



# Your guide to buying a new build home:

NORTH EAST



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# Find your dream home with help and advice from companies across the North East

Buying a new home is one of life's most exciting milestones, however, it can be difficult to remember all the steps involved in the process, even if you've purchased a property before. Whether you're a growing family in need of more space or a couple ready to settle into your forever home, this ebook offers a helpful guide to ensure you're set up for success, and allow you to secure your dream home as easily and stress-free as possible.

Opting for a new build home offers so much more than just additional space; it allows you to embrace contemporary living and enjoy an energy-efficient property, carefully designed to suit your needs and preferences. With a new build, you have the freedom to create a space that reflects your style and be part of an exciting new community in a desirable location - the perfect choice for those hoping to lay down lasting roots in the north east of Scotland.

In this comprehensive guide, we've shared the range of benefits a new build home has to offer, with practical tips on everything you need to know about upsizing, from financing your dream home and choosing your ideal location, to preparing to sell your current property and styling your new space.

Ready to get started? Let's explore how to turn your dream of a new build home into a reality, with a little help from local property experts...



# *10 benefits of* buying a new build home

When you begin your search for a new home, there are so many factors to be taken into consideration - including where you wish to live, the size of home you'll need, and whether you want to buy a new build or pre-owned property.

To help in your decision making, we've shared the main advantages you can experience if you choose a new build home, and dispelled some common misconceptions in the process...

## **1. An easy process, with fixed prices**

The process of buying a new home can often be easier and more straightforward than buying a pre-owned property. If you find a home you love, you can reserve it there and then without having to compete against a pool of other buyers. The prices of a newbuild home will also always be fixed, so you can guarantee your dream home with no counter-offers to worry about.

## **2. A range of housetypes to choose from**

If you fall in love with a location or a development, you're much more likely to find the perfect home to suit your needs if you're buying new, as you'll have a variety of housetypes to choose from. With a range of layouts and sizes, you can consider an array of homes to suit you and your family's lifestyle perfectly.

Many new build developments are cleverly designed to complement the character and charm of the local area - giving you even more choice when searching for your new home.

## **3. A brand new home, ready to move into**

There is nothing quite like that brand new feeling you get when you buy a newly built home! Instead of dated wallpaper, carpets to dispose of, or tired kitchens and bathrooms to renovate, a new build home is fully equipped with high spec kitchens, modern appliances, luxury bathrooms and contemporary doors, finishings and so much more.

Without costly and time consuming renovations to worry about, you can enjoy settling in and making memories in your new home!

## **4. Peace of mind with NHBC warranties**

It's great to have peace of mind after what can be a stressful process! Most new build homes come with the NHBC Buildmark Warranty which means snagging will be carried out in accordance with the guidelines for 2 whole years following your date of entry - and there's the added benefit of the NHBC 10 year warranty which covers your home for structural defects.



## 5. Personalise the specification

When you buy a new build home, you may also have the opportunity to personalise the specification, depending on the stage of build. If you reserve early enough, you can choose your kitchen doors and worktops, bathroom tiles, vanity units, and so much more. This is an amazing opportunity to create your dream home!

## 6. A blank canvas for decorating

New build homes are typically painted white internally, meaning you'll have a pristine, blank canvas ready to personalise when the time comes. There's no wallpaper to be scraped off the walls, or paint build-up on skirtings and doors to be concerned about, making decorating a little more seamless.

## 7. Enjoy open-plan living spaces

There's a common misconception that when buying new, the rooms on offer tend to be small or 'boxy'. However, with modern living firmly in mind, many new build homes are designed to benefit from bright, open-plan spaces and higher internal ceiling heights, adding to the feeling of space.

## 8. Save money on utility costs

Owning a new home can easily save you money on your energy bills. New homes today are much more energy efficient than older properties, due to the way they are designed, the building methods employed and materials used. PV panels are also prevalent throughout new developments, as are energy efficient boilers and appliances, which all result in savings in utility costs compared to pre-owned properties.

## 9. Help to grow a new community

When you purchase a new build, it won't just be your home that's brand new - the whole community will be in its early stages, which adds to the excitement of moving! You will have an opportunity to build and shape a new neighbourhood, and create a welcoming, friendly community you are proud to be a part of.

