

# GLASGOW

IN PARTNERSHIP WITH  
**The Herald**

**PROPERTY TIMES**

Autumn 2019

## Word on the **STREET**

Why local knowledge is key in today's market

vanilla  
square

lindsays

**MCCREA**  
FINANCIAL SERVICES



# LUXURY 4-BEDROOM HOMES

PRICES FROM £320,000

**Riverford Gardens** Riverford Road, Glasgow G43 1PX

Riverford Gardens is a development of 156 apartments and houses. At 1500 sq ft the CCG Homes Terraced Villa offers a living experience like no other located in the heart of Glasgow's South Side.



LOCAL AMENITIES  
ON YOUR DOORSTEP



PRIVATE PARKING  
AND GREEN SPACE



BEAUTIFUL  
RIVERSIDE LOCATION



15 MINUTES FROM  
GLASGOW CITY CENTRE



APARTMENT  
SHOW HOME OPEN  
4 BEDROOM TERRACED VILLA  
SHOW HOME NEWLY LAUNCHED

@ ccghomes.co.uk

0141 643 3727

Riverford Road, Glasgow G43 1PX



IN PARTNERSHIP WITH...

**The Herald**



6

ENJOY LIFE ON THE ...  
**move**

**W**ELCOME to the latest edition of Glasgow Property Times, brought to you in association with The Herald. There are so many options these days when it comes to getting information on either buying or selling, but in this issue we focus on the importance of the human touch and local knowledge. No matter if you are searching for a first-time purchase, a family home which is close to transport links, amenities and good schools – or even a more compact and more manageable downsizer – the wonderful city of Glasgow is certain to accommodate your all your particular requirements and more. If you are thinking of moving or selling, you will certainly find this edition vital to making your property dreams come true!



10



14

**CONTENTS**



**PAGE 4:**  
**PARTNER FOCUS:**  
**VANILLA SQUARE**

**PAGE 6**  
**TECH**  
**TALK:**  
**DIGITAL**  
**V HUMAN**



**PAGE 8**  
**PARTNER FOCUS:**  
**MCCREA FINANCIAL**  
**SERVICES**

**PAGE 10**  
**INTERIORS:**  
**TURN OVER A NEW LEAF**



**PAGE 12**  
**PARTNER FOCUS:**  
**LINDSAYS**

**PAGE 14**  
**ON THE MARKET:**  
**DESIRABLE HOMES**



*Glasgow Property Times is published on behalf of Vanilla Square Estate Agency, McCrea Financial Services and Lyndseys Solicitors and Estate Agents by Newsquest Scotland Ltd.*



# Square route to success

**T**HERE will always be those who determine the cost of anything by price. But a home is not a can of beans and selling a six-figure property based purely on cost – with no thought as to the kind of service and result a low fee warrants – can be the first step in a downward spiral that could result in a mediocre sale to the first buyer. Savvy sellers on the other hand, research the reputation and track record of a selling agent to gauge the amount of effort put into securing not merely a sale, but negotiating a premium price.

While it's true every sale only needs one buyer, the only way to ensure you receive the

## Based in the West End, Vanilla Square estate agency offers an outstanding personal service by striving to be the best not the biggest

best price the market has to offer is to create a situation where more than one buyer wants it – and then negotiate the final outcome from a position of control. To do that demands proactive marketing to maximise awareness and interest, rather than a laissez faire approach that demonstrates minimal effort and leaves the onus on a buyer to stumble across your property by chance.

Within any competitive sector – and estate agency is a highly competitive business – there will be firms that stand out from the crowd for one reason or another. In the case of Vanilla Square, an award-winning boutique-style agency based in the West End of Glasgow, its key differentiator is being able to offer a truly personal, one-to-one service made possible by striving to be the best, as opposed to the biggest, on the block.

Vanilla Square is independently owned and run by managing director Steven Lucas, an experienced and highly respected property professional who sets a high benchmark for quality service that delivers results.

“There’s often an assumption that bigger is better but we are not driving a big business machine and by being smaller, we can make it personal and hands-on, nothing gets passed on down the line to become merely a name or a number,” says Steven.

“As a small team of professionals with clearly defined roles, we can offer a uniquely tailored, one-to-one service – yet we are big in terms of technology and have the same marketing power and behind-the-scenes resources – including all the highest ranking property portals, drone photography, 360-degree tours, print and high definition property movies – as the biggest firms in the business.

“When it comes to entrusting the sale of something as emotive and valuable as your home, I believe you need to be able to shake a hand, meet that person face-to-face and strike up a rapport that will continue throughout the sale process,” he says.

