



**A GUIDE TO MOVING HOME**

# WELCOME TO

## Red Squirrel

Red Squirrel Property Shop Ltd are refreshingly different to other estate agents. That is because the unique combination of our people, our marketing of properties and our company aims to give you the very best service available, whether you are selling, buying or letting. We believe it is an unbeatable package which makes moving easier - and more enjoyable too!

As one of the Isle of Wight's independent Estate, Lettings and Property Building and Maintenance Agencies, with more than 100 years' local and mainland experience between our staff, Red Squirrel has built up an enviable reputation for striking the perfect balance between the head and the heart.

At Red Squirrel, we realised a long time ago that when instructing an Agent to market your home or business premises, you are looking to achieve a relationship and rapport that is based on honest communication and trust.

When choosing Red Squirrel as your Agent, you are choosing people that are highly trained to the most professional and ethical of standards, as well as utilising the full resources of a team that is firmly on your side.

Whether you are selling, buying or letting, our friendly staff will listen carefully to your needs and use every endeavour to meet your highest expectations. To ensure you receive a high standard of Customer Care and bring your transaction to a successful conclusion, we bring together modern methods and traditional values, whilst always working to our Professional Codes of Conduct.

We have very flexible appointment times, and subject to prior arrangement, you may view our extensive Portfolio at a time to suit your diary.

For all your Residential and Commercial Property requirements across the Isle of Wight, discover the benefits of using Red Squirrel by contacting either our Newport Office or Cowes Office.



# WHY CHOOSE Red Squirrel

## Trustworthy

As we are members of several accredited bodies, you will be dealing with a regulated organisation managed by qualified professionals at the forefront of the industry.

## Style and Substance

Our contemporary style and branding has become synonymous with high standard market leading services and consequently offers elevated visibility for your property and greater results for us both.

## Enthusiasm

Along with our passion for property, we employ the powers of listening, understanding and empathy and combine this with energy, ambition and drive to achieve our clients' goals.

## Local Presence

With our landmark offices in Newport and Cowes plus our extensive first hand local knowledge, there is no one better placed to represent you and promote the sale of your property.

## Buyers / Tenants

We manage a comprehensive database of potential buyers/tenants who have given us their search criteria and matching this with your property results in success.

# MARKETING

Modern technology enables us to process a client's property and have it on the web, on our database and in the hands of our buyers within a matter of days.

The package includes high resolution digital photography for use on the website and in magazines and newspapers, accurate and detailed floorplans, aerial views, location maps, production of on-line printable colour brochures together with off-line details, plus copywriting and distribution of advertisements to be displayed in press advertising.

Constant research allows us to offer our clients some of the most innovative developments and advances in technology ahead of our competitors, from SMS to Email Property Alerts.

## WHERE TO INVEST TIME AND MONEY BEFORE MARKETING YOUR PROPERTY

It is a known fact that a buyer makes up their mind within 30 seconds of walking through the front door. With our experience in both the market place and offering interior design solutions, we can help you achieve a quicker sale.

Preparation and empathy are the keys. When the buyer likes a property, they start to imagine living there. Part of our job is to work with vendors to help remove the barriers to that process, then to show the buyer what physically exists and crucially, to show the potential of the house, how it might evolve over the years to suit any family.

Too few vendors allow time for anything other than stage two - showing the house as it is. As a result, they often set and accept a lower price than necessary, or take what should have been preparatory action only after their house has failed to sell. By that time, any buyers that are interested feel in a strong position to negotiate.

So what steps should vendors take to ensure maximum appeal for their property?





# 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. Make sure your garden is kept tidy; a well maintained 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 a wood front door and concrete or wood window sills. Make sure the interior of your home is free of clutter. Consider short term storage options to allow your rooms to show off their true size and to allow potential buyers a clearer picture of how a room could look to them.

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 have a dog or cat try to keep them and their food and bedding 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 of the positive and negative points of the property and your feelings about it. 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 our 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.

