on them by their employers and introduce Novahomes into their communities. Franchises soon opened in other cities and towns, quickly mirroring the initial success and now, with further branches extending throughout South Devon and into South-East Cornwall, Novahomes colourful branding, great service and low fees are now instantly familiar across much of the region.

#### **Our Success**

Do not take our word for it, please take a moment to view some of the many testimonials and recommendations which appear on our agent's pages from the sellers, buyers, landlords and tenants, who have all had the opportunity to take advantage of our fees and service during recent times. In fact, Novahomes fast growth and success has made such an impression within the property industry that there are now many similar "non-traditional" agents opening-up across the country, who are keen to establish a share in the fast growing future of Estate Agency.

#### Our Future

With such an ever evolving industry, Novahomes has already taken advantage of the times ahead of many of its competitors, and that is something which we will keep doing. We often look at other areas of the country and indeed other countries and consider what they are doing, how it can be done better, and will our clients benefit from it. Careful to only move into any area when we already have the right people on board has often meant we expanded slowly where we could have flew, however for us it is all about the people. Lee and Andy decided early on that having someone based in an area is not as important as having the right people, and that is why our business has continued to do well. We look forward to offering a great service in your area as we continue to excel, or if we do not offer a service in your neck of the wood, we look forward to meeting the next Novahomes family member who will be able too!



## ADVICE TO PEOPLE BUYING AND SELLING

Selling your property quickly and gaining the best possible price has got to be a priority for any prospective seller and there are a few simple steps which you can take to improve your chances greatly.

First impressions are very important, your prospective purchaser will form an opinion within thirty seconds of drawing up outside your property. So make sure your garden is kept tidy, a well kept garden usually looks larger and needing less maintenance than an untidy one.

A fresh coat of paint can work wonders to improve the appearance of your front door and window sills.

Make sure the interior of your home is free of clutter. The smell of flowers can make a room feel more welcoming as can a warm home in Winter and open windows in the Summer.

If you are showing people around your home try to be as helpful as possible and answer all their questions truthfully. If you have a dog or cat try to keep them isolated when people visit as not everyone likes animals.

There are very few purchasers who buy the home of their dreams and do not want to change anything. All too often when you view a property you see it as it is, not as what it could be.

Then in your own time sit down and work out how much it will cost you to alter the property to your own tastes and requirements. The businesses featured in this guide are there to help you do this.

At the end of the day the choice is yours, however in my many years we have seen so many property transformations which have taken a sad and dilapidated property and turned it into a home anyone would be proud of. Think on, see the future, not the present.





















## LAUNCHING YOUR PROPERTY TO THE MARKET

#### The Details

This is one of the first steps in getting your property onto the market. We use a wealth of experience and the best tools to produce particulars which highlight the positive and most attractive features your home offers.

We then show you a draft copy so you too can ensure the points that you want potential buyers to know about are included.

Once this is done we have a finished brochure which can then be used to entice potential buyers into coming around to see your home in the 'flesh!'

#### The Signs

Our high-impact 'For Sale' boards are your way of telling anyone who visits your area, 24 hours a day, that there is a chance to live where you do.

#### The Web

With the advance of the internet, the property market has changed significantly. Buyers rarely visit an estate agent's office as they have access to the same information from home. We advertise your home on over 30 property portals which gives you maximum exposure to the market.

With 96% of buyers first looking online this is the most important form of advertising, so we have worked hard to get it right on your behalf.

#### Social and Other Media

We have a huge database of buyers so getting the message out there is key! We use social media, email shots, phone out and mailers to make sure anyone who is looking for a home like yours is enticed to arrange an appointment!













# LETTINGS, RENTAL AND PROPERTY MANAGEMENT

#### Welcome To Novahomes Lettings

We have been established in Plymouth for many years during which time we have built a sound reputation based on the professional service provided by our team of friendly staff.

Novahomes was set up to ensure that when you work with us you become part of our family, and not just a number. For landlords we care for your business and want it to grow and succeed.

For tenants we want to make sure you feel supported from the moment you contact us throughout the tenancy.

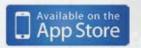
- Family run business
- In house maintenance team and easy online reporting system
- Dedicated and experienced staff
- Award winning customer service
- Proud members of Safe Agents and The National Approved Letting Scheme and regulated by The Property Ombudsman
- Wide range of tailored services
- · Full independent tenant referencing

- Local Plymouth office
- Wide angle expert photography
- · Property investment advice
- Strategic portfolio review
- Regular property inspections with detailed reports included in the full management and platinum price
- Accessible office in Stoke, Plymouth with plenty of customer parking









Tel: 01752 206 040



## WHICH TYPE OF MORTGAGE SHOULD I CHOOSE?

Today there is more choice than ever when it comes to choosing a mortgage. Fixed rate, variable rate, capped rate the list goes on and on, but which one is right for you?