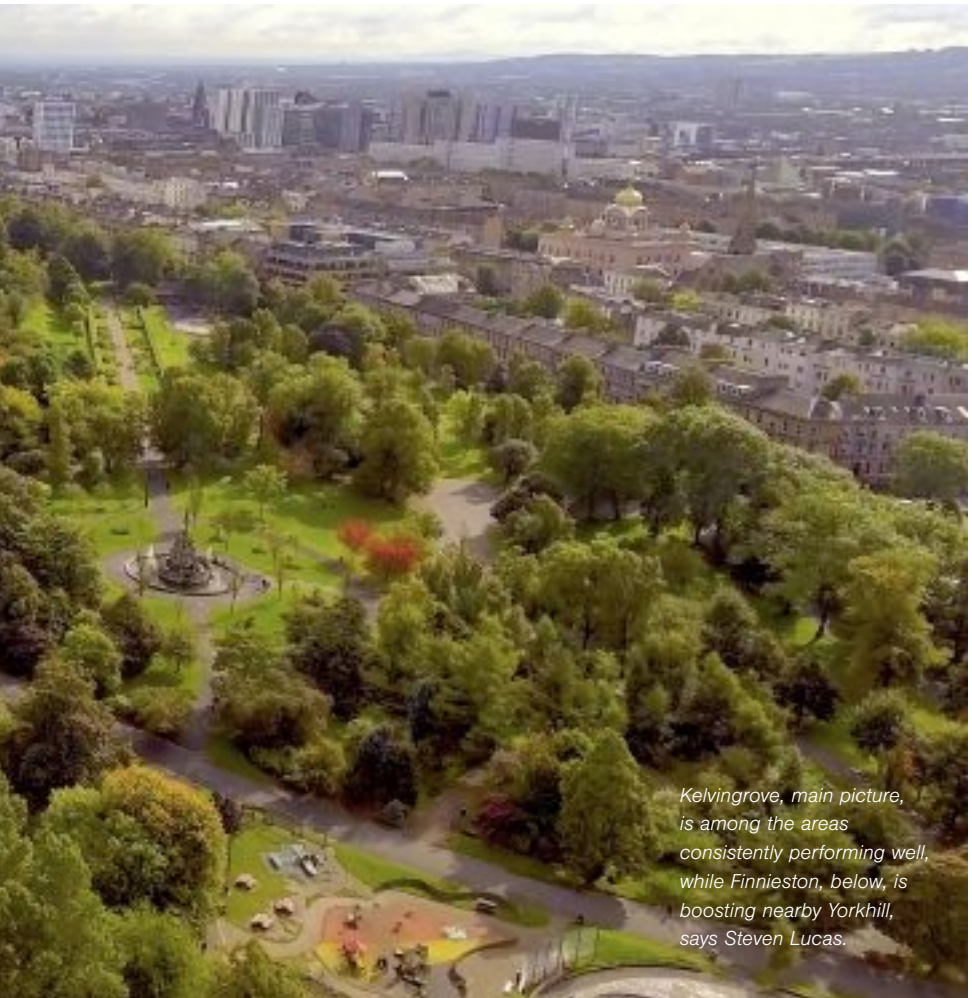
At Vanilla Square, marketing your home to the widest possible audience is key. “Presentation, Price and Promotion are central to success and we focus every personalised campaign on this approach,” says Steven, who puts particular emphasis on Presentation.

“We know from experience that a home presented in show house condition can boost interest that will be reflected in the eventual sale price. We are always happy to advise on pre-sale presentation steps that can transform

### PROFILE

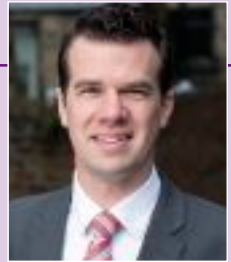
VANILLA Square offer all the traditional values you would expect from a well established estate agency in Glasgow, whilst harnessing the very latest innovations and technology to offer you a full spectrum of property sales and services under one roof. We believe the successful marketing of your home should not be left to chance and that our emphasis on taking your property to the consumer and our professionalism sets us apart.





*Kelvingrove, main picture, is among the areas consistently performing well, while Finnieston, below, is boosting nearby Yorkhill, says Steven Lucas.*

**Steven Lucas**



Steven Lucas has worked at Director level in Estate Agency for over 16 years. Heading up the Vanilla Square

sales team, his passion is for delivering excellence across the board, from sharp marketing material and the right advice, through to handing out keys to satisfied buyers.

