



**P** & Palmer & Partners

SUFFOLK SALES & LETTINGS

# PALMER & PARTNERS

Established 2004

Palmer & Partners is a family-run, independent estate agent based in Essex and Suffolk. We are committed to providing our customers with individual, tailored, high-quality advice based on our wealth of experience.

Customer service is at the heart of everything we do. Our commitment is to exceed expectations on every level through our honesty, integrity, and professionalism, combined with the latest technology, provides us with a prime platform to achieve the sale of your property at the highest price possible.

Our outstanding results have gained us an ever-growing client base through word-of-mouth recommendations from our clients. This has allowed us to grow from our single-office company in 2004, to now operating out of multiple offices across two counties. This has meant a continually growing and evolving team, with extensive local knowledge, that adheres to professional bodies' rules and regulations. This multi-faceted team also allows us to tailor our service to you, whether you're a seller, buyer, developer, landlord or tenant, Palmer & Partners are here to serve you.



**Simon Clow**

Suffolk Partner



**Andrew Norman**

Associate Partner



**Lucy Green**

Suffolk Coast & Ipswich  
Sales Manager



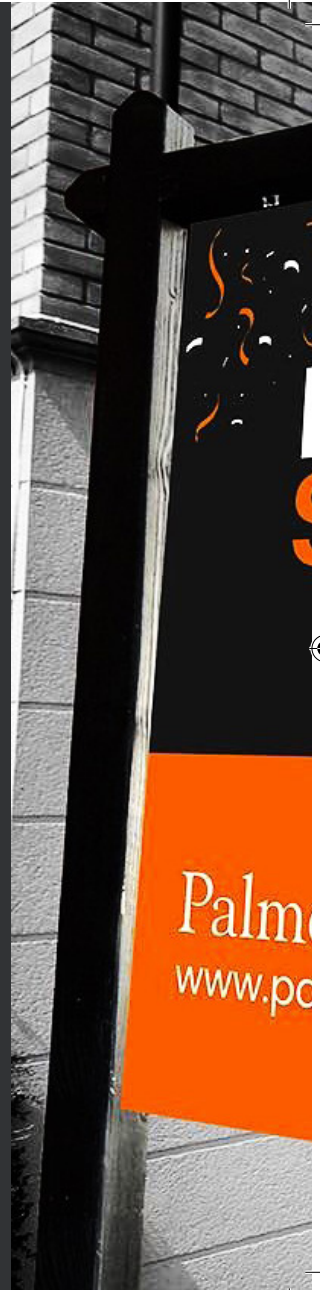
**Jon Bailey**

Mid Suffolk & Ipswich  
Sales Manager



**Lynne Mitcham**

Suffolk Lettings  
Manager



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# MEET THE TEAM

## SALES



**Simon Clow**  
Suffolk Partner



**Andrew Norman**  
Associate Partner



**Lucy Green**  
Sales Manager



**Jon Bailey**  
Sales Manager



**Claire Chapman**  
Sales Progression Manager



**Tom Bishop**  
Senior Sales Negotiator



**Chelsey Killington**  
Senior Sales Negotiator



**Jan Green**  
Suffolk Coast Senior Negotiator



**Grace Watts**  
Sales Advisor



**Jakob Kemp**  
EPC, Drone & Viewing Consultant



**Julie Furnell**  
Suffolk Administrator



**Jessica Dunn**  
Suffolk Administrator



**Lauren Harrison**  
Sales Progressor



**Dawn Fazackerley**  
Viewing Consultant



**Sue Smith**  
Viewing Consultant

## LETTINGS



**Lynne Mitcham**  
Suffolk Lettings Manager



**Jon Gallop**  
Lettings Partner



**Lewis Rogers**  
Senior Lettings Negotiator



**Miles Newton**  
Property Manager



**Emilie Watson**  
Property Manager



**Charlotte Humphrey**  
Head of Accounts & HR



**John Palmer**  
Managing Director



**Debbie Humphrey**  
Financial Director

# WE'RE HERE TO HELP

With a combined wealth of expertise, we can ensure you'll be in safe hands with our team. Our agents have extensive knowledge, not only about property sales, lettings and negotiation, but also about the surrounding local area, too.

Their superb attention to detail approach combined with their next level customer service will leave you with peace of mind when selling, letting or buying your property.

[Suffolk@palmerpartners.com](mailto:Suffolk@palmerpartners.com)



# Ipswich Mortgages

Your Local Mortgage Brokers

Contact one of our mortgage brokers today.

Call 01473 211707 or email [enquiries@ipswichmortgages.com](mailto:enquiries@ipswichmortgages.com)

**[Ipswichmortgages.com](http://Ipswichmortgages.com)**

Mortgages & Remortgages

# Start your mortgage search with us. We're here to get you moving.

## Our commitment to you:

As one of the leading mortgage brokerage specialists in Suffolk, we are passionate about delivering outstanding customer service to every client we work with, no matter their needs.