# PROFESSIONAL SERVICE AT A REASONABLE PRICE

Established in 2002, **Wheeler Solicitors** are a forward-thinking firm of solicitors who have many years' experience in providing private client legal services, including helping people buy and sell property.

They have gained a reputation for the quality of their service based on their understanding and commitment to fulfilling their clients' wishes and their exceptional customer service.

Paul Wheeler qualified as a solicitor in 1977. He has worked on Harley Street; as a partner in a large firm of solicitors in Oxfordshire and established his own practice on the Island in 2002.

The practice appreciates that all their clients are individuals and therefore tailors its service in response to each client's particular needs and circumstances. Wheeler Solicitors understands that the relationship between a client and their solicitor is as important as the traditional relationship people have with their 'family G.P.'.

Like all good solicitors they recognise the need to specialise and Wheeler Solicitors have a dedicated team of professionals who specialise in either Residential or Commercial Conveyancing or Wills, Lasting Powers of Attorney and Probate; alongside a team of dedicated support staff. All staff attend regular training courses ensuring that their expertise is kept up-to-date.

Wheeler Solicitors services include:

- Residential Conveyancing
- Commercial Conveyancing
- Re-mortgages
- Transfers (subject to mortgage)
- Wills
- Inheritance Tax advice
- Probate and Estate Administration
- Lasting Powers of Attorney

The house buying and selling process can be a minefield and there are a host of different legal processes that must be followed.

Wheeler Solicitors will keep you informed throughout the process with regular updates and will ensure that you understand exactly what is happening and why.

Wheeler Solicitors understands that moving home can be a stressful experience but that by listening to, and responding to, their clients concerns and keeping them fully informed every step of the way the process can be a positive and comfortable experience for everyone involved.

Wheeler Solicitors have learnt over the years that situations in life are fairly straight-forward, however, they understand that each client is an individual and not just a number and have therefore built a reputation as a law firm that cares for their clients and regularly exceed their expectations.



# TESTIMONIALS

"Jake Sandbach is very personable and friendly. Our first experience of buying a house was made less stressful by his willingness to answer any questions we had."

"You explained what I was paying for, what you were doing.  
Making me feel at ease."

"I think keeping clients informed is something you do particularly well,  
outstanding, overall – excellent."

"Contacting us by email was quick and efficient."

"You listen and take the time to explain, also you always get back, or are  
available. Also the SAE was much appreciated and professional."

"You kept us fully and clearly informed throughout. You were  
exceptionally (in our experience) responsive and very proactive on our  
behalf. The best experience we have ever had from a lawyer when buying  
a property – for which many thanks."

"Making things clear in layman's terms. Feeling very comfortable  
when at your office – very thorough in everything."

"Professional service with a friendly face."

"Service was just great."

"Laura went out of her way to help us and give us all correct info  
as quick as possible, very quick, very happy."

"Regular face to face contact made the whole process effective."



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# Getting the “Best” Investment and Mortgage deal for you

Every home buyer like yourself needs to have a mortgage tailor-made to your individual circumstances and this is why you would be well advised to speak to Phil Hughes Financial Services Ltd.

The business believes that everyone is an individual and that all of their customers need individual advice and financial solutions.

It is very easy to get confused by all the different types of mortgages that are available and your own Bank or Building Society will, of course, only show you the details of a restricted number of loans that they offer.

Because Phil Hughes Financial Services Ltd have access to the entire market place, they have the ability to look at all the offers available and choose the one which best suits your circumstances.

After a thorough question and answer session, they can have a mortgage agreed, in principle, in a short amount of time.

Insurance cover is vital in this day and age. Whether it is to cover your mortgage payments in case you are made redundant, fall ill or to cover your property or business against damage or theft, there are many schemes available.

Phil Hughes Financial Services Ltd are experts in the field of insurance cover, whether it be commercial or residential they will find the best solution for you.

At a meeting with them 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 are a dedicated and professional team with many years experience in the Financial Services industry.

