



A Guide to Moving Home





All about Novahomes

Our History

Started from humble beginnings in a garage/office conversion in 2010 we had no idea Novahomes and our concept would grow into the hugely successful and respected local Estate Agency that you see today. Proud 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 unrivalled customer service and value for money which is at the heart of everything Lee and Andy deliver.

Our Concept

Rather than having one company which simply extends into other areas, we have created partnerships with respected and experienced local area agents and brought them into the fold under the Novahomes concept. This way you get all of the service, standard and quality you expect from Novahomes, the great fee, but you deal directly with someone who specialises in your local area, and runs that area as their own business.

This means your agent is personally invested in the company they represent, and the company is personally invested in them. It's this unique ownership and concept which has seen so many sellers and landlords, buyers and tenants keep recommending Novahomes, because every customer is 'our' customer, and not just another number!

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 and, as a result of their success, they were receiving enquiries from other long-standing 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. Franchises soon opened in other cities and towns, quickly mirroring the initial success that Mark and Jane had experienced and now, with further branches extending throughout Somerset, down the South Devon Coast and into South-East Cornwall, Novahomes' colourful branding, great service and low fees are now instantly familiar across much of the region.

Our Success

Don't 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 flown, however for us it's 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's 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 don't offer a service in your neck of the wood, we look forward to meeting the next Novahomes family member who will be able to!





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.

The best way to view a property is to use the viewing record page in this guide. List all the positive and negative points of the property and your feelings about it.

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.



Tel: 01752 206 040



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.

The Press

To ensure your home does not miss out on the people who do not look online, we also take large advertising spreads in Plymouth's leading property newspapers.

Zoopla
Smarter property search

rightmove
the UK's number one property site





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.

Our Services

We offer everything you would expect from a traditional letting agency such as advertising in the local papers, colour details, web advertising, accompanied viewings, full tenant referencing, tenancy agreements, inventories, deposit lodgement, dispute resolution, regular updates on progress etc, but at an incredibly cheaper fee.

We are totally honest and transparent with our commission rates and because we don't have the same overheads, our Fully Managed fee is just 9% INCLUDING VAT, a fraction of what many other local letting agents will look to charge. We offer our clients expert guidance and ensure that your property is in safe hands with the professional and reliable service you expect, for a price you did not. We operate on a "No Let - No Fee" basis, Let-Only schemes, rent guarantee and property insurances are also available.

Your property will be expertly marketed via our own website, alongside over 30 of the UK's leading property portals, including Rightmove, Zoopla and Primelocation, as well as appearing in our local newspaper advertising. In this way we can ensure that the most suitable tenant for your needs is found with the minimum of delay.

Finding Your Perfect Property

If you are seeking a property to rent, we offer unrivalled coverage across the area and usually have a varied list of properties available from one bedroom to four bedrooms or more.

Our independent referencing procedure usually means that your application can be processed in a matter of days ensuring the minimum of delay before you move.

Most important of all, we value your custom and we will do our best to exceed your expectations. If you require any further advice or information, please call into our Plymouth office.



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 in our lifetime 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.

THE PURCHASERS

WITNESSES

Zoopla
Smarter property search

rightmove
the UK's number one property site

The Property Ombudsman

The Property Ombudsman
LETTINGS



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.



Such a small price to pay for peace of mind

House purchase is the largest single investment most of us make in our life time and to consider such a purchase without the benefit of professional advice from an independent company such as **Abbots Surveyors Limited** would seem, to say the least, imprudent.

Yet that is exactly what the majority of home buyers tend to do. Most house purchasers still rely on the Valuation Report prepared by their mortgage lender, although that report is primarily for the lenders own purposes and is based purely on financial grounds and not on any structural basis.

A detailed survey such as Homebuyer Survey and Valuation or the more in-depth Building Structural Survey should be considered as a bare minimum irrespective of the age or condition of the property.

These surveys are aimed at identifying defects which require repair in order to prevent further deterioration and possible associated damage.

The survey will also draw attention to defects which can have a significant affect on value and can form the basis for further negotiation on the purchase price. Often, the cost of the survey is only a fraction of the saving made through renegotiation.

The Royal Institution of Chartered Surveyors Homebuyer Survey and Valuation is suited to most residential property. Obviously the cost of a survey will vary depending on the purchase price and type of property, as well as the type of survey required.

They are an experienced independent surveyor with a wealth of knowledge and experience in survey and valuation work in Newton Abbot and adjacent areas.