Working tirelessly with his experienced team, Vanilla Square has maintained its commitment to be open 7 days a week to ensure both sellers and buyers can enjoy a stress free experience.

prices generally 33 per cent higher than the Glasgow average due to the area's acclaimed schools, university campus, excellent transport links, cosmopolitan atmosphere and great amenities.

However, it takes experience and in-depth knowledge to really know an area and be able to attune to subtle fluctuations.

"Finnieston's emergence as a property hotspot is now generating a ripple effect into neighbouring Yorkhill, where we recently secured a number of one-bedroomed flat sales close to £200,000, which was unheard of a few years ago," reveals Steven.

"In July for example, the average price in Hyndland was £314,862; in Downhill it was £300,636 and in Kelvingrove it was £276,612. North Kelvinside is also performing notably well and demand here is pushing up prices – several sales in the area have achieved well in excess of Home Report value.

"Good viewing levels and competitive closing dates mean we frequently have properties going under offer within days of coming on the market, while the average sale times are within two to four weeks," he adds.

Vanilla Square's primary focus is negotiating the best possible price for homeowners whilst minimizing stress and disruption to their domestic schedule – and judging from the testimonials, it appears to be a winning formula. ■

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

the look and feel of a property often at very little cost."

Good service gets talked about and Vanilla Square's clients stretch across the Central belt of Scotland. Supporting Steven and sharing his passion for property, the dynamic VS sales team includes senior negotiator Vicky Judd – whose 15 years in the business has given her the expertise to negotiate the best sales outcome irrespective of market conditions - and sales consultants Gemma Giovanzzi and Georgia Desmond, both of whom are experienced in the service sector.

"Close client relationships are the foundation for referrals, references and the future of the business, which makes people our greatest investment," says Steven.

The firm's home base, the West End of Glasgow, is a micro-market where consistency of demand keeps average house



66

PRESENTATION, PRICE AND PROMOTION ARE CENTRAL TO SUCCESS

**A DYNAMIC, BOUTIQUE ESTATE AGENCY IN GLASGOW'S WEST END OFFERING THE MARKETING POWER TO RIVAL THE LARGEST AGENCY BRANDS.**

**vanilla square**

Call or email us for a complimentary market appraisal / T. 0141 229 0210 / [sales@vanillasquare.co.uk](mailto:sales@vanillasquare.co.uk) / [www.vanillasquare.co.uk](http://www.vanillasquare.co.uk)

# In tech we trust?

It's easy to be seduced by online property services, but in the complex business of buying and selling there is no substitute for the traditional virtues of local knowledge and expert advice

By Beverley Brown

**T**ECHNOLOGY has moved on apace since Bob Dylan sang about The Times They Are a-Changin' back in 1964, a year when the cost of an average house in the UK was a tad over £3,000 and you could buy a new sports car for under £1,000. There were no mobile phones, no Internet, no World Wide Web... and your legs, not your fingers did the walking.

Much as we complain nowadays about technology ruling our lives, when it comes to buying and selling property, there's sometimes a tendency to give technology more credit than it's due, particularly amongst Millennials who have grown up buying everything online.

The Information Highway is infinite – but knowledge is only power if it is relevant and you know what to do with it. While it's easy to browse property listings and use apps, websites and digital platforms to find your dream home, the initial search is only the tip of the

house buying process; actually buying a property requires human intervention from an estate agent, financial advisor and solicitor – professionals who invest in technology to be able to conduct business more effectively, efficiently and streamline the process to the benefit of both company and clients. And accessible experts working from a locally based office can offer a personal, face-to-face service and advice based on experience, local knowledge and relevant data.

Home owners who mistakenly believe selling a property is all about the listing and are happy to trust their property to a fixed-fee or online agent, fail to realise the effort to secure the best sale outcome depends partly on technology – investing in the right software and systems – but more importantly on having the people skills and ability to use both to maximise buyer interest and competition and ultimately negotiate the highest possible price. On the other hand, an online, fixed fee agent is more likely to list your home (expending minimal effort as there is no additional financial incentive) and move

on to chase the next customer.

“Although we refer to the property market as a singular entity, a city like Glasgow, for example is made up of many micro markets with different identities and fluctuations in supply and demand,” says Steven Lucas, managing director of Vanilla Square, an independent estate agency based in the city's West End. “Operating at a local level and with many years experience and intimate knowledge

of the area, we are able to sort the wheat from the chaff and advise buyers and sellers with facts, not fiction.