A mortgage is probably the largest financial commitment most of us will make and it is vital that we take professional advice before committing to any one mortgage deal.

A mortgage is in reality a loan from a financial body or institution to you in order that you may secure the purchase of a property. This loan is generally secured against the property and is repaid over a period of time, usually twenty five years.

But how do we decide which type of mortgage to go for? The good news is that along with the extensive choice of mortgages available there is a huge choice of companies wanting to lend you money.

There are very strict rules that all financial companies must adhere to when they offer us a mortgage which is designed to ensure you receive the best of advice. Do not accept the first deal you are offered, shop around and be sure the deal on offer meets your work and lifestyle commitments.

Choosing the wrong mortgage can be a costly mistake and is definitely an experience you can do without. There are banks, building societies, loan companies and independent mortgage brokers all ready to help you, take their advice, but do not rush into a decision.

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











## WHY DO I NEED TO USE A SOLICITOR?

When buying a property you definitely need a Solicitor on your side. They know all the pitfalls which can arise when completing the sale of a property and are there to advise and guide you throughout the entire process.

When you are buying a property, they will communicate with the vendors solicitor and ascertain exactly what is included in the agreed price. Another very important enquiry which your solicitor will make will be to the local authority. This is called a search and asks the authority about the things like road access, drainage, rights of way, boundaries, plans for future development and a host of other questions.

Your solicitor will draw up draft contracts and send these to the vendors solicitor for them to study and return as agreed or with further questions. The financial side of matters is also taken care of by your solicitor, who will receive the loan from your lender and then distribute the relevant amounts to the various parties concerned.

There is a great deal more to buying a house than may at first be thought and there are also a large number of areas which need the expert attention of a solicitor. Failure to use a Solicitor can end up costing you a fortune and turning that dream home into a nightmare.











# Your friendly, Local Insurance Broker

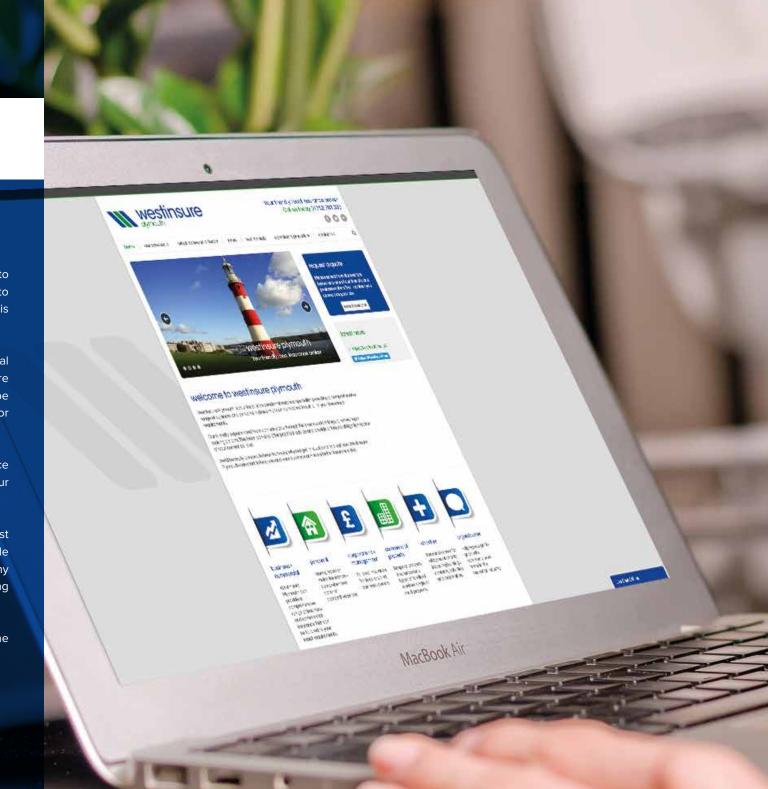
Insurance cover is vital in this day and age. Whether it is to cover you and your family whilst on holiday, or a policy to cover your home and possessions, getting the best advice is vital.

Westinsure Plymouth is an independently-owned commercial insurance brokerage based in Plymouth, Devon. They are specialists in the field of insurance cover, whether it be commercial or residential they will find the best scheme for you.

They have access to all offers available in the market place which ensures you will receive the right policy for your personal circumstances.

The business has always strived to provide the very best services and attention for their clients. Indeed, they pride themselves on the way they treat their clients. That is why so many of their new clients come to them after being recommended by their existing ones.