They are used to working with major mortgage lenders and are well known to local Estate Agents and Solicitors. The business is approachable and friendly and will advise on which survey or valuation in their opinion, is most suited to your needs.

Following the inspection, they will discuss their findings with you and advise you on the best course of action.

When you are about to make such a large investment in your new property, it makes common sense to carry out a survey and ensure real peace of mind. Abbots Surveyors Limited are ready, willing and very able to help you achieve this.

Abbots Surveyors Limited

2 Hazel Close, Newton Abbot, TQ12 4JY

Tel: 01626 200 883

Mobile: 07930 186 311

Email: iainwilliams-surveyors@hotmail.com







Creating the heart in a home

The kitchen is the hub of the home, the workshop, the meeting place, the focus point for gatherings. Kitchens are required to be all things to all people and as such need to be practical, functional and yet beautiful and enjoyable spaces to be in.

It could be that the dream home you have found does not have the kitchen you were hoping for. Tired decor can easily be changed but a new kitchen that ticks all the boxes could be a little more difficult to achieve.

The solution is simple, call into **Hyde Park Kitchens**. They have over 15 years experience and expertise in achieving functional yet beautiful interiors and they will advise you on how to create the best layout in any room.

The owners of the business, Steve and Debra Bunch have been working hard in the kitchen industry to create and supply high quality kitchen designs using only the best materials.

Consultation

A visit to their showroom is the first step in creating the kitchen of your dreams. Pop into their showroom for a friendly chat with Steve and Debra, they are always on hand to answer any questions that you may have. They will also be happy to meet you in the comfort of your own home to discuss any kitchen requirements.

3D plans and presentation

Steve will create your kitchen using the latest in 3D software technology. Unlike most of the other showrooms, the software Steve uses has advanced mapping, allowing him to map the view outside and around your current kitchen with the new design, to give you a true idea of how the kitchen will look in your home.

Ordering process

Once the design has been finalised, Hyde Park Kitchens will sign a contract with the customer and a timescale will be agreed before a deposit has been placed.

Kitchen installation

With Steve's vast experience in fitting kitchens, you can be assured of a high quality finish. All of their kitchens come with a guarantee.

As an independent company, Hyde Park Kitchens is not affiliated to any large distributor, giving them the freedom to choose only the best products that are available.

All their kitchens are manufactured to the highest quality using the best materials available. Every room is made to measure for each individual client so you will get something that is unique to you and your home.

Like any successful business, Hyde Park Kitchens benefit from many recommendations and referrals from satisfied clients. They also benefit from repeat business as their customers return to them time and time again. Probably the best recommendation any business can achieve.

The wide range of products available from Hyde Park Kitchens allow them to offer their customers a solution irrespective of their budget. Whether your budget is small, or whether you want a top of the range kitchen, then they will be able to help.

Hyde Park Kitchens are an honest, professional business who thrive on making sure each and everyone of their customers are thrilled with their new rooms. Anyone looking to improve their new home (or to even spruce up their old one prior to selling) should look no further than Hyde Park Kitchens.

Hyde Park Kitchens

63 Hyde Park Road, Plymouth, PL3 4JN

Tel: 01752 242 951

Mobile: 07734 812 123

Email: stevebunch@hydeparkkitchens.co.uk

www.hydeparkkitchens.co.uk

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

27 Desborough Lane, St Judes,
Plymouth, PL4 9PJ
Tel: 01752 660 874
Email: info@wmcmullinandsons.com
www.wmcmullinandsons.com



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Quality Carpets and Flooring

If perhaps you have just redecorated your home and are left pondering where to purchase your new carpets or flooring to finish your rooms, then a visit to **Plymstock Carpets and Flooring Ltd** is highly recommended.

They are specialists in domestic and commercial flooring and they carry a large selection of samples specifically introduced for landlords, schools, offices, hotels and retail outlets.

Quite rightly the business is proud of the fact that the majority of their new business comes from personal recommendations. Customers can be assured that all work undertaken will be carried out to the highest standards.

When visiting their showroom, your enquiries will be treated with courtesy and respect. You can expect to receive all the advice, guidance and reassurance you need when you are choosing your new carpet or flooring. Customers can rest assured that high pressure sales are definitely not part of their agenda.

The entire feel of a room can be dramatically changed through the thoughtful use of the correct floor covering, however, due to the massive variety available, selecting the right choice of colours and texture can be a problem.

The business has been offering friendly advice and imaginative ideas since being established in 2001 and their experience enables them to enhance any room in your home.

