



Top tips for a better buy

*Ten top tips and a
handy checklist to help
ensure your next buy is
your best buy yet.*

Tip #1

Put yourself in the best bargaining position possible

Before you start looking, talk to your bank or mortgage broker and get a mortgage pre-authorisation, then speak with your solicitor. This will put you in the enviable position of being able to make an unconditional offer and help you to drive a better deal.

Tip #2

Set your price bracket and see what it will buy you

When you have the finance in place it's time to go shopping. Sit down with any Real Estate Alliance member and you'll quickly see what your money will buy in today's market. We'll show you listings within your price range and some just above and some below it. Then when you decide to view a property you'll see for yourself where there's value for money.

Tip #3

Don't get hit with unexpected stamp duty

Buying a property that forces you into a higher stamp duty bracket can cost thousands extra. So do your research and tailor your price bracket to suit your budget. Current stamp duty rates can be found online at:

http://www.revenue.ie/services/tax_info/taxes6.htm

Tip #4

Try to keep emotion out of the equation

Buying a property is a very personal decision and it's very easy to let emotions cloud your judgement. Before you know what's happening, you've blown your budget, committed yourself to more repair work than you bargained for or have made do with a property that isn't quite right because you love the area. So try to keep emotion out of your decision and use our handy checklist to keep yourself focused.

Tip #5

Don't be pressured

No matter how much interest you are told there is in a property, don't be forced into making a quick decision. List all the Pro's and Con's and if it doesn't add up, remember your dream property could be just around the corner.





Tip #6

Remember location, location, location

Before you purchase take a good look around the area. Where's the nearest school? How far to the shops? Is there a bus route nearby? It's often a good idea to go for a walk around the area and chat to some of the neighbours. They'll give you the inside story.

Tip #7

Ask questions and then ask some more

Buying a property isn't something we do everyday so it's important to ask lots of questions. Bringing a friend along can be a good idea, as they will have a fresh view on things. The more you know the better decision you'll be able to make.

Tip #8

***Found somewhere just right?
Stop and get it checked out.***

New homes come with a 10-year guarantee. But if you're buying second hand then, no matter how much you like the property, get it checked out by a property surveyor or engineer before you sign your contract. Your local Real Estate Alliance member will be able to recommend a good one.

Tip #9

If you know you're moving, start packing now!

Use the opportunity to have a good clear out, with more and more of us now recycling it's a lot easier to do it over a few weeks. Put all non-essential items into boxes and take care of any arrangements that need to be made, like phone or ESB. It'll all go towards a smoother moving day.

Tip #10

The key to getting your keys on time

When you finally close the deal you'll want to get your keys without delay. But there are a few things that need to be taken care of. Make sure the mortgage funds are available to your solicitor on the day. Arrange with the seller in advance to transfer Gas, Electricity and Telephone into your name and finally arrange an inspection on the morning of the closing. Then if anything is amiss the sellers are still there to sort it out before closing.

Home buyers checklist



Here are all the things that it's really hard to remember while you view a property and next to impossible to remember once you've left. Print one out for each property you visit and try and score them as you go. They'll prove invaluable when it comes to decision time.

Address _____

	POOR	AVERAGE	GOOD	GREAT
THE HOME				
Square footage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of bedrooms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of baths	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Practicality of floor plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interior walls condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wardrobe/storage space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cable TV	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dampness or odors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Heating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exterior appearance, condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lawn/yard space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Patio or deck	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Energy efficiency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roof: age and condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gutters and downspouts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	POOR	AVERAGE	GOOD	GREAT
THE NEIGHBOURHOOD				
Appearance of area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appearance of homes/businesses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Traffic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Noise Level	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safety/Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Age mix of inhabitants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pet restrictions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Zoning regulations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Neighborhood restrictions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bin Collection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	POOR	AVERAGE	GOOD	GREAT
SCHOOLS				
Age/condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reputation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Play areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Class size	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Distance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CONVENIENCE TO				
Shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Schools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hospital	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Doctor/dentist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recreation/parks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restaurants/entertainment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Church	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Airport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>