## 10. There could be offers or incentives available

Unlike the second hand property market, new home builders may provide offers or incentives for buying. From LBTT and mortgage contributions, to complimentary extras and upgrades, there could be an exclusive offer to take advantage of and make your move even more exciting!



CASTLE ROAD  
ALFORD

A MIX OF OUTSTANDING 3,  
4 AND 5 BEDROOM HOMES



THE BRAMBLES  
SAUCHEN

A RANGE OF LUXURY 3, 4  
AND 5 BEDROOM HOMES



STRABATHIE VILLAGE  
BLACKDOG

AN EXTENSIVE RANGE OF 3,  
4 AND 5 BEDROOM HOMES

ALFORD



THE GROVE, CORREEN ROAD  
ALFORD

INTIMATE DEVELOPMENT  
OF 3 AND 4 BEDROOM  
LUXURY BUNGALOWS

SAUCHEN



INCHMARLO  
BANCHORY

A VARIETY OF  
PRESTIGIOUS 3, 4, 5 AND 6  
BEDROOM HOMES

BLACKDOG

ABERDEEN

BANCHORY

# Where to live in the North East of Scotland

City or suburbs? Country or coast? When it comes to pinning down the location of your new home, there's lots to weigh up. Luckily for the eager home buyer struggling to decide, Aberdeen and Aberdeenshire gives a taste of it all.

Spanning 2,508 square miles, over 490,000 people call the North East of Scotland home and no matter where you reside, beauty is never far away. And better yet, the Aberdeen Western Peripheral Route (AWPR) boosts connectivity throughout the region through its time-saving bypass system.

From the top of the Cairngorms all the way down to the coastline, here's your compass to living in North East Scotland.



## ABERDEEN

### City living with space to explore

Known across the world as 'The Granite City', Aberdeen is distinct in character thanks to its sparkling granite buildings, beach backdrop and sea-fairing heritage.

Bringing together a vibrant food and culture scene, riverside walks, pretty parks and historic old towns, there's plenty to explore. And when an escape to the countryside comes calling, Aberdeen acts as the perfect launchpad to uncover rich forests, rolling hills and glimmering beaches that neighbour the city.



## SOUTH

### Where coastline meets legacy

Blending together rugged coastal beauty and countryside charm, close-knit communities are peppered through the south of the city - each with cultural significance. From the commanding Dunnottar Castle in Stonehaven to Fettercairn where Lewis Grassic Gibbon penned *Sunset Song* and maritime museums to one of Britain's richest nature reserves at St Cyrus, the South is home to heritage galore.

With treasure troves for foodie feasts, North East Scotland is renowned for its food and the South serves some great tastes. The Battered Mars Bar was born at the Carron Fish Bar in Stonehaven and along the coastline to Gourdon, the Quayside Fish Bar serves seafood caught fresh from local waters. Heading inland, the very best of seasonal fruits and vegetables can be shopped at Castleton Farm Shop.



## WEST

### Unwind in countryside charm

'West is best', is often heard across the North East and that's largely due to its close proximity to Royal Deeside and the Cairngorms National Park.

The North East of Scotland has been home to 263 castles over the centuries and many still stand today. The west of the region is where notable castles like Balmoral, Crathes and Craigievar wait for locals and visitors to discover (and rediscover) time and time again.

The Deeside Way was once a railway line which took the British Royal Family to Ballater to alight for Balmoral Castle and now is a 41 mile walking route through tranquil countryside. The path passes through Drumoak, Banchory, Aboyne and Ballater which are just a few charming towns that act as jewels in the crown of Royal Deeside.

And many residents in the west are lucky to have stunning scenery right on their doorstep - rolling fields, forests and mystical lochs sit below beautiful munros and mountains.



## NORTH

### Stretching sands and charming towns

Market towns and quaint villages with agricultural heritage embedded in the community are no stranger in the North of Aberdeenshire. For those looking for that slower pace, these communities are nestled within the peace of the countryside, with many a few minutes away from stunning sandy beaches.

There's so much to avail of in this beautiful part of our region, from hidden beaches like Hackley Bay and impressive wildlife (including a colony of seals at Newburgh Beach), to world renowned golf courses at Cruden Bay and Trump International, Scotland. Not forgetting incredible bars and restaurants including the home of craft beer legends Brewdog.





# Sizing up *with* Kirkwood Homes



Rachel and her partner Grant were searching for the perfect first home to buy together - and with 5 children between them, they knew they needed a property where each of the children had space to grow.