Their products and services include:

- Carpets
- Wood and Laminate
- Vinyl Sheets and Tiles
- Wooden Flooring and much more

This is a company who recognise that whilst the larger national companies appear to offer massive discounts, in the final analysis they may not be that competitive. The business is proud of their pricing policy which offers honest down to earth prices to all their customers.

No job is too large or too small and they can service your carpet and flooring needs from a small cloakroom up to the entire house.

They also recognise that only half the job is done once the flooring has been chosen and that customers may have some apprehension as to how the work is to be carried out. To ensure that all their work is done to a high standard, they like to carry out a site visit to assess the necessary work needed. They will then provide you with a FREE no obligation estimate.

Only highly skilled fitters with many years of experience in fitting carpets and floor coverings are employed. Customers are guaranteed complete peace of mind as they will go out of their way to make sure that you are happy with the work.

There is little doubt that the business is certainly a modern, forward thinking company. However, a visit to their showroom will show you exactly how they embrace the traditional values of combining a first class service with value for money.

Visit Plymstock Carpets and Flooring Ltd today and you will gain all the help and advice you will need from friendly and knowledgeable staff.

**PLYMSTOCK
CARPETS AND FLOORING**

5 Radford Park Road, Plymouth, PL9 9DG

Tel: 01752 493 355

Email: info@plymouthcarpetsandflooring.co.uk

www.plymouthcarpetsandflooring.co.uk

Boland Heating Services - for all your Plumbing and Heating needs

Boland Heating Services, are a friendly business with many years experience, offering a one stop shop for all your domestic plumbing and heating needs.

They are friendly and responsive to their customers needs and appreciate the fact that a great deal of their work comes from personal recommendations which speaks volumes for the standard of their work.

The business offers the home owner a complete service from modernisations, boiler servicing repairs, replacements and full gas central heating installations.

In addition to offering a full and comprehensive service regarding gas, the business carry out plumbing repairs and maintenance and provides their customers with a wide range of services.

Boland Heating Services are Gas Safety registered which means their work is carried out to the highest of standards.

Legislation concerned with gas has recently changed and the Local Authority Building Control will have to be informed when relevant gas work is undertaken.

This includes the installation or exchange of central heating boilers. Work must be carried out by an approved installer. Boland Heating Services have all the relevant approvals and certification.

Gas is dangerous and it is better to be safe than sorry when it comes to anything to do with it.

Your gas, plumbing and heating can sometimes cause no end of problems, however, rest assured Boland Heating Services are just a phone call away and are always pleased to assist you from a simple repair to a full central heating Installation.

Boland Heating Services

The Business Centre, 2 Cattedown Road,
Plymouth, PL4 0EG
Mobile: 07810 544 129
Email: nick_boland@hotmail.com







The best choice for all your Domestic Appliance repairs

The Appliance Doctor specialises in the repair of domestic appliances, employing engineers with over 20 years of experience in the industry working for British Gas, Gas, Hotpoint and Appliance Group Service to name a select few.

They are one of the very few companies fully trained and qualified in domestic refrigeration. Many other engineers working on your equipment put both themselves and you at risk by not receiving the relevant training. Receive a service from the engineers you can trust.

They provide first class repairs, servicing and installations for domestic appliances such as dishwashers, ovens, washing machines, fridges and freezers. They also carry an impressive number of spares in stock so your appliance can be repaired in the least possible time.

All the staff are time-served specialists and they guarantee that your repair or installation will be carried out professionally and efficiently.

When you contact the company, you will benefit from:

- Fully qualified professionals and Which? trusted traders
- Customer satisfaction as their main priority
- A fast, efficient service that you can rely on
- Clear pricing structures so no hidden costs
- Only undertake work which they are qualified and competent to do

The Appliance Doctor can offer their customers extremely competitive prices which compare very favourably when checked against other national companies of their type.

Their main difference comes in the way they treat their customers. They understand that looking after every customer properly is vital to their future.

If you are looking for a service or repair of a domestic appliance, The Appliance Doctor should always be your first point of contact.



29 Segrave Road, Plymouth, PL2 3DR

Tel: 01752 299 923

Email: info@appliancedoctor.repair

www.appliancedoctor.repair

Quality, Style and Advanced Technology

The origins of hot tubs/spas can be traced back to ancient history. It is well documented that Native Americans were well aware of their healing properties and have used them for thousands of years.

Lux Hot Tubs have established their business to offer their customers a large variety of hot tubs. They pride themselves on quality, style, function and performance.