Our team is committed to going over and above for our clients and our attention to detail is second to none. We are dedicated to finding the right products to suit an individual's unique requirements and take the time to fully understand our clients' needs before sourcing the right mortgage product for them.

As a result, we have developed a reputation of being one of the go-to mortgage specialists in Suffolk and we are proud of our proven track record.



**Anthony Maddy**  
Mortgage Services  
Manager



**Melanie Mihill**  
Mortgage &  
Protection Broker



**Jessica Dunn**  
Mortgage  
Administrator

# WELCOME TO THE 500 CLUB

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We are committed to making a one-off contribution with a minimum value of £500 to local causes nominated by our members. Each month a new recipient will be chosen and a presentation arranged.

To sign up and join us today just visit our website:

[palmerpartners500club.org](http://palmerpartners500club.org)

For a unique gift just email:

[administration@palmerpartners500club.org](mailto:administration@palmerpartners500club.org)



WITH YOUR SMALL CHANGE  
WE CAN MAKE BIG CHANGES

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## EXPERT KNOWLEDGE

When it comes to selling your property, we at Palmer & Partners pride ourselves on the relationships we build. Whether you are wanting more space, or simply downsizing to a more manageable residence, we are here to guide you through every step of the process. No matter if you are selling for the first time, or are a seasoned property seller, we recognise needs at all levels and have the infrastructure within our business to ensure that, regardless of your selling background, we can cater for your requirements.

It all starts with a free, no obligation valuation! Then, once instructed, we can assist the planning of any extras you might consider including in your house sale. If necessary, we'll also provide you with recommendations on how to spruce up your home, which combined with these aforementioned extras, will increase your property's attractiveness to prospective buyers. We will use a combination of state-of-the-art and traditional agency methods to ensure your property receives the maximum exposure, and finds the perfect buyer.

When it comes to offers, the first one may not be the best one. We'll advise you based on considerations such as, cash buyers over mortgage applicants dependent on how quickly you're needing your sale, in addition to whether your buyer is attached to a long chain, which could also impede a smooth and speedy process.

Our marketing methods include exposure via: Rightmove, Zoopla, OnTheMarket and Prime Location, plus our modern and easy to use website. We will also use direct advertising in our Town Centre offices, as well as, text alerts, email alerts and mail outs to prospective buyers.

Our staff all live in the areas that we work; in most cases they were born and raised there! This means we know the detail required to ensure we can present your property in the best way, and match it to the right buyer, ensuring a smooth and hassle-free process. You will never be directed to a centralised call centre. You will have direct contact with your branch and property managers, so we always know the ins and outs of your specific circumstances.

Our business practices are dictated by our ARLA Propertymark training; ensuring industry best practice at all times, the latest legal updates and a transparent approach throughout.

# COSTS TO CONSIDER

## SALES

When buying a home, it can be overwhelming when there are so many figures involved, however, we are dedicated to streamlining the process for you. Here are some costs to consider:

Upfront costs: Deposit, Valuation fee, Surveyor's fee, Estate Agent's fee, Legal fees, Electronic transfer fee, Stamp duty, Removal costs, mortgage costs, mortgage fees and any redemption penalty costs.

There are also the costs that come with moving property, such as cleaning and storage, as well as ongoing costs, such as insurance and leasehold costs.

If you would like an in-depth guide about each of the costs involved when buying or selling your home, head to our blog on our website.

### CONVEYANCING

We only recommend local solicitors that we know will give you the level of service you expect. We have worked with these firms for a number of years and passionately believe in supporting our local businesses.

**Trusted local recommended solicitors**

**Paid upon sale and onward purchase**

### ESTATE AGENCY FEE

**No sale, no fee**

**No up front costs**

**Paid on completion**

### STAMP DUTY

**Tax paid upon onward purchase**

- £125,001 to £250,000 2% (£2500)
- £250,001 to £925,000 2% (£36,250)
- £925,001 to £1,500,000 10% (£93,750)

**Second home purchases have an increased 3%**

# FINANCIAL SERVICES

## FINANCIAL SERVICES

At Palmer & Partners we work in partnership with Suffolk Mortgages, an independent mortgage broker, who can provide you with the best deals on the market through their working across all banks, building societies and mortgage subsidiaries.

With their expert knowledge, they are familiar with which deals will be relevant to each of our clients and can help you every step of the way in deciding which one will be the best for you.

When choosing our company, we do everything we can to take out any additional stress when it comes to buying a property and that's why it's important we provide you with as many services as we can from start to finish in your property journey.

## FINANCIAL QUALIFICATION

All offers are verified and checked by the branch partner once they have been financially qualified.

The branch partner has decades of experience at not only ticking the boxes so that everything fits they also have a vast amount of experience in getting a feel for a sale so that you do not proceed with the wrong buyers, therefore saving invaluable time and money.