We caught up with Rachel to find out what they love most about their new home and how they found the buying process with Kirkwood Homes...

## What options were you considering when moving home?

"We really needed a bigger home where my partner Grant and I could merge our two families and everyone had their own space. I was staying in a house that was over 30 years old and Grant was living in Dyce, so we were very keen to move into a new build home and make it our own together."

## What made you choose 'The Drumallan' housetype at Inchmarlo, Banchory?

"The sheer quality of a Kirkwood home really stood out to us, everything just feels so crisp and clean. In terms of the 'Drumallan', we just loved everything about it from the layout to the high quality finish. Making the move into an untouched, Kirkwood home felt like a dream come true.

"We had already reserved a beautiful 'Marr' at Inchmarlo, but as soon as the Sales Advisor let us know that a 'Drumallan' had become available we essentially bit her hand off! Having visited the 'Drumallan' showhome in Sauchen - which was very generously sized - we knew this would be better-suited to our lifestyle."

## What do you love most about your new home?

"There are plenty of spacious rooms where we can all come together, but there's also enough space if the kids want some peace to themselves. We've turned the formal dining room into a snug which is just ideal to relax in such a busy household.

"The bedrooms are just beautiful and so generously sized, each room has a lot of storage space which is very handy for a growing family. We've loved the process of turning a blank canvas into something really homely and personal; it's something that I don't think we would have found if we hadn't moved into a new build."

## What has stood out to you about living at the Inchmarlo development?

"We were really taken aback by the on-site builders. They're such a friendly and polite team, and are so accommodating if we have any questions - they've helped create a pleasant environment for us to be a part of. As for neighbours, everyone that we have had the chance to meet has been lovely, so we feel quite fortunate that a very peaceful and welcoming community seems to be growing.

"At Inchmarlo, it's evident that there has been so much thought and care put into its design, such as the excellent broadband which is ideal when you have a number of teenagers at home - there's even a school bus route that picks our daughter Sophie up right outside our door!"

## Did anything stand out to you during the buying process?

"It was all very seamless! Every time we went to visit a showhome, the Kirkwood team was very accommodating which made the whole process a joy. They've been wonderful to work with; whenever we had queries or needed help figuring out something, they were on-hand to help us."



*Spotlight*

# Your new mortgage

Gail Reid, director of Gail Reid Mortgage Services shares how to get your ducks in a row when sourcing your new mortgage.

Buying a new home is an exciting time. Whether it's the prospect of unleashing your interior design ideas or having that extra room for hosting visitors, it can be easy to get caught up in the new home hullabaloo.

But before you put on the housewarming party hat, put on the sensible hat and make sure you know the ins and outs of your new mortgage and avoid any nasty surprises.

## Check how much you can borrow

It may seem like the obvious starting point but research by the HomeOwners Alliance in 2022 found that a staggering 56% of prospective UK homeowners put in an offer on a property before checking their mortgage options. Then, when it comes to borrowing, the UK Finance and Mortgage Market Forecast for 2024 - 2025 documented that 40% of buyers are unable to borrow the amount they'd expect.

But it's not all bad news, as around 85% of mortgage applications do go through successfully. So, providing you pass financial checks, the odds of being approved are in your favour.

## The rise and fall of interest rates

Following the soar in interest rates in 2022, it goes without saying that it's been a challenging few years for the property market.

Rates may not be back to their pre-boost amounts, however, they are reducing. We've seen an average drop of 1.46% from the peak at 6.86%, bringing us back to a more affordable rate.

The sub 2% interest rates that we've seen in the past were abnormal in the mortgage market and we're unlikely to see those low rates again. We can't predict the future rise or fall in interest rates, but if you're in a good financial position, there's really no time like the present in securing your deal.

## Moving from one property to another

If you're already a homeowner, there are a few additional mortgage considerations to keep in mind and avoid any nasty surprises:

- **Get clued up on your early repayment charges**

If you're paying off your current mortgage before the end of your deal period, it's likely you'll have to pay early repayment charges (ERCs). ERCs are dependent on your lender and mortgage product and typically calculated as a percentage of the outstanding balance on your mortgage (typically between 1% to 5%).