They also cover a number of other very important areas including:

- Family and Mortgage Protection
- Investments
- Pensions
- Buildings and Contents Insurance
- Lifetime Mortgages and many more

They are there to help and advise on all aspects of finance, so whatever your needs, you will be well advised to contact Phil Hughes Financial Services Ltd and give them a chance to prove their worth.

Your home is at risk if you do not keep the repayments on the mortgage or other loans secured on it.



**Phil Hughes Financial Services Ltd**

**Independent Financial Adviser**

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Email: ifa@philhughesfs.com







# SUCH A SMALL PRICE TO PAY FOR PEACE OF MIND

Daniells Harrison Chartered Surveyors is a highly regarded and experienced firm of Chartered Surveyors. The company was established in 1992 with the aim of providing a comprehensive service to clients on all property related matters.

The business celebrated its 21st birthday in April 2013 and the partnership became Daniells Harrison Surveyors LLP, although it still continues to trade under the name Daniells Harrison Chartered Surveyors.

If you need a mortgage for your purchase, your lender is likely to require a valuation of the property regardless of its age, condition or value. Whilst this valuation safeguards the interests of the lender, it does little to protect the purchaser and may not show if a property has hidden defects which can undermine its value and cause untold problems in the future. You should obtain a survey to provide you with enough information about the property.

If you are a "cash buyer" that does not need a mortgage it is equally important to arrange for a survey to protect your interests.

All prospective home purchasers should obtain a detailed survey report such as a Homebuyer Survey and Valuation or the more in-depth Building Survey. 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.

Following the inspection they will be happy to 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 sense to arrange for a survey to be provided for you and ensure real peace of mind. Daniells Harrison Chartered Surveyors are ready, willing and very able to help you achieve this. Please contact David Wiggins or John Leal, David and John have worked on the Island for over 45 years and have excellent local knowledge.

Some of their other services include:

- Valuation and Professional Services
- Architectural Services
- Building Consultancy

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.







# CREATING EXCEPTIONAL LIVING SPACES

Do you need to improve the look of your property for sale or have you just moved in?

Do you need to work on the whole house, transform a room or just add those special finishing touches?

Now is the time to enlist the help of an interior designer, whose skills and experience will make all the difference.

**PHG Cowes** offers a unique life-style service for your home, boat or business. Their interior design and decoration service encompasses bespoke curtains, blinds and upholstery as well as designing bespoke cabinetry for kitchens and bathrooms. They also source current and vintage furniture, fittings and decorative pieces alongside artwork and contemporary craft.





Increasingly homeowners are recognising the value of using a freelance designer to create professional design schemes within their homes.

Whatever your requirement, **PHG Cowes** works closely with each client, blending styles and colours to achieve the right balance, producing a professional, cohesive look which, ultimately saves time and avoids expensive mistakes.

They are able to work at each stage of the process and will co-ordinate with architects to ensure electrical, plumbing and space planning are reviewed thus avoiding costly errors.

**PHG Cowes** is a collaborative venture between Dawn Townend, and interior architect Caryl Terlezki. Dawn has a degree in Applied Arts and an MA in Ceramics and has worked for many years as a freelance artist and designer.

Caryl has a BA in Interior Design and has experience of island design having worked in the Mediterranean, Caribbean and the UK, whilst developing and designing commercial and residential properties.

**PHG Cowes** provides guidance, respects and enhances your choice, but also allows the opportunity for you, the client, to explore an innovative array of ideas, open new doors, and turn dream interiors into a reality that works for you. They see any project as a partnership between themselves and you.

Current design projects include Brighton Marina Yacht Club, a Georgian Town House in Lymington, a studio in Abbey Road, London, an IT office in Croydon, a proposal for a refurbishment of a travel company's HQ in East Sussex, a converted stable in Storrington, a Victorian cottage renovation and a beach side property on the island.

They represent many leading brands which include Angle-poise, Cabbages & Roses, Ralph Lauren, Original BTC lighting, Fatboy and Designers Guild.

Visit the HQ store at 74 High Street to see a full range of sample books, products and homewares.