We also have foremost in our minds that we want to get you our client the very best price in a time frame that suits you.

## SALES PROGRESSION

From the sales agreed, right down to the completion, our agents communicate with you every step of the way. We make it our priority to keep you in the loop and to minimise any stress that comes with selling or buying a home.

No matter your time-scale or motivation for selling/buying, our agents will work with you through the steps and ensure everything is kept on the right track at every stage.

# COSTS TO CONSIDER

## LETTINGS

### INTRODUCTION FEE

No let, no fee - you do not pay us a penny unless we get you to a point where you have a high calibre tenant living in your property who has been thoroughly referenced, with all paperwork signed and all compliance adhered to. The onus is on us to get the job done for you.

No upfront costs. Any fees due to us are deducted from the rent that we receive from your tenant. This makes cash-flow easier for you and you will receive a clear statement of accounts.

Looking for a ballpark? Depending on what services you require and what additional 3rd party assistance you request, your initial costs will usually be between 50% and 120% of your first months' rent.

### MONTHLY MANAGEMENT FEE

Management Fees are usually deducted monthly as the rent is received with the balance passed on to you.

Free Management in Month 1 – the initial set-up of a tenancy always absorbs most of the expense. To help reduce this burden, we include the first month's management after a new tenant moves in, for free.

Most maintenance costs for work that you instruct us to get carried out at your property can be added to your account and paid for when the rent comes in.

### TENANCY SET UP FEE

Our "Full Management" and "Full Management Including Rent & Legal" clients do not pay any additional costs for tenant referencing, tenancy agreement or tenancy set-up/admin fees!

## 3RD PARTY COSTS

Here are some of the 3rd party costs you may incur. Please note, while it may look like there is a lot to do, not all of these are required in all instances and some of these are only required periodically. We have provided costs where possible but many service costs vary depending on the size of your property.

**Gas Safety Certificate (GSC)** – this is a requirement of law and must be in place before a tenancy commences – we can organise this on your behalf. This must be renewed annually.

**Electrical Installation Condition Report (EICR)** – is it a requirement of law that all residential properties have a valid electrical safety certificate in place. We can organise this for you; this must be renewed every 5 years.

**Energy Performance Certificate (EPC)** – all properties being offered for let must have a valid EPC available for a prospective tenant to view. We can organise this for you – the certificate is valid for 10 years.

**Legionella Check** – The Health & Safety Executive advise that any property offered for let should have a legionella assessment carried out by a competent person. We can have this carried out for you at your request.

**Professional Cleaning** – It is industry best-practice to have your property professionally cleaned (including carpets and oven) before your first let. It is then much easier to insist that your outgoing tenant returns it to this state for your next incoming tenant.

**Inventory** – while some agents do still try to offer this in house, best-practice is to have an independent 3rd party carry out an inventory for you. This is vital in order to make sure you have recourse to make a claim against the deposit if needed and if you are taking the Rent & Legal Guarantee, it is a requirement of the policy that you have a valid inventory.

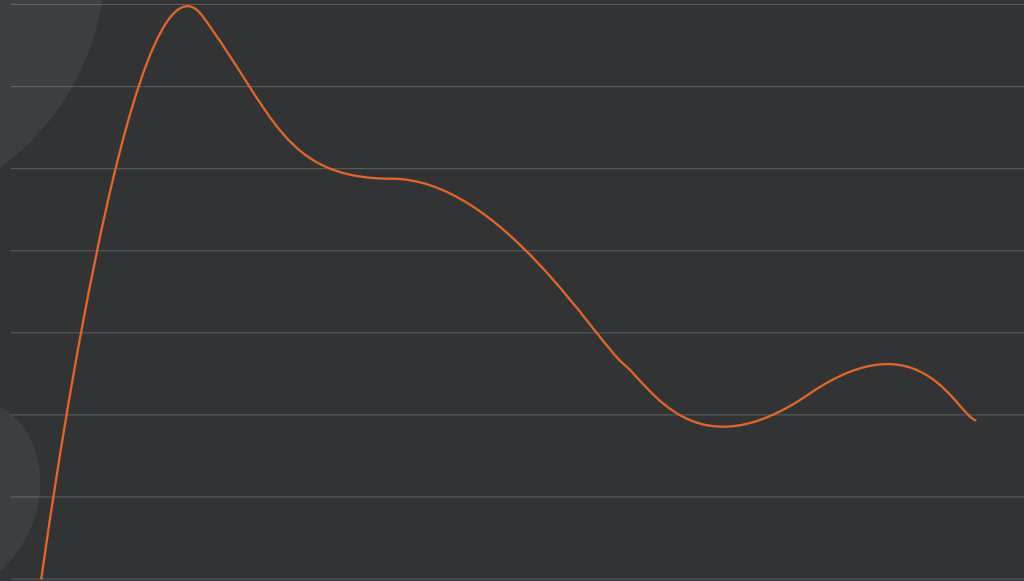
## TAX OBLIGATIONS

If you are a UK taxpayer, it is very likely that you will have tax to pay on any profit you make from your rental investment. However, most costs you incur are tax-deductible. Among these costs are agency fees, management fees, service charge, ground rent, safety certification, wear and tear allowance. There may be several other costs you can claim and there may be ways of reducing your tax obligations depending on your personal circumstance so we would always advise you to seek some independent advice from a qualified accountant or tax advisor.