- **Porting your mortgage**

If the ERCs to leave your existing mortgage are higher than expected, or you would like to retain your current mortgage deal, porting your mortgage could be helpful. You can carry across your mortgage product to your new property and maintain your current interest rate and terms.

- **Check on your negative equity**

If you sell your existing property and the price doesn't pay off your outstanding mortgage balance, you'll be left with negative equity and will need to be settled.

*To learn more about the selling to move process, head to page 10 for all the details.*



## Start the conversation early

It's never too soon to start looking at your options, find out the facts and avoid any unnecessary heartache. Our team of advisers are on hand to talk through all your options and the home purchase process.

In our initial conversations, we'll take a look at your current circumstances to help map out a comfortable monthly budget to suit your new mortgage payments and insurances, ahead of finding a competitive and suitable mortgage provider.

*To start the conversation, visit:*

[gailreidmortgage.co.uk/contact](https://gailreidmortgage.co.uk/contact)

# Protecting your finances

You've put in the work to get your finances together for your mortgage, now it's time to protect your finances.

There's significant financial investment that comes with buying a property and no matter if you're buying on your own or with a partner, your financial security should remain at the fore. To aid your planning (and reduce your research time) here are some areas to consider.



## Get insured

Insurance is the cornerstone of financial protection and securing a buildings and contents policy should be your first port of call. This cover will protect your property and possessions in the event of damage or theft. Be sure to shop around to get the best cover possible and check the excess payments you need to pay when you claim.

Once your home is insured, the next step is insuring yourself with:

- **Life insurance:** This cover will pay your mortgage if you pass away and leave your loved ones financially secure.
- **Critical illness cover:** If you are diagnosed with a serious illness and unable to work, this type of cover will pay off your outstanding mortgage.
- **Income protection insurance:** Can step in to replace a portion of your income when you find yourself unable to work due to illness, injury or unemployment.
- **Mortgage payment protection insurance (MPPI):** This cover is similar to income protection insurance but solely covers your mortgage repayments.

## It's never too early to write a will

A common misconception is that a will is for the elderly, but the truth is, you should have one drafted when you buy a property. Buying property is a big investment, so best make sure you clearly lay out how you'd like your assets to be distributed when you're not here.

## Protection for unmarried couples

For unmarried partners buying a home together, the law doesn't automatically recognise both parties as having equal rights to property unless explicitly stated. Whether it's deposit contributions, furniture purchases or loan repayments, there are legally binding documents you can put in place to protect both partners:

1. **Joint ownership agreement:** This document outlines who owns what percentage of the property and what happens should the relationship end.
2. **Cohabitation agreement:** This agreement specifies how mortgage payments are split, how utilities and renovations are handled and what happens to the property if partners separate.
3. **Declaration of trust:** Clarify financial arrangements with this statement which details what each party has contributed to the purchase. It's particularly useful if one partner has provided a larger share of the deposit.

When it comes to building a life for yourself, and taking on life's curveballs, there's no truer statement than 'hope for the best and prepare for the worst'. So, until you have a crystal ball to predict what's coming next, these protective measures will certainly help you safeguard your future.



Spotlight

# Ready, »» set, sell!

If you're hoping to make your move but have an existing property to sell, Lorna Coutts, Chief Executive of ASPC, has shared 6 steps to get your current home ready for market...



## 1. Contact your solicitor

"A solicitor can help with every stage of the moving process - from marketing your property to negotiating offers and any legal work involved - so it's important to discuss your plans with them as early as possible. If you've never used a solicitor, take the time to research your options and speak to friends and family about their experiences before making a decision."

## 2. Maintenance and repairs

"If there are any repairs or maintenance jobs you've been putting off, it's important to rectify them so your Home Report makes for a positive reading. Perhaps refer to a Home Report for a property that's on the market, using it as a template for areas to check and then address as many things as you can - including clearing gutters, tackling any mould, filling cracks in the wall or tidying up the exterior to make that first impression count."

## 3. Get a Home Report

"You then need to have a Chartered Surveyor visit your property and complete a Home Report, as this is a legal requirement and gives you and potential buyers more detail on the condition and value of your home. Your solicitor will organise this on your behalf."

## 4. Check your mortgage redemption

"Before putting your property on the market, it's important to check how much is needed to pay off the loan on your current property, as this will likely impact what you can afford when it comes to your next home. Checking your most recent mortgage statement is a

good place to start and remember to pay attention to any early redemption penalties. Your solicitor and mortgage lender will be happy to assist you with this."