“We also understand that stepping into the property market

arena can be a daunting, if not downright scary, prospect and while technology has led to greater awareness of the market – which is undoubtedly a good thing – I've yet to meet a computer that can empathise

“

I'VE YET TO MEET A  
COMPUTER THAT CAN  
EMPATHISE WITH  
SOMEONE SELLING  
DUE TO BEREAVEMENT



with someone who is selling due to bereavement or divorce, or who simply wants a hand held and reassurance.

Above all else, estate agency is a people business and while the Internet is replete with information, it's the agent's knowledge that makes the difference between mediocrity and extraordinary," he adds.

### THE KEY PRINCIPLES

Choosing the wrong estate agent could mean a seller missing out on thousands of pounds in a single pass, however choosing the wrong mortgage could be far more costly in the longer term. The human psyche likes to stick with what is familiar, but aside from those who work in the finance sector, who can honestly say they are au fait with all the mortgage products currently on the market?

Recent research has shown many people are paying way more every month than they need, simply because they fail to switch and take advantage of better or fixed-interest deals, yet will happily switch mobile phone providers to save

Specialist advisors deliver a personalised service throughout the process of buying or selling your home, keeping on top of any issues and offering their local insight



what amounts to pennies by comparison. Only an independent financial adviser using the most up-to-date technology will be able to offer the best mortgage to suit individual circumstances from the entire range available.

"Many people don't realize that mortgage comparison sites only show a limited range of deals," explains Douglas McCrea, founder of McCrea Financial Services, specialists offering tailored mortgage advice. "Independent mortgage advisors have access to every deal on the market, often with exclusive benefits clients can't get elsewhere.

"Working with a specialist advisor also means buyers have someone who can guide them through the process from start to finish. We can examine the details of different products, from fixed payments to interest rate caps, early repayment fees and buy-to-let conditions, to make sure buyers find the mortgage that suits their needs."

Solicitors are pivotal in formalising property transactions but also for all the services that should also be considered by home owners, such as wills, inheritance and cohabiting rights and Powers of Attorney.

While technology has made it easier to access data required for conveyancing purposes, having a locally based solicitor on side from the very start of a property transaction can lessen the likelihood of a sale going off-track. Discovering your buyer can't get a mortgage six weeks after their offer has been accepted in principle and any further viewings have been cancelled can damage your re-sale prospects to say nothing of the added stress. Worse still, there have been instances where sellers have gone on to offer on another property believing they had sold, when in reality they were stuck in a chain and their buyer's

status had not been checked out. Contrary to popular misconception, a house is only legally sold when the missives have been concluded, not when an offer is accepted.

Online estate agents may also persuade sellers to use their legal services, which can mean dealing with unknown, remotely-based solicitors and creating a disconnect during a process that depends on good communication between all parties involved – another reason to have a local solicitor primed and close at hand in case anything unexpected crops up.

"There is no doubt developments in technology has made the process of buying and selling property much more efficient," says Andrew Diamond, partner and head of residential property in the Glasgow office of Scottish law firm Lindsays.

"However, the availability of information is only a small part of this journey and does not, on its own, represent a lifeboat for people wishing to buy or sell property. Technology cannot, for example, apply experience, knowledge and interpersonal skills to make important subjective judgements that could cost or save someone thousands of pounds.

"Experienced solicitors will have the wealth of experience, knowledge and skills required to take the information available and apply it to a situation in the way that will be of most benefit to the person buying or selling. It's this knowledge, experience and skill set which is the most important factor in getting a successful outcome, not simply how the information is found or presented."

People don't buy buildings they buy a perceived emotional experience of enjoying the home, which makes buyers and sellers particularly vulnerable – and is ultimately why having the best, tech-savvy experts to hand locally is the only way to go. ■

## Click...here? It's time to ditch jargon-filled online applications and let McCreas be your guide with switched on advice

WHETHER paying the bills or switching suppliers, we routinely head online for many of our financial transactions. But when it comes to mortgaging and protecting your home, working with an experienced and knowledgeable local expert provides true peace of mind.

The rise of online banking and comparison sites mean mortgage applications are just a click away. Promises of instant decisions and minimal form filling can make it all too tempting to rush into deals that seem too good to miss.

But with your home almost certain to be among the most financially valuable and emotionally involved purchases you will ever make, it's worth talking to an independent expert like McCreas Financial Services to make sure there is no sting in the tail of a deal that really was too good to be true.

Applying for an unsuitable mortgage can have serious repercussions. From denied applications making a dent in your credit score (and therefore your success in future applications) to a new mortgage saddling you with hidden fees or restrictive conditions, the costs can be high.