If you are an overseas taxpayer, it is vital that you apply to HMRC as an overseas landlord. We can provide you with the NRL1 form that you would need to fill in. Without this, we are required to hold back the basic rate of tax from your rental income and send it to HMRC so it is well worth doing in advance to ensure there are no delays in payment to you.

# THE STATS BEHIND THE CLICKS

At Palmer & Partners we have all the tools to ensure we know precisely how much exposure your property is getting. Through the use of Rightmove Plus, Zoopla Pro, Virtual Tour Statistics and our own in-house software, we keep a very close eye on how your property is performing on a daily basis. This means we can keep you up to date with real-time data on the amount of interest your investment is getting; enabling us to ensure we are always taking the right approach, maximising your property's reach and making sure it is being seen by the right people at the right time thus minimising your vacancy costs.



BRANCH

Suffolk

BRAND VIEWS

165,959

DETAIL VIEWS

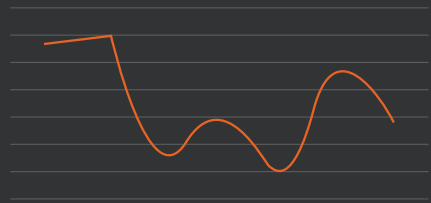
11,789

PROPERTY LEADS

1023



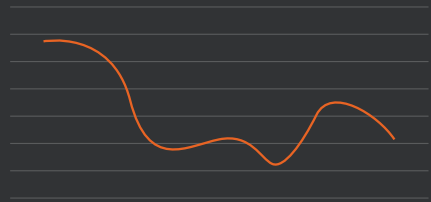
PROPERTY STATISTICS EXAMPLE:



Impressions

**539**

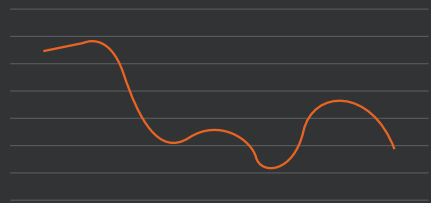
Feb 1 - Feb 7



Visits

**385**

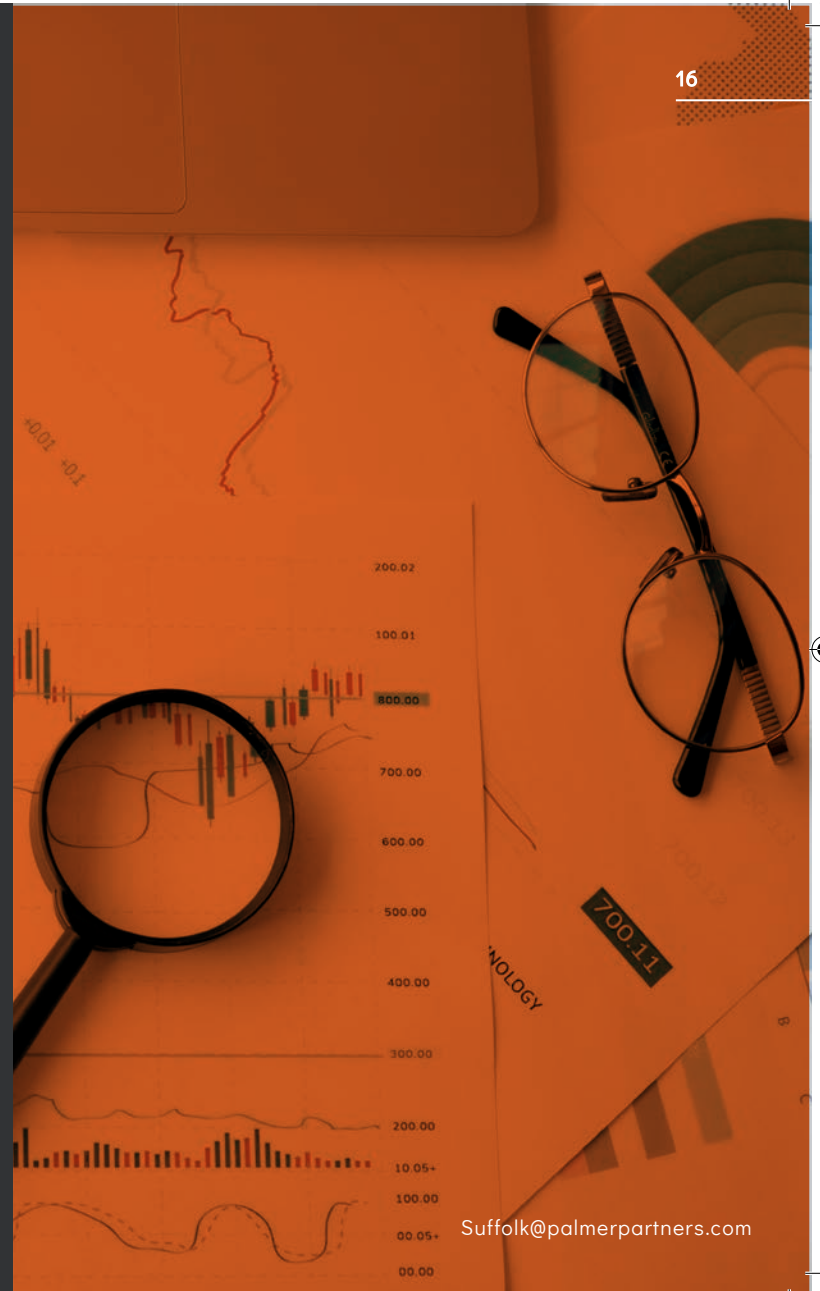
Feb 1 - Feb 7



Unique Visitors

**317**

Feb 1 - Feb 7





Palmer & Partners

palmerpartners.com

## TAILORED VIDEOGRAPHY

Tailored videography can help capture the natural look and feel of a property before in-person viewings. Whether exterior or interior, videography can level-up your listing to increase your property's click-throughs.

# PHOTOGRAPHY

We are passionate about making sure your property is photographed to its fullest potential. We use both HDR and Flash Based photography to ensure consistent, high-quality images, whilst getting the best angle and lighting for every room in your property.

We want prospective buyers to have a complete feel and excitement about the property before they've even stepped through the door. Through our vast experience, we can guarantee professional images, shot to the highest standard to give your property the upper hand when it's listed.



 Palmer & Partners



Palmer & Partners

# AERIAL PHOTOGRAPHY

We know that using aerial photography when listing a property can increase interest by 50%, which is why it's imperative that we offer drone photography as a service. Not only does aerial photography display every angle of your property, but it puts the property and surrounding land into perspective when shown to potential buyers.

With the increase of mobile devices and virtual viewings, it's never been more important to showcase the property to the absolute best of our advantage and this is something that aerial photography can offer. Using aerial photography for the exterior, combined with any of our interior photography options, will give viewers a complete look and feel of the property through a smooth transition of visuals.



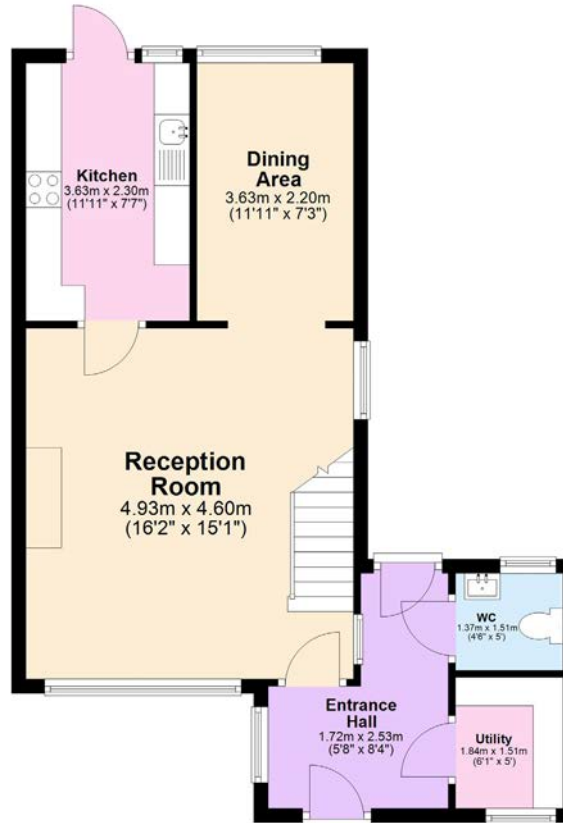


# FLOOR PLANS

Floor plans are crucial when getting your property to stand out amongst the rest. Buyers love to immediately visualise the layout of a home and whether it'll work for them. Floor plans provide buyers the exact dimensions and locations of rooms to give an idea if your property is suitable for their needs. This combined with the depth of photography we offer will really give the prospective buyer the "flow" of the property before viewing in person.