## 5. Stage your home and book a photographer

"To ensure your property appeals to potential buyers - and increase your chances of a faster, more successful sale - it's crucial to create a neutral, welcoming atmosphere that viewers can imagine themselves living in. Use a professional photographer, which your solicitor can organise for you, to ensure high quality images, and make sure every room is clear from any clutter!"

## 6. Get your property on the market

"Now your property is ready to go on the open market! Your solicitor will take this step and advertise your property through their own channels, but to extend the reach of your home, it's helpful to have your listing on a central property portal, such as ASPC."





*Spotlight*

# Saying 'yes' to your new build home

Have you found the dream new build home that ticks all the boxes on your wish-list? Shirley Craig, Kirkwood Homes' Sales Manager, explains the 6 step process to securing your brand new home and making it official...

## 1. Get a mortgage in principle

"This is an important first step, as most developers will want to see proof of what you can afford before taking a reservation. It's certainly worth talking to an independent broker as they will have access to all lender products in the market - and most do not charge a fee."

## 2. Ask the developer about offers and incentives

"One of the many benefits of buying a new build home is the offers and incentives available, from LBTT and deposit contributions, to complimentary extras and upgrades. Speak to your sales advisor to see what offers are currently in place."

## 3. Pay your reservation fee

"Once you have decided on your new home, you will have to pay a reservation fee which will be deducted from the purchase price - at Kirkwood, this is set at £1,000. You will also have to furnish details of which solicitor you wish to use for the purchase."

## 4. Start the legal and financial process

"Now you can go back to your mortgage advisor or lender to apply for your chosen mortgage product. If you have a house to sell which is not currently on the market, you should organise this listing with a selling agent - and request a home report survey to be carried out on your property."

## 5. Pay your missives deposit

"When your mortgage offer has been furnished and if needs be, your current home is under offer/ concluding, you'll be asked to sign a contract on the new home purchase and pay the missive deposit for your new home - at Kirkwood this figure is set at £5,000 and deducted from your final account."

## 6. Prepare for your completion date

"Finally, you can relax and wait for your home's completion date, which will have been set by the developer. During this time, you may have the opportunity to choose certain finishes for your new home - such as kitchens, worktops and bathroom tiles if your home is at the early stages of construction. Nearing completion time, you should arrange home and contents insurance, request an activation of your phone line and organise your broadband, plus removal company if needed!"

## A tailored offer just for you, from Kirkwood Homes

Searching for your perfect home, but need a little help? Kirkwood Homes can create an exclusive offer to match your needs, and turn your dream homes into a reality. From deposit contributions to your LBTT paid, scan to find out more...





# Interior inspiration

One of the most exciting parts of moving into a new build home is the opportunity to decorate it exactly how you want, turning a blank canvas into a space that makes you feel relaxed and at home!

We've taken a closer look at three showhomes across Aberdeen city and shire - designed by Thomas Fischer Interiors - for the ultimate source of home inspiration...

## Monochrome magic

**'THE POTARCH', BLACKDOG, KIRKWOOD HOMES**

A black and white theme offers a bold and modern aesthetic for those hoping to make a statement with their home interiors. To keep it feeling cosy, add lots of soft textures throughout with throw blankets, scatter cushions and curtains.

**Top styling tip:** If you have an open-plan space, use furniture to zone the room and maximise the space, such as an L-shaped sofa to separate a dining area.

**Top styling tip:** To create a really impressive entrance hallway, add a tall sculpture plinth with a large metal vase on top (the bigger the better) to catch the eye of visitors as they walk through the door.

## Natural habitat

**'THE BIRSE', BLACKDOG, KIRKWOOD HOMES**

When it comes to home interiors, rattan and wicker is a big trend, following on from the popular Scandinavian/Nordic vibe to create an organic feel through furniture and accessory choices. To get the look, choose lots of natural elements, and mix up the textures with different types of woods, linens and wool.

**Top styling tip:** In terms of the paint colours, choose taupe with accents of natural browns with greys to create a natural aesthetic with a seamless flow throughout the home.

**Top styling tip:** For a cosy living room, add wallpaper that has a subtle texture to it - this keeps the room from looking 'flat' while adding a sense of rustic charm and country feel to your home.