Their hot tubs come with the groundbreaking 360 heat lock insulation as standard, an entertainment package and the USA Balboa control system which is classed as being the best in the world.

Since their early beginnings, the business has grown to become a reputable supplier and installer of hot tubs in the United Kingdom, a reputation they are rightfully proud of.

Lux Hot Tubs would urge you to stop for a moment and think about the feelings of relaxation, peacefulness and warmth that a spa will give you.

The warm waters and rigorous body massage programs will leave you feeling stress free and ready to face the world again.

Prolonged stress has a bad effect on our bodies and can cause headaches, hypertension, ulcers and high blood pressure. Taking the time out to relax in a hot tub will only help to relieve the stress and therefore lessen the chances of us developing any of these conditions.

Lux Hot Tubs operate from their retail sites in Devon and Cornwall and have showrooms full of hot tubs in various sizes along with all the equipment and information you may need.

They will tell you all about the health benefits and you can experience the different seating layouts and jet arrangements available. Your new hot tub can be used for time alone, with friends, with family or indeed just for the two of you.

You will be able to see for yourself the quality of the products and the knowledgeable staff will be able to tell you about their current offers, their after sales support, servicing and maintenance teams.

When you visit Lux Hot Tubs you will receive the best help and advice available from friendly and experienced staff. They will do everything they can to help you come to the right decision but appreciate that the final decision is yours.

Go ahead and enhance your lifestyle with a hot tub from Lux Hot Tubs.



Union Mine Road, Pitts Cleave Industrial Estate,
Tavistock, PL19 0PW
Tel: 01822 616 263
Mobile: 07958 393 464
Email: neilstamp@gmail.com
www.luxhottubs.co.uk





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.



Staddon Heights, Plymstock, Plymouth,
Devon, PL9 9SP
Tel: 01752 402 475
Email: info@staddonheightsgolf.co.uk
www.staddonheightsgolf.co.uk

Plymouth Tree Services - quality Garden Machinery at the right price

Plymouth Tree Services are an independent retail, service and repair facility at Plymouth Garden Centre in Plymouth, Devon with many years knowledge and experience of garden machinery.

Their shop is able to supply a wide range of garden machinery and arborist equipment. If they do not have what you are looking for then they will be able to get it in within 48 hours.

They are dedicated to providing their customers with the best garden equipment available today coupled with what they consider to be the best after sales service.

When you choose to buy from them they will repay your loyalty with an exclusive package aimed at giving you the very best of care.

The business have experienced technicians backed up by the latest technology and state of the art equipment to service and repair your garden machinery.

When you visit their showroom you will be greeted by friendly and enthusiastic staff that will happily take the time to discuss your requirements and give you honest and reliable advice.

As stockists of the most commonly known brands, Plymouth Tree Services know that they are offering the best products on the market today.

Tree Surgery

Plymouth Tree Services has been providing tree surgery in Plymouth since 2010 and is your one stop shop for all of your tree, forestry, ground maintenance and gardening needs in Plymouth and the surrounding areas.

They offer a free and friendly initial meeting to establish your needs. They then give a fixed price quotation so you always know where you stand.

If you are looking for quality garden equipment at the best prices but do not want to compromise on the after sales service, then Plymouth Tree Services will guarantee to fulfill your wishes.



GARDEN MACHINERY • SALES • SERVICING • REPAIR

Plymouth Garden Centre, Fort Austin Avenue,
Plymouth, PL6 5NU

Tel: 01752 426 664 / 774 043

Mobile: 07968 396 245

Email: plymouthtree@btinternet.com

www.ptsgardensales.co.uk





Welcome to Hartley Dental

At **Hartley**, through a Private Practice the highest level of Oral Health Care is offered, as it is realised that people are more conscious about their own level of Oral Health and also whether they are happy with their smile.

The team at Hartley promote a preventative approach, which is always looking to prevent the need for restorative dentistry and preserve our natural teeth wherever possible. The team believe that Oral Health education for children is really important and pay particular attention to this area.

The team realise most people get very nervous about a visit to the Dentist and therefore like to promote a relaxed, enjoyable and family orientated atmosphere in the Practice, priding themselves on making people feel welcome.

Helping people understand their treatment plans and what that process involves is a particular area of focus within the Practice. Ensuring they are patient led is the core of their ethos as a business.

Within recent years, the Practice has looked to develop it's services and now have a full range to offer. These include monthly payable Oral Health plans, Orthodontics, Dentures, Teeth Whitening and the latest and most recognised wrinkle reduction treatments plus much more.