## Ground Floor

Approx. 51.8 sq. metres (557.1 sq. feet)



## First Floor

Approx. 36.9 sq. metres (397.0 sq. feet)





Sales: 01206 572233 / Lettings: 01206 572255

# PREMIUM LISTING UPGRADES

Gives your property the attention it deserves on our Palmer & Partners branded website and increase your number of click-throughs by 30% with larger pictures and listing size.

## SOCIAL MEDIA POSTING

In addition to the advertisement websites we use, we also utilise our Facebook and Instagram networks to increase the exposure of your property. When you leave your property in our safe hands, you can be sure that we will do everything we can to get your property promoted in its best light, in as many places as possible.

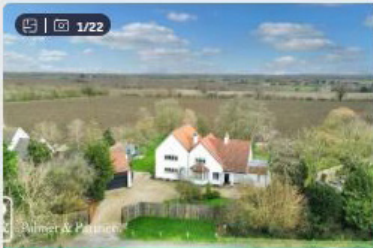
### Property Websites

We feature your property on all four of the property advertisement sites for best chances of exposure.





1/22



Palmer & Partners

**£875,000**

DOUBLE GARAGE

**Darsham, Saxmundham, Suffolk, IP17**

Detached 4 3


Occupying a substantial plot in the picturesque village of Darsham, lies this exceptional four bedroom detached house that provides ample versatile living accommodation and offers breathtaking uninterrupted field views from the rear. This magnificent family home dates back to the mid to late 193...

Reduced on 14/03/2024 by Palmer & Partners, Suffolk

01473 211705 Local call rate

Contact Save

1/40



Palmer & Partners

**£850,000**

SWIMMING POOL

**Hill Farm Lane, Chelmondiston, Ipswich, Suffolk, IP9**

Bungalow 7 4

Palmer & Partners are incredibly proud to present to the market this incredible seven bedroom, four bathroom detached bungalow located in the heart of Chelmondiston village backing onto Pinmill Road. The bungalow offers plentiful and very versatile accommodation which would suit a growing fa...


**SOLD STC**

Added on 14/05/2024 by Palmer & Partners, Suffolk

01473 211705 Local call rate

Contact Save

1/44



Palmer & Partners

**£800,000**

Offers in Excess of

**High Specification**

**Manningtree Road, Stutton, Ipswich, Suffolk, IP9**

Detached 3 3

Situated in the heart of the popular village of Stutton lies this exceptional three / four bedroom detached cottage which has already had a two-storey rear extension added and also has planning permission in place for a further extension and conversion off one of the garages (see agent's no...

**SOLD STC**

Added on 13/09/2024 by Palmer & Partners, Suffolk

01473 211705 Local call rate

Contact Save

# FEATURED PROPERTY LISTINGS

Featured Property Listings prioritise your property listing, allowing even more photos and increases your exposure by 50%. Ideal for if you're looking to sell quickly.

Sales: 01206 572233 / Lettings: 01206 572255

## INTRODUCTION ONLY SERVICE

### Impressive and Market Leading Marketing:

We will take high-quality photographs to present your investment in the best light for maximum exposure and interest. We also use the latest technology to make a 360° Virtual Tour of your property enabling remote viewing and greatly increasing the exposure and interest your property receives.

### Previous Landlord and Employer Referencing:

Our referencing partners will establish your new tenant's current and previous rental history; ensuring consistent and timely rental payments were made. They will confirm via their previous agent/landlord, that they have looked after and respected their former property. Any prospective tenants' current and future employment status will be established, their salary will be ascertained and independently verified.

### Accompanied Viewings:

Our highly trained staff accompany prospective tenants on viewings. They will share their local and industry-based knowledge to ensure that we get a complete picture of the applicants' situation. Guiding you to only the most appropriate tenants.

### Registration of Tenancy Deposit:

We register all deposits with the Tenancy Deposit Scheme (TDS) and hold the deposit in our ringfenced, insured and audited Client Account. We will serve relevant 'Prescribed Information' deposit certification to the tenant upon move-in and obtain signed proof that the tenant has received these documents.

### Full Credit Check:

Once we have agreed an "application in principle" with your tenant, we will carry out a detailed credit search via an independent FSA Regulated 3rd party. This check will include a Credit Check and a County Court Judgement (CCJ) search as well as independent confirmation of their financial status via "Open Banking" – a globally recognised banking and referencing standard.

### Comprehensive Advertising:

Your property will be promoted on Rightmove, OnTheMarket, Zoopla and PalmerPartners.com, as well as window advertising in our prominent city centre offices and marketing via social media channels.

### Drawing up the Tenancy Agreement:

We will draw up a detailed tenancy agreement which reflects all relevant industry best-practice and ensures that you have every available legal mechanism open to you in the event of any breach of contract. We will provide any further documents required such as Guarantor agreements, addendums to tenancy and any custom clauses required which may be specific to your requirements.

### Right to Rent Check:

The UK Border Agency requires that all tenants must show proof of their "Right to Rent" before moving into a property. We will obtain this proof through UK/EU passports, copies of any relevant visas or an independent check with the UK Border Agency where required.