## Grand designs

**'THE GULLANE', BANCHORY, KIRKWOOD HOMES**

For a luxurious new home, it makes sense to incorporate a sense of grandeur and sophistication in the decor choices, allowing you to elevate your lifestyle and your interiors. Whether you love to entertain and impress guests, or dream of a beautiful home that exudes modern elegance, this style is perfect!

**Top styling tip:** For a living room that feels opulent, add a grand, bespoke rug with two sofas strategically placed opposite each other to sculpt the space and ooze class. Neutral and cream shades of furniture can create a bright and relaxing atmosphere, while blending classical and contemporary styles.

**Top styling tip:** It can be tempting to go overboard with glitzy accessories to fill a large space, but this can take away from the sophistication of the interiors. Choose accessories that equate the atmosphere and scale of the rooms, and to keep your finishes classic, incorporate natural elements such as leathers and wools, with a regal colour palette of rich greens and claret.

# Making memories in your brand new home



A house is more than just the four walls that surround you; it's the backdrop for life's most treasured moments. From spending quality time with your family, to celebrating the big moments like anniversaries and birthdays; the joy of celebrating these moments is what truly transforms a house into a home.

To help you feel inspired to make your move, here are some core memories you could unlock in your brand new home...

## Enjoying birthday celebrations

No matter your age, every birthday is worth celebrating - and when you move to a new build home, you can enjoy every birthday in a space you truly love. Picture yourself effortlessly preparing birthday dinners with ease in your high-spec kitchen, hosting gatherings with family and friends in a modern dining and family area, or taking the celebrations outside through stylish French doors for barbecues and games in your serene rear garden - weather permitting, of course!



## Spending quality time as a family

The most cherished memories are often found in the little moments. Imagine indulging in lazy Sunday mornings snuggled up with loved ones in your dreamy master bedroom, or gathering for fun family games and cosy movie nights in a beautiful lounge.

In a new build home, you could be spending evenings helping the little ones with homework at a breakfast bar or dining area, while you prepare dinner in a high spec kitchen, before ending the day with storytime as they nestle into their new bedroom.

## Making new surroundings feel like home

From stunning coastal seascapes, to peaceful countryside surroundings, the North East of Scotland offers endless opportunities to explore the great outdoors and live the lifestyle you've always dreamed of. Whether it's family bike rides, daily dog walks or children playing in nature, every moment in your new home becomes even more memorable when surrounded by the beauty of a picturesque location.

## Celebrating special milestones

As you move into your brand new home, there's bound to be a number of memorable milestones yet to come. From welcoming a new baby into your family, to watching your little one head off to their first day of school, your home becomes the setting for these unforgettable moments.

Built to a superior standard with stylish and versatile interiors, new build homes are as beautiful as they are functional. You can settle in with ease and start making new memories from the very first day that you receive your keys!





# Finding your perfect home: Tips and tricks from recent buyers

Hindsight, as they say, can be a wonderful thing - and who better to offer advice than those who have recently been through the process themselves? To help you on your home buying journey and navigate the move with confidence, we've compiled a list of top tips from recent buyers across Aberdeen and Aberdeenshire.

## 1. Create a list of non-negotiables

JILL, SAUCHEN

"When we decided to move, my partner and I considered what we disliked about our current home, what would improve our lives and our dream features. The list was long, so we prioritised the most important features and what we were not willing to compromise on - this helped us narrow our search and focus on homes that fit our needs."

## 2. Explore the areas you're interested in

LOUISE, STONEHAVEN

"We started exploring various towns and villages to find the right fit and definitely recommend this approach! We'd walk around, visit local businesses and get a real feel for the area. One of the villages really stood out to us due to its friendly atmosphere, great walking routes, and nearby amenities - so we knew it was the place we wanted to call home!"

## 3. Trust your gut

DUNCAN, BANCHORY

"You can easily be swayed by beautiful interiors or a persuasive salesperson, but ultimately you will know deep down if a home is right for you. Did you feel excited when you walked into the property, or saw the floorplans? Can you imagine yourself living there? Or are there doubts at the back of your mind about something that's not quite right? Listen to your instincts."

## 4. View showhomes

SALLY, ALFORD

"Actually viewing homes was a game-changer for us - nothing compares to experiencing a property in person. We decided that we specifically wanted to buy a new build, so we started by viewing showhomes in various locations. This allowed us to explore different layouts and features, and made a big difference in our journey to finding our perfect home."