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[www.designstuffuk.com](http://www.designstuffuk.com)

Instagram: [@islandlifeinteriors](https://www.instagram.com/islandlifeinteriors)

Facebook: [pelhamhousegallery](https://www.facebook.com/pelhamhousegallery)



# Quality Carpets and Flooring

If perhaps you have just redecorated the lounge and are left pondering where to purchase your new carpets or flooring to finish the room, then a visit to **Carpets Etc** 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, housing associations 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 and their experience enables them to enhance any room in your home.

The business also carries a vast range of alternative flooring, vinyl and rugs ensuring you find the floor covering that is perfect for your situation. Again, staff are on hand to help you with your decision but will always leave the final choice to you.

Why choose Carpets Etc:

- 200 rolls of carpet and vinyl in stock
- Over 3000 samples

- Sales staff are not on commission so you get what is best for you, not what earns them the highest bonus
- The owners work in the business day to day, so there are no anonymous faces
- They use their own fitters
- FREE delivery anywhere on the island
- FREE estimates with no obligation to buy
- FREE Gripperods
- FREE parking
- FREE advice on what product is best for your requirements

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 them today and you will gain all the help and advice you will need from friendly and knowledgeable staff.



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**ts Etc**



# Garpets Etc

26 Crocker Street, Newport,  
Isle of Wight, PO30 5DB

Tel: 01983 524 838 / 01983 525 233

Email: [carpetsetc@btconnect.com](mailto:carpetsetc@btconnect.com)

[www.carpets-etc.com](http://www.carpets-etc.com)

## R.A. DAISH AND SONS LTD – THE NAME YOU CAN RELY ON

Finding a high quality, reliable building company can sometimes prove to be a difficult task. This can be made even more difficult if you are new to the area and do not know anyone.

With over 30 years experience, R.A. Daish and Sons Ltd, come highly recommended and have a wide range of building services available.

They have been providing quality construction throughout the Isle of Wight and the surrounding areas for many years.

The ethos of the business encompasses time honoured values with modern and progressive thinking both of which have been embodied in the business since it was first established.

In the past, they have enjoyed recognition such as a nomination for the NHBC Pride In the Job Award and a certificate of merit from the Isle of Wight Society for the construction of Jubilee Place on Park Road in Cowes.

Everyone involved in the company believes in these traditional values which offer excellent workmanship combined with fair and honest pricing.

Whilst this thinking underpins everything they do, they also appreciate that their clients should expect honesty, integrity and the use of highly skilled traditional tradesmen in providing an excellent solution.

The building industry and their code of practice is constantly under review and subject to change. R.A. Daish and Sons Ltd always ensure they operate within these guidelines.

They are also members of the Federation of Master Builders, National House Building Council, TrustMark and the Construction Industry Training Board.

Being a business who believe their customer is their most important asset, they have adopted certain standards which they believe are important.

Irrespective of the task being completed, they will always ensure that the areas being worked on are kept clean, tidy and above all, offer a safe working environment.

Their customers can expect all tasks to be overseen from the start of the process right through to completion. This will make sure that everything which needs to be done, is done and is completed in the correct order.

Whilst there can always be problems, the objective of the business is to complete the job, on time and on budget. You can also expect to be regularly updated on progress and involved in any major decisions.

Last, but not least, they will never leave a task until the customer is satisfied with the work carried out. If you are looking for a reputable building company, you would do well to contact R.A. Daish and Sons Ltd.



### R. A. DAISH AND SONS LTD

57 Fleet Way, Shalfleet, Isle of Wight, PO30 4PX

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Mob: 07977 097 607

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

## SERVICES

### CONSTRUCTION

New Build  
Extensions

Structural Alterations  
and Repairs

Groundwork  
Drainage  
Brickwork

### RENOVATION AND REFURBISHMENT

Renovations  
Home Improvements  
Conversions  
Maintenance  
Re-pointing

### RESIN BOUND DRIVEWAYS

Drives  
Paths  
Walkways  
Patio Areas







# A friendly professional service

When you move into your new home you will inevitably want to stamp your individuality on it and will have a few projects in mind. You may be looking to extend or renovate a room or even need new doors or windows throughout the house.