## FULL MANAGEMENT SERVICE

### Everything in the "Introduction Only" service PLUS:

#### Rent Collection:

Our trained accounts staff will collect rent due from your tenant. We make daily rent runs via BACS to ensure funds land in your account as quickly as possible.

#### Credit Control:

Although we are incredibly careful about the kind of tenant we place, there are rare occasions where a tenant can fall behind with their rent. We will manage this situation professionally to ensure any arrears are quickly bought back into line. In 2020 we collected over £8.8 million in rent owed to our clients – that represented 99.99% of all rent due!

#### Monthly & Annual Statements:

We will email you monthly statements outlining any income and expenditure. We can provide you with simple annual statements to make your tax obligations as straight forward as possible – we can even send these directly to your accountant if you wish.

#### Access to "Nil Deposit" Options

This offers greater protection to you as a landlord; giving you a larger pot of money against which to claim for damages and dilapidations at the end of the tenancy and a faster redress / claim process than a "cash deposit" option. For your tenants, they greatly reduce move-in costs which makes your property more marketable and reduces void periods.

#### Organise any Required Safety Certificates:

We will arrange for qualified trades people to attend your property to carry out any Gas Safety Certificate, Electrical Safety Certificate or other safety documents. If you have your own preferred contractor or insurance cover, we will ensure they are used for any matters at your property.

**Quarterly Inspections:**

Our dedicated inspection clerks will make regular visits to your property throughout the tenancy. We will look for, and report, any minor issues that your tenant may not have picked up on, as well as any signs of damage, neglect or breach of contract. A digital report, including photographs, will be sent to you.

**Maintenance Management:**

We will be the point of contact for your tenant if they have any concerns or issues relating to any maintenance or repairs. We can obtain quotes from local, vetted and insured contractors, we will inspect any work done and ensure all works are carried out in a timely and professional manner. You can also let us know if you have any trusted contractors you prefer us to appoint while managing your property. The cost of most maintenance jobs can be added to your account, paid upon receipt of rent from your tenant and added to your monthly statement making it easy to keep track of costs.

**Arrange for Payment of Outgoings:**

If you have any regular charges relating to your property e.g. service charge, ground rent etc, we are happy to organise the payment of these for you. We can simply pay them out of the rent we collect; they will then show on your monthly statement.

**Administer & Negotiate the Deposit Return:**

Because of the high-calibre tenants we work with, well over 90% of our tenancy deposits are returned to our tenants in full. Less than 1% of our tenancy deposits go to independent dispute. We are adept at negotiating any deposit disagreements and helping you to avoid a lengthy, protracted dispute processes. However, in the event that we do have to go to an independent dispute process, we have highly trained staff to ensure that we obtain the best outcome for our clients.

**FULL MANAGEMENT SERVICE INCLUDING RENT & LEGAL COVER****Everything In The “Introduction Only” & “Full Management” Services Plus:****1 in a 1000!**

Scenarios with on-going non-payment of rent requiring eviction through the courts are very unusual. On average we deal with 1 per year and we have never had a claim rejected. On the rare occasions where severe difficulties have been encountered, because of the professional way we have dealt with the situation, and the protection our clients have received, we have ALWAYS been re-instructed by our client to re-let the property. For many clients, this “catch-all safety net” brings peace of mind and confidence that we are always happy to provide a market leading product.

**Rent Guarantee:**

This is a “Zero Excess” guarantee product provided by Let Alliance (FSA approved) which covers all non-payment of rent for any period that a tenant is in your property. It offers protection for up to 15 months of unpaid rent or until “vacant possession” of your property is achieved. This policy will pay out for up to 3 months after vacant possession is achieved!

**Legal Cover:**

In addition to the unpaid rent, this policy covers all legal expenses incurred in the unlikely event that a possession or eviction order is required through the courts. It even covers the costs of bailiffs if required.

**Attendance Costs Included:**

If required, a senior member of our staff will attend court on your behalf. There will be no additional costs incurred for this.

# WHICH SERVICE SUITS YOU BEST?

Sales: 01206 572233 / Lettings: 01206 572255



# Palmer & Partners

Independent Estate & Letting Agents

# BEST PRACTICE FROM START TO FINISH

We are proud to constantly adhere to and exceed **Industry Best Practice**. We belong to the following trade bodies and organisations which mean our clients and buyers alike can be assured of fair, transparent and a refreshingly honest approach throughout their dealings with us.



## ARLA (Association of Residential Letting Agents)

The largest lettings-industry trade body in the UK. They lay out legal guidelines for business operation and industry best practice to ensure compliance and a smooth process for all involved. They insist on the highest level of training and ongoing professional betterment meaning we always have access to the right information and advice whenever you need it.