Westinsure Plymouth are authorised and regulated by the FCA (Financial Conduct Authority.)



At a meeting with Westinsure Plymouth you can expect professional and extremely helpful advice because they firmly believe in getting the right cover at the best available price for you.

They have a dedicated and professional team with countless years of experience and have also built up an enviable reputation for their skills and experience in the insurance industry.

The team can also offer practical advice and provide a free, no obligation review of your current policies.

Whatever your insurance needs, you will be well advised to contact Westinsure Plymouth and give them a chance to prove their worth.

After all, "who would you prefer looked after your best interests; a company only concerned with selling their own products or an independent company finding you the best deal?" The choice is yours.

18 Darklake Park, Darklake View, Estover, PL6 7FB

Tel: 01752 783 333

Email: enquiries@westinsureplymouth.co.uk

www.westinsureplymouth.co.uk

# Services



## **Business / Commercial**

Westinsure Plymouth can provide a comprehensive range of business and commercial insurance that can be tailored to your exact requirements.



### **Personal**

Home, travel or motor insurance – comprehensive cover at competitive prices.



## **Corporate Risk Management**

Tailored insurance for directors and business owners.



## **Commercial Property**

Bespoke property insurance for all types of landlord whether single or multi property.



### Charities

Insurance cover for all types of charity including buildings, contents, liabilities and indemnities.







# W. McMullin & Sons – getting you Moving

Moving home can seem a daunting prospect for many of us, however, the actual move can be left in the hands of a company that you can completely trust to do the job properly.

This family run business is W. McMullin & Sons based in Plymouth. The company has all the skills, equipment and experience you will ever need plus many years experience.

They offer their services to both domestic and business clients and can move a whole home or just a single item. One of their areas of expertise is in the safe removal and transportation of unusual and fragile items.

They offer a full packing service or can, if you wish, just supply the packing cases so that you can pack yourself. The company can deliver locally, across the United Kingdom, or even, arrange removals further afield if required.

Once you have made your enquiry, you can expect to receive all the help and guidance you will require, together with a free of charge consultation and quotation.

All their staff are full time, trained and accredited. They appreciate they are dealing with your personal possessions and ensure this is handled in the right way.

There are occasions when there is a gap between moving out and moving in and you may have to store all or part of your belongings.

W. McMullin & Sons have the answer and can arrange a storage facility, whether this is on a short term or long term basis.

For all your storage, removal and specialist needs you should contact W. McMullin & Sons. They have the experience to make sure everything goes to plan.

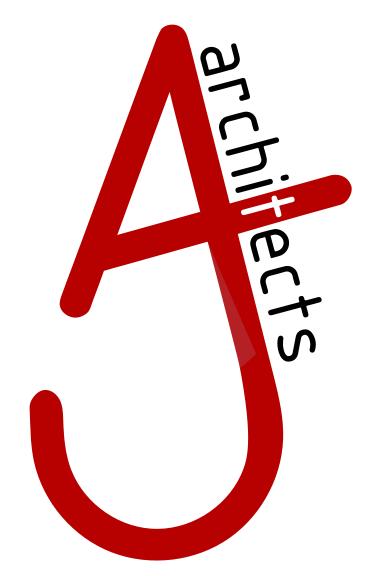
# W. McMullin & Sons

REMOVALS & CONTAINERISED STORAGE

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www.a-j-architects.co.uk

# Live | Learn | Work | Play

There are many individual reasons for needing the services of an Architect - maybe you are thinking of building a new home or perhaps you need a different room layout or extension to your existing home.

You may be a home owner or a business who is looking for specialist advice and guidance on how to make the best use of the space you already have.

AJ architects was established in 2013 by Abi Jones, a registered and Chartered Architect with the ARB and the RIBA, which has grown to become a well respected business in Devon and Cornwall.

Abi has worked on a variety of projects throughout her career, from residential extensions, conversions, refurbishments and new builds to schools, healthcare and community projects, leisure facilities and hotels.

Abi now specialises mainly in residential and community projects through her passion and great understanding of how different people live, learn, work and play in their everyday lives and how architecture can enable and influence these ways with positive and nurturing outcomes.

Abi offers a complete service to her clients; working with them from initial concept designs and budget planning through to the planning and building regulation processes; through the detailed construction design and specification of works right up to the selection and supervision of builders and trades onto the completion of your new home.

She has a genuine passion for her work and her creative and innovate approach to design and construction, together with a thorough understanding of local planning policies, has helped her gain planning permissions for many clients in the most challenging of circumstances.

Whatever your building project, Abi is always happy for a chat and does not charge for the first initial meeting, so why not get Abi to have as look at your project.