Many homebuyers are attracted to price comparison sites, hoping to scour the entire mortgage market to find the right deal. Many of the best deals, however, will elude these buyers, as most sites show only a selection of products from a selection of lenders, and few can offer the exclusive deals and benefits that come from dealing with a specialist like McCreas.

Specialist advisers can offer the most comprehensive selection of products on the market, and as an independent company will be working to find the most appropriate deal for you, not the most lucrative commissions for the comparison site.

At McCreas, we use sophisticated mortgage sourcing systems to access the most up to date deals on the market. We are made aware of new mortgage deals before they are available to the general public, and also have access to mortgage deals which you won't find online or by going directly to a lender.

Are you looking to fix your monthly repayments, or keen on the security of an interest rate cap? Do you plan to take on



# The personal TOUCH

a buy-to-let property, or use a long-term investment strategy to pay off an interest-only mortgage? A McCreas adviser can help find the ideal mortgage and other products for your needs, helping you delve deeper than headline interest rates to understand the complicated terminology, terms and conditions and how these may affect you. With certificates in Advance Mortgage Advice and Equity Release, you can rest assured that McCreas are among the most qualified advisers in the country.

With professional help gathering and submitting all the required information, and access to many exclusive products across the market, working with McCreas may be the fastest and simplest route to

peace of mind when mortgaging or re-mortgaging your home.

Working across all aspects of financial planning, McCreas can also offer a full review of your financial affairs, and devise a repayment plan that could see you save years – and money – in paying off your mortgage.

All potential new clients receive a free no-obligation consultation with McCreas, putting you face to face with an expert in the field.

So the next time you find yourself needing to navigate the complex world of mortgage products and financial protection why not let McCreas be your guide?

**[mccreafs.co.uk](http://mccreafs.co.uk)**





Douglas McCrea, founder and managing director of McCrea Financial Services.

## Q&A with Douglas McCrea, McCrea Financial Services

HAVING spent his career with leading financial institutions, Douglas McCrea founded McCrea Financial Services in 1999 to provide the personalised comprehensive financial planning services he could see his clients needed. While ensuring his team are among the most qualified financial advisers in the country, and securing Platinum Investors in People accreditation, Douglas considers his a 'people business', with client relationships at the heart of high quality, personalised service

### IN your 20 years in business, online providers have changed how many people buy mortgages and financial protection. Why is face to face still the best option?

AS much as we've all embraced new technology, we find the majority of people still enjoy the personal touch and being able to discuss important matters in person. We are fortunate that we have fantastic staff that our clients build a real rapport and relationship with over the years. I have yet to meet a computer that goes the extra mile to help people.

### WHAT do your clients tell you they appreciate most about your personalised approach?

THE first question we ask clients is how we can help them. We are fortunate that

as we deal in all aspects of our clients' financial affairs, we can incorporate other areas into the mortgage advice. For example, we can look at budgets and other invested assets and work with clients with the aim of clearing their mortgage off by a particular date – possibly when they wish to retire early.

Our clients have told us they appreciate this personal attention and in depth understanding of their situation, as it gives them peace of mind that we're giving them the best possible advice.

Our clients regularly leave testimonials on our website, and most of them are about our people, rather than products. Time and again we hear that people are delighted with the service we offer, and how much time and attention they receive

from our specialist team. Much of our new business comes from people who've been referred to us by friends and family who are already clients, and I think that says a lot about how happy people are with the experience of working with us.

### FINALLY, what do you think the future of mortgage and financial advice looks like?

I GENUINELY don't think our clients' experience of working with us will change greatly over the coming years. While we continually look to improve and stay up to date with the latest systems, technology and products behind the scenes, we'll always focus on providing the high quality personalised and professional face-to-face service that our clients have come to associate with us.

## PROFILE



AT McCreas we appreciate that people need good quality financial advice throughout their lives. When dealing with people's mortgages and overall financial picture, it is important we look at a long-term approach to provide advice, not just at the outset, but for many years to come. We are professional, passionate and committed to providing top quality advice in a friendly manner.

McCrea Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. Registered in Scotland SC191039. Trading address: Moncrieff House, 69 West Nile Street, Glasgow, G1 2QB. Your home or property may be repossessed if you do not keep up repayments on your mortgage. If a Buy to Let property is not let, you will still be liable to make the mortgage payments.