## SAFE AGENT

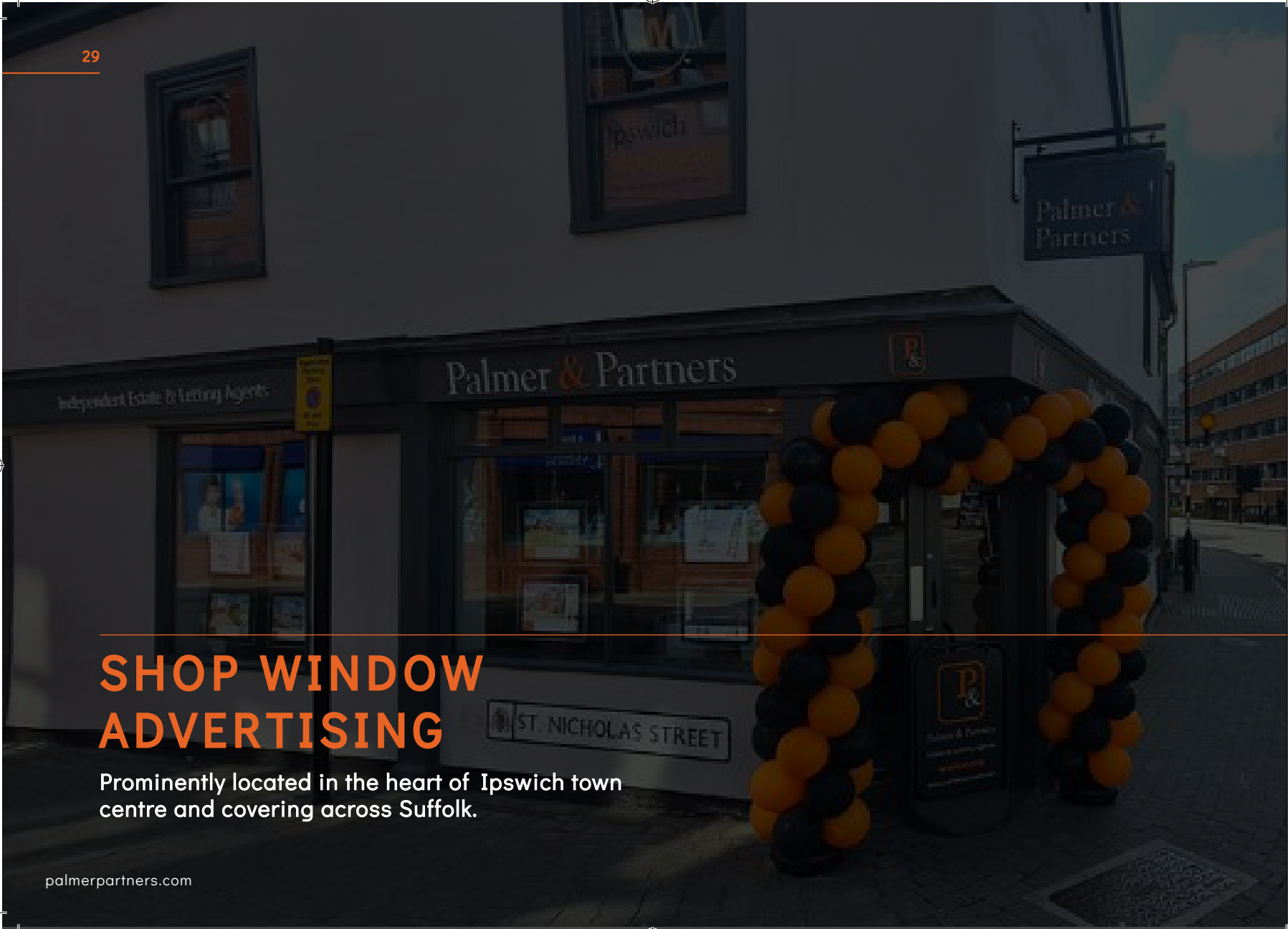
We have "Client Money Protection" meaning any Client Accounts are regularly audited, fully insured and ringfenced. This ensures that all client money is completely protected at all times.

## TDS (Tenancy Deposit Scheme)

All tenancy deposits held by us are protected by the TDS meaning that any disputes are resolved quickly, fairly and without additional cost.

## THE PROPERTY OMBUDSMAN

Free, impartial and independent Ombudsman service, resolving disputes between Consumers and Property Agents since 1990.



# SHOP WINDOW ADVERTISING

Prominently located in the heart of Ipswich town centre and covering across Suffolk.





Suffolk: 01473 211705

Kesgrave: 01473 357555

Suffolk Coast: 01728 888111

Mid Suffolk: 01449 790000

Babergh: 01787 242540

[Suffolk@palmerpartners.com](mailto:Suffolk@palmerpartners.com)

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[palmerpartners.com](http://palmerpartners.com)