## 5. Get professional advice & support

SAM, BLACKDOG

"After months of scrolling through properties without a clear plan, we realised that we needed expert advice. Once we had a financial advisor in place, we gained a full understanding of what we could actually afford, which made the home-buying process feel achievable. With this knowledge, we were able to narrow down our search to properties within our budget."

## 6. Be open-minded

SAM, COVE

"We were adamant that we wanted to live in the city centre, so when my mum suggested looking at a town further out, I dismissed it. After months of searching, we visited the development she had suggested and were surprised by how much we liked it - it ticked all the boxes for us! My advice is to keep an open mind - you might find your perfect home where you least expect it."

## 7. Decorating is a marathon not a sprint

RACHAEL, BUCKSBURN

"Most new build developers advise not to paint or wallpaper during your first year living in the property, to allow the home to settle. Although we were itching to add features, waiting was the best thing for us. We took the time to get a feel for the home before we made any permanent changes - we ended up going off some of our initial ideas and going in a different direction to make the home our own."



# Contact Directory

## MORTGAGE AND SOLICITOR ADVICE

Gail Reid Mortgage Services  
ASPC  
Aberdein Considine

01467 253140 / [info@gailreidmortgage.co.uk](mailto:info@gailreidmortgage.co.uk)  
01224 632949 / [centre@aspc.co.uk](mailto:centre@aspc.co.uk)  
0333 00 66 333

## FURNITURE/FURNISHINGS AND APPLIANCES

Gillies  
Sterling Furniture  
Booths of Inverurie

01382 477281 / [sales@gillies.co.uk](mailto:sales@gillies.co.uk)  
01259 750655  
01467 620570 / [info@boothscotland.scot](mailto:info@boothscotland.scot)

## LANDSCAPING AND GARDENING

Deeside Landscapes  
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**KIRKWOOD  
HOMES**



# Glossary of terms

## A

**Arrangement Fees:** Fees which may apply to signing up for a particular mortgage deal. Be aware that adding them to the loan amount increases your mortgage debt and the amount of interest you'll pay, so it's always cheaper over the long term to pay these up front.

## B

**Bridging Loan:** A temporary loan advanced to help buy a new property before the existing one has been sold.

## C

**Completion Date:** Completion of the legal transaction with all monies and documents having been distributed. This is also when the seller's solicitor will instruct the estate agent to release the keys.

**Conveyancing:** The legal work involved in buying and selling properties.

## D

**Disbursements:** Fees, such as LBTT, Land Registry and search fees on top of conveyancing which you normally pay via your solicitor.

## E

**Early Repayment Charge:** A charge made by the lender if the borrower terminates a mortgage in advance of the terms of the particular mortgage. This normally occurs when the borrower has benefited from reduced payments or cash back.

**Equity:** The overall value of the property, minus the mortgage or debt amount. A property owner may encounter negative equity if their home depreciates in value and ends up worth less than the amount they owe on their mortgage.

## F

**Full Structural Survey:** A full structural survey looking at all the main features of the property, including walls, roof, foundations, plumbing, joinery, electrical wiring, drains, and garden.

## L

**LBTT:** Previously known as stamp duty, LBTT is a tax applied to residential and commercial land and buildings transactions (including commercial purchases and commercial leases) where a chargeable interest is acquired.

## M

**Missives Concluded:** These are the written negotiations of the sale and can only be done once a mortgage offer is received. When the missives are agreed, this is known as 'conclusion of missives'. Both parties are now legally bound to the sale/purchase.

## O

**Off-plan:** Refers to buying a new-build property before it is actually constructed, with only the plans available for inspection.

## P

**Part Exchange:** When you buy a new home using a Part Exchange scheme, a property agent will offer to buy your existing property from you, at a price agreed with you, based on an independent valuation.

## S

**Sale Agreed:** A verbal agreement from the seller.

**Subject to Conclusion of Missives:** Words used to indicate that an agreement is not yet legally binding.

**Subject to Contract:** Words used to indicate that an agreement is not yet legally binding.

## T

**Title:** The ultimate record of ownership of a property, the evidence of which is found in the title deeds.

**Transfer Deeds:** The Land Registry document that transfers legal ownership from seller to buyer.

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



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