**MCCREA**  
FINANCIAL SERVICES

**Financial Advice for Every Stage of Life**

0141 572 1340 | [mccreafs.co.uk](http://mccreafs.co.uk)



McCrea Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. Registered in Scotland SC191039. Trading address: Moncrieff House, 69 West Nile Street, Glasgow, G1 2QB

## INTERIORS

Unsure which plants to place in the bathroom, lounge or bedroom? Houseplant expert Claire Bishop tells **Hannah Stephenson** her fascinating top tips

By *Hannah Stephenson*

**A**S the seasons change, waving goodbye to summer doesn't have to mean the end of enjoying gorgeous plants.

You can still keep your home feeling alive with houseplants, whatever your decor style. For those new to keeping plants indoors though, knowing what to have where can seem tricky.

Claire Bishop, houseplant buyer at Dobbies Garden Centres, offers the following tips on how houseplants can enhance a number of different styles and moods - from bright and bold, to soft, subtle and architecturally sculpted - and which ones work best where...

### *Au natural*

Lush green plants paired with rugged terracotta containers bring the outdoors into your home. The popular Boston fern, with its arching green fronds, can develop into a perfect sphere of intricate greenery.

Alternatively, go for the sansevieria succulent, which adds attractive marbling to the mix. Commonly known as snake plant or mother-in-law's tongue, sansevieria are much more soothing to have around than either of their nicknames suggests.

### *Typically tropical*

For a more vibrant look, seek out dazzling tropical plants such as the Calathea peacock plant.

As the name suggests, this plant is all about display, with a feathered effect in different shades of green.

Since it originates in warmer climes, Calathea will be perfectly at home in the humid atmosphere of a bathroom or kitchen - where it's likely to expand over time into a substantial, bushy addition.

### *Family fixture*

For a bright, cheerful addition to any family room, turn to dependable, easy-to-grow favourites such as the spider plant. Thriving even in a brightly-lit lounge, the bold stripes of the variegated



# A new LEAF

Claire Bishop, houseplant buyer at Dobbies Garden Centres



Chlorophytum will last all year round. Try a hanging basket to display it to best effect.

The peace lily is another go-to houseplant, being beautiful and almost indestructible - it actually thrives on under-watering. With its pure white flowers and

deep green leaves, it's a calming presence. It's also one of the best plants for removing air pollution.

### *Shabby chic*

Dispense with tradition and opt for



For a vibrant look in your home, seek out dazzling tropical plants such as the Calathea peacock plant

'guests' that will bring personality to your rooms. Coconut shells, coffee tins, brass cans - most houseplants aren't fussy - they'll thrive equally happily in unconventional containers.

Based on an ancient Japanese art,

Kokedama (which directly translates as 'moss balls') are plants rooted in soil, wrapped in moss and bound in thread. Much more than just a houseplant, these are pieces of sculptural art, perfect on a windowsill or suspended from the ceiling.

## Taking care of houseplants: three key questions

Here, Bishop answers some of the more commonly asked houseplants questions...

### 1 What common mistakes do people make when it comes to houseplants?

Overwatering. It's surprising that most of the on-trend plants at the moment thrive upon neglect, as most of them require a bare minimum of care.

Also, too much light and draughts can affect plants, so being placed directly on a windowsill where the window is often opened. They can quickly recover if you reposition them.

### 2 Which plants would you recommend for which room, and why?

Houseplants will work well in most rooms, as long as there is natural light. In bedrooms... Aloe vera is



Orchids are always happiest on the bathroom windowsill

often recommended, releasing oxygen while you are sleeping. They are one of the best plants for air purification.

In bathrooms... Orchids are popular. They are tropical, so they love the humidity and will be at their happiest on the bathroom windowsill.

Spider plants also work well in bathrooms. Thriving in the often-humid environment, they remove much of the CO2 from the moist atmosphere.

They like to be kept in rooms that are fairly well lit and watered once or twice a week, but not in direct sunlight.

### 3 What hints and tips would you give for caring for houseplants?

Succulents and terrariums are pretty easy to care for and look fantastic in groups. They can instantly change the look and feel of a room, from industrial chic to jungle inspired bold botanicals.

All houseplants require a little clean to keep them looking their best - simply wipe the leaves with a damp cloth. This is not just to keep them looking good. Removing the dust ensures good health. Take off any foliage that is yellowing, and trim damaged leaves of larger plants with sharp scissors at the same time.

During the autumn and winter months, houseplants will look their best if you give them a shower as you water, as this will keep the leaves looking green and glossy. Keep an eye on light levels in the winter months - some plants need more.

