TALKING POINTS

Over and above

Want your offer to stand out? Our property experts give us the lowdown on what really makes a seller say 'yes'

You've found The One. The house that has you mentally arranging furniture before you've even left the viewing. But in London's ever-competitive property market, falling in love is just the start – now it's all about making your offer rise above the rest, and spoiler alert: it's not always about having the deepest pockets.

Let's start with the basics: you need to have your finances sorted. This isn't the moment to be vague or speculative. "Whether you're a cash buyer or have a mortgage agreed in principle, having a solicitor lined up demonstrates commitment and helps accelerate the process," advises Mark Sumray, director of Dexters Highgate. "Buyers with a related sale should ensure they're under offer to appear serious to the seller, while chain-free buyers stand out as they typically offer a quicker, more secure transaction and can give greater flexibility with the completion date."

Put simply, sellers don't want faff. They want clarity, speed and confidence. Chris Cooper, associate director at Benham & Reeves, agrees: "As a buyer in London's competitive property market, you'll need to demonstrate not only liquidity, but also clear intent and readiness. These are the qualities that will separate you from the many window shoppers out there."

So what does "readiness" look like? According to Chris, it's all about minimising financial baggage – whether that means offloading your current property to go chain-free, or moving into a short-term let while you search. And it's not just about

mortgages and money: "Intent will involve having evidence of a mortgage approval in principle, all the deposit funds in place and a conveyancing solicitor ready prepared."

But here's where it gets interesting, because alongside the spreadsheets and paperwork, there's room for something a little more personal – and potentially really powerful. "Voicing your motivations to buy and appreciation for the property helps to present you in a favourable light, given the personal attachment many sellers have to their homes," says Mark. A