# Welcome to Staddon Heights Golf Club – one of Plymouth's best kept secrets

Staddon Heights Golf Club is situated on the outskirts of the historical naval city of Plymouth with breathtaking views along the Devon and Cornwall coastline. It is an eighteen hole course and has a par of seventy. The golf club was established in 1904 and is a large impressive building which provides spacious and plush surroundings to enjoy either your pre-golf or post-golf refreshments.

You will find mature trees, wide fairways and good sized, well established greens. Without doubt, the course is both attractive and challenging to golfers of all abilities.

They have all the facilities you would expect from a first class club and can cater for those special occasions, such as weddings, celebration parties and christenings. All catering offers the highest quality and value and their staff will do everything to make your day a success.

A selection of light bar meals are available daily and the Horizons Restaurant which is located in the clubhouse, offers a superb lunch on Sundays where it is recommended that you book at least 2 weeks in advance. The club house also houses conference rooms which are ideal for those small seminars and training events.

The fully stocked pro shop houses all the top brands of clubs, clothing and accessories with staff who are knowledgeable and experienced and only too happy to help and advise you.

Why not get trained by one their PGA qualified teaching professionals to sharpen up your golf game. They use the latest technology to help improve every aspect of your game.

The club is the ideal venue to host your corporate golf day. Their professional team of green keepers work hard to constantly ensure the best possible playing surface and presentation of the course.

When this is coupled with the excellent drainage you can be assured of all year round playability. To help ensure your day goes smoothly, the club offers a range of corporate options and will take the worry from your shoulders by planning the event for you.

They will cover everything. You can start the day with a golf tuition session from their Professional to ironing out any "golfing issues" you may have, or you may wish to spend your time browsing in the well appointed golf shop.

There are large well-equipped ladies and gentlemen's locker rooms, two practice putting greens, nets, a chipping area complete with bunker and a driving range. Indeed, all the facilities you would expect from one of the areas premier clubs.

Whether you are visiting for the day or moving to the area, at Staddon Heights Golf Club you are assured of a warm welcome and a great day out.



Founded 1904

Staddon Heights, Plymstock, Plymouth,
Devon, PL9 9SP
Tel: 01752 402 475

Email: info@staddonheightsgolf.co.uk www.staddonheightsgolf.co.uk



# MOVING CHECKLIST

Mobile phone provider	
Broadband provider	
Telephone provider	
TV provider	
Gas and electricity provider	
Insurance provider	
Credit card provider	
Bank and/or building society	
Pensions and investment provider	
Loyalty cards	
TV Licensing	







Vehicle registration – DVLA	
Drivers licence - DVLA	
Inland revenue	
Electoral roll	
Doctor	
Dentist	
Optician	
Vet	
School	
Nursery	
Employer	



# BUDGET CHECKLIST

## **Buying your new home**

Legal fees	£
Mortgage broker fee	£
LBTT (Land and Buildings Transaction Tax)	£
Deposit for mortgage	£
Arrangement fee to lender (if applicable)	£
Additional fees	£
Storage/removal company/ van hire	£
Bridging loan (if required)	£
Total cost of purchase	£

## Anticipated monthly cost

Mortgage payment	£	
Life insurance/income protection	£	
Buildings and contents insurance	£	
Council tax	£	
Total monthly property costs	£	<u>"</u>







#### **Settling in costs**

Repairs, alterations and decoration	£	
Telephone/internet	£	
Gardening	£	
Fixtures and fittings	£	
Furniture	£	
Curtains and carpets	£	
Total of settling in costs	£	
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This Guide to Moving Home has been prepared for NOVAHOMES of Plymouth by GLARIC CONSULTANCY LIMITED, 58 Hove Road,
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Carly Stockley recommends Novahomes

Novahomes were excellent from start to finish when selling our house. We were very impressed with Andy's approach to the valuation, which was much more considered than others. All staff that we dealt with throughout the process were very helpful and friendly. Thank you to all the team.

Lauren Catherine recommends Novahomes

Novahomes have been very helpful throughout my sale which at times was very complex. The team have always kept me upto date with information and always responded to any of my questions quickly. I can't thank them enough for their support throughout my sale.

Lizzie Titley recommends Novahomes

Right from the beginning we knew we had made the right choice. Novahomes sold our property very quickly and advertised to a very wide market. We cannot thank them enough for their professionalism and experience and would definitely recommend them.

Stacey Stokes recommends Novahomes

Novahomes were absolutely fantastic! easy to contact, quick responses and extremely helpful! the additional info they give you is excellent and their rates are the best on the market! big thankyou to Keira Marsh, Lee Whitelaw and the team would 100% use them again! thankyou Nova for selling our home!

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