Homebuyers, families and couples are all different, and it's important they get legal advice based on their own circumstances and goals – preventing stress or expense

**T**ECHNOLOGY has made most aspects of buying and owning property easier. Just imagine (or remember) when you couldn't browse properties online, but had to rely on paper particulars posted by an estate agent. Or when you couldn't check out a location or get advice at the click of a mouse.

Even now, however, technology is unlikely to supply all the answers for homebuyers and homeowners. It's similar to the picture with medical advice: the internet can tell you myriad possible reasons for the pain in your side, but a doctor or physio is best placed to do something about it.

With legal issues, there are risks with over-reliance on technology. Firstly, many websites or advice apps give information based on the law in England and Wales.

However, with many legal issues – conveyancing, divorce and separation, arrangements for children, prenuptial and postnuptial agreements, inheritance, and others – Scotland has different rules. Secondly, solutions for legal issues are rarely one-size-fits-all. Take cohabitation agreements - a simple precaution for anyone buying a home with a partner. They are most effective if they are custom-made for your particular circumstances.

In short, make use of technology to research your options when you buy, sell or own property, but know its limitations. Bespoke advice is often cheaper and simpler than unravelling the consequences of inappropriate decisions ■



**COHABITATION AND BEYOND – who owns what?**

THE fastest-growing type of family in the UK is the cohabiting couple. This is not surprising – cohabitation is more convenient and affordable than living separately, and also saves on the cost and formalities of a wedding.

But if you buy a property with a partner, it's important to think what will happen if the relationship breaks down. People often assume their rights as cohabittees are the same as married couples or civil partners, but this is not the

case. Not only are the legal rights of cohabittees different, they can be expensive to pursue.

It's easier, and more transparent, to enter a simple cohabitation agreement. This can be based on your own particular circumstances and will include each partner's entitlement.

A common arrangement is to agree that, if the relationship ends, each partner will have their initial deposit back, and the balance of the equity will be

split equally. Alternatively, the agreement could set out options, and practical mechanisms, to buy each other out or transfer the property to one party or the other - arrangements that would not be possible if you ended up in a court battle. It could also anticipate arrangements for changes such as having children, and tailor them to your own likely financial and career outlook.

A family law solicitor can help you do this, explaining not

only your rights but also the approaches commonly used by other people and how to adapt them to your own circumstances. We regularly do this for our clients at a fixed fee as part of the conveyancing process.

A cohabitation agreement is not exactly romantic, but nor is sorting out who gets the most wardrobe space. With both, a pragmatic conversation at the outset can prevent messier problems further down the line.



### Alison McKee

ALISON is a Partner and Head of our Family Law team at Lindsays. She has over 20 years of experience and is accredited as a specialist in both Family Law and Child Law by the Law Society of Scotland.

Alison advises clients on all aspects of family law, including complex financial settlements in divorce and separation situations, preventative measures such as pre and post-nuptial



agreements, cohabitation agreements and child matters including residence, contact and relocation.

She is fully trained and

accredited in Collaborative Family Law and is a member of the Family Law Association, and Consensus, the Scottish Collaborative Family Lawyers Group.

*Alison will be happy to advise you on the best options for your particular circumstances. To get in touch, please call her on 0141 221 6551 or email [alisonmckee@lindsays.co.uk](mailto:alisonmckee@lindsays.co.uk)*

### PROFILE

## lindsays

**LINDSAYS** is a Scottish firm of experienced lawyers for people and businesses.

We are owned and run in Scotland and provide expert, accessible and reliable lawyers to cater for all of your needs.

People and businesses need lawyers for a variety of reasons and we can support you in areas relating to family, property, employment, business interests and retirement.

### 5 easy tips for homebuyers

WHETHER you're buying with a partner or by yourself, it's easier to make the right move if you remember these five simple principles

**1 Establish a budget** You'll need to know how much you can afford, and the best starting point is to talk to an Independent Financial Adviser (IFA). They can look at your overall financial picture and search the market for suitable mortgage products.

**2 Appoint a solicitor** An experienced residential property lawyer can advise you on how much to offer for a property, liaise with your lender to ensure that funds are in place, examine Title Deeds and other documents, and complete all the legal work.

**3 Visit lots of properties** This will give you a clearer idea of what you like and what you don't - and a better feel for the market and what represents best value for you.

**4 Do your research** Drive or walk around the neighbourhood to check it's practical for you. What are the transport links like? How far is the local shop? Will your commute be easy? This will help you decide whether a particular area is right for you.

**5 Be disciplined** Be open-minded but don't allow your heart to rule your head. You will almost certainly want to sell the property at some point in the future, so choosing one that appeals to a wider range of people will make for an easier sale.