**Park Way Joinery Ltd** based in Ryde have over 25 years experience and can purpose build almost anything from wood. They are proud of the fact they retain the time honoured traditions of quality and customer service.

Park Way Joinery Ltd was formed by Managing Director Roy Terry in 1996 with just a small team of three joiners. It was originally part of a long established building company. In 2004 they moved to a larger purpose built premises at Ryde Business Park where they have continued to thrive.

The ethos of the business encompasses time honoured values with modern and progressive thinking, both of which have been embodied in the business since it was first established.

Whilst this thinking underpins everything they do, they also appreciate that their clients should expect honesty, integrity and the use of highly skilled traditional tradesmen in providing an excellent product.

Being a business which thinks their customer is their most important asset, they have adopted certain standards which they believe are important.

The business is diverse and listed below are some of their many services.

- Windows and Shop Fronts
- Doors, Gates and Garage Doors
- Stairs and Balustrades
- Fitted Furniture
- Conservatories

Park Way Joinery Ltd will provide you with references from previous jobs they have undertaken. Indeed much of their work comes either from repeat work or direct recommendation.

The business has prospered and grown through providing quality workmanship at realistic and affordable prices. Being a company who put their customers first, they are only too happy to discuss your needs and answer any questions which you may have.



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# HILLBANS- WE GUARANTEE, TIME WILL TELL

There are few things worse than finding out your home has a damp problem, woodworm, wet/dry rot or cavity wall tie failure. This is where you need to make the right choice and select a company that can help you overcome these obstacles to make a house your home.

Hillbans has become the company of choice for many householders and businesses throughout the Isle of Wight. They have a practical hands-on style of management which comes from many years of experience and specialist knowledge.

Buying a property can be rather stressful, Hillbans offer their customers practical solutions and an assurance they will receive a local service to national standards. Their attention to detail enables them to deliver a variety of services, most of which are guaranteed.

**Damp-Proofing, Structural Waterproofing, Basements/Cellar Tanking** - Based on recent estimates, up to 4 million dwellings are affected by rising dampness, penetrating dampness or condensation.

**Timber Treatments** - to control or eradicate woodworm, dry rot, wet rot etc.

Whilst timber is an extremely resilient and versatile building material, it can also provide a perfect environment for wood-boring insects and fungal decay. Since most structural timbers are unseen, damage can go undetected for long periods of time.

**Wall Tie Replacement, Masonry Repair Strategies, Masonry Beaming, Lateral Restraints, Crack Stitching etc.** Movement in rigid structures and corrosion of cavity wall ties can cause cracking, bulging and other defects. It is possible in most instances to restore the integrity of the structure or the masonry panel without the need for expensive rebuilds.

## Pest Control

Hillbans offer a comprehensive pest control service in the domestic and commercial sectors in accordance with the strict codes of practice set out by the BPCA.

Hillbans maintain the highest industry standards required to enjoy membership of the Property Care Association and the British Pest Control Association among others. This is reinforced by the training, qualifications, experience and technical competence of its staff.

To further safeguard their clients, they also provide long term Guarantees, most of which can be insurance backed to provide further peace of mind and cover in the unlikely event of the company ceasing to trade.

# HILLBANS

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# Budget Checklist

## Monthly Income Figures

Your Monthly Salary

Partner's 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)

This Guide to Moving Home has been prepared for RED SQUIRREL PROPERTY SHOP LTD of Newport, Isle of Wight by GLARIC CONSULTANCY LIMITED, 58 Hove Road, Lytham St Annes, FY8 1XH  
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# Viewing Appointment Record

Date	Address	Price	Comments



# Red Squirrel

LTD.  
■ **Property Shop**  
Sales, Lettings and Property Maintenance



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11b St Thomas' Square,  
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**Tel: 01983 521212 - Option 1**

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**Tel: 01983 521212 - Option 2**

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