The team will always be on hand to help you and give you their time should you require any further information.

Hartley Dental always extend a warm and genuine welcome to anyone who visits the Practice and pride themselves on treating you the right way. Why not pay them a visit and help ensure that your teeth last a lifetime.



113 Mannamead Road, Plymouth,
Devon, PL3 5LL
Tel: 01752 661 361
Email: team@hartleydental.co.uk
www.hartleydental.co.uk

Budget Checklist

Monthly Income Figures

Your Monthly Salary

Partners Monthly Salary

Any Overtime/Commission

Any Other Income

Total Monthly Income (A)

Disposable Income

Box (A) minus Box (B)

Your mortgage provider will advise you how much you can borrow.

This is dependant upon a number of issues: Size of deposit, monthly expenditure etc.

Monthly Expenditure

Gas and Electricity

Telephone and Mobile Telephone Bills

Council Tax

Food and Drink

Entertainment

Credit Cards and Store Cards

Other Standing Orders and Direct Debits

Hire Purchase Payments

Insurance Policies and Pension Plans

Travelling Expenses

(Petrol/Road Tax/Insurance/Running Costs)

Family Clothing

Savings for Holidays or Savings Plans

TV or other Licences

Any Other Expenses

Total Monthly (B)

Homebuyers Checklist

Checklist 1 - The Buying Cycle

Enquire about Mortgage availability	<input type="checkbox"/>	Obtain Removal Quote	<input type="checkbox"/>
Make an offer on the property	<input type="checkbox"/>	Exchange Contracts	<input type="checkbox"/>
Nominate a Solicitor to act for you	<input type="checkbox"/>	Completion Date agreed	<input type="checkbox"/>

Checklist 2 - Essential Contacts

Electric Company

(Final reading at old property)	<input type="checkbox"/>	Gas Company	<input type="checkbox"/>
(Connection at new property)	<input type="checkbox"/>	(Final reading at old property)	<input type="checkbox"/>
		(Connection at new property)	<input type="checkbox"/>

Water Company

(Inform both old and new)	<input type="checkbox"/>	Phone Company	<input type="checkbox"/>
Book Your Removal	<input type="checkbox"/>	(Disconnect at old property)	<input type="checkbox"/>
		(Connection at new property)	<input type="checkbox"/>

Checklist 3 - Important Contacts

Family	<input type="checkbox"/>	Building Society	<input type="checkbox"/>
Store Cards	<input type="checkbox"/>	AA/RAC etc:	<input type="checkbox"/>
Sports Clubs	<input type="checkbox"/>	Dentist	<input type="checkbox"/>
Chiropodists	<input type="checkbox"/>	Post Office	<input type="checkbox"/>
TV Licence	<input type="checkbox"/>	Bank	<input type="checkbox"/>
Employers	<input type="checkbox"/>	DVLA	<input type="checkbox"/>
Credit Cards	<input type="checkbox"/>	Doctor	<input type="checkbox"/>
Milkman	<input type="checkbox"/>	Hire Purchase	<input type="checkbox"/>
Opticians	<input type="checkbox"/>	Vets	<input type="checkbox"/>
Council Tax	<input type="checkbox"/>	Friends	<input type="checkbox"/>

Checklist 4 - What to take with you on the day of the move

Food and Drink	<input type="checkbox"/>	Cooking Utensils	<input type="checkbox"/>
Light Bulbs	<input type="checkbox"/>	Bed Linen	<input type="checkbox"/>
Vital Documents	<input type="checkbox"/>	Credit Cards	<input type="checkbox"/>
First Aid	<input type="checkbox"/>	Medicine	<input type="checkbox"/>
Jewellery	<input type="checkbox"/>	Washing Up Liquid	<input type="checkbox"/>
Bin Liners	<input type="checkbox"/>	Toilet Paper	<input type="checkbox"/>
Toys	<input type="checkbox"/>	Cash/Cheques	<input type="checkbox"/>
Spare Clothes	<input type="checkbox"/>	Essential Tools	<input type="checkbox"/>
Eating Utensils	<input type="checkbox"/>	Soap	<input type="checkbox"/>

Notes

This Guide to Moving Home has been prepared for NOVAHOMES of Plymouth
by GLARIC CONSULTANCY LIMITED, 58 Hove Road, Lytham St Annes, FY8 1XH
T: 0800 1303 556 E: glaric@aol.com W: www.glaric.com

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Viewing Appointment Record

Date	Address	Price	Comments



www.novahomes.co.uk

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