# lindsays

Scottish lawyers  
for *people and businesses*

Get in touch 0141 221 6551

Glasgow  
Edinburgh  
Dundee

[lindsays.co.uk](http://lindsays.co.uk)

# On the MARKET

By Beverley Brown

AS SUMMER draws to a close, we file our holiday memories away and look ahead to autumn. For many people either buying or selling their property, this is prime time – the window of opportunity before the market slows down for the festive season. So if you're looking for your dream home, here is some inspiration in the form of three outstanding properties from Vanilla Square Estate Agency in Glasgow. ■

[vanilla-square.co.uk](http://vanilla-square.co.uk)

## KILBIRNIE Offers over £565,000

### Kaimhill Farm, Kilbirnie, North Ayrshire

ONLY a 30-minute commute to Glasgow city centre, Kaimhill is a rural, six-bedroomed farm steading with two acres of mature garden/grounds – a setting that truly offers the best of town and country living.

Internally, the main house has been designed and finished to an exacting specification and includes a stunning 28ft living/dining room with double-height ceiling and log-burning stove, refitted high-end kitchen with integrated appliances, breakfast bar and adjoining utility, mezzanine study, sitting room, ground floor bedroom/playroom and magnificent 15ft fully tiled bathroom – upstairs are three further double bedrooms (two en suite).

Kaimhill also has a fully self-contained, two-storey cottage, comprising living room,



dining kitchen, shower room and two first floor bedrooms, both of which are en suite.

The property is being sold either as a whole at O/O £565,000 or in two separate lots – main house O/O £395,000 and cottage O/O £175,000.



## HILLHEAD Offers over £192,000



### 14 Bank Street, Hillhead, Glasgow

LOCATION is key for a beautifully presented, three-bedroomed flat spanning the entire top floor of a white-rendered converted townhouse only a stone's throw from Great Western Road and within walking distance of acclaimed amenities and attractions. The upgraded accommodation includes a large, bright, open-plan living area extending into a well-equipped kitchen – the latter fitted with modern white units, appliances and breakfast bar – three good-sized double bedrooms (two with fitted wardrobes) and a modern shower room. The property has a fully enclosed, communal rear garden – however, the top floor flat has an additional benefit – a private, off-road parking space, a rarity in this area. Permit parking at the front on Bank Street is also available.



## KELVINSIDE Offers over £285,000

### 8 Chesterfield Avenue, Kelvinside, Glasgow

EASY living is guaranteed by this exceptional three-bedroomed, first-floor (preferred middle level) flat within a quiet, gated John Dickie development in one of the West End's most sought after areas.

Completed in 2009 and surrounded by mature communal gardens, the internal accommodation is exceptionally bright as well as spacious, comprising entrance hall with built-in storage; impressive corner living room with dual aspect views; fully fitted open-plan dining kitchen with integrated appliances, island breakfast bar, integrated appliances and adjoining dining area with access onto a charming balcony that receives afternoon and evening sun; main bathroom and three double bedrooms – master with en suite shower room.

This beautiful home also benefits from security entry, meticulous communal areas maintained by the factor, lift access and electronic entrance gates into a secure car park (one allocated space).





50% RESERVED



CGI of Dalrymple Villas



Indicative image of Belhaven Terrace West



# DALRYMPLE COLLECTION

BELHAVEN TERRACE WEST G12

## LUXURY IN THE HEART OF THE WEST END

FOR SALE

Residences ~ 15 Stunning, 2 & 3 Bed Apartments

Villas ~ 5 Contemporary Mews Homes

Private Allocated Parking

For further details please contact L&S Homes:

t: 0141 248 4155 e: info@landshomes.co.uk



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

*Note: Some images shown are indicative images of a previous L&S Homes development*

# OPEN WEEKEND

## 14<sup>TH</sup> & 15<sup>TH</sup> SEPTEMBER 2019



RESERVE FOR £99 WITH NO DEPOSIT PAYABLE\*

Knights Grove is a stunning development of twenty one, 2 & 3 bedroom luxury apartments within the sought-after area of Newton Mearns.

**PRICES FROM £270,000**  
**INCLUDING FLOORING & LBTT**

---

**SHOW APARTMENT OPEN DAILY**

11am - 5.30pm

Capelrig Road, Newton Mearns G77 6NR

**0800 587 9992**

---

\*See Sales Consultants for more information.



 /WestpointHomesScotland  
[www.westpointhomes.net](http://www.westpointhomes.net)

Westpoint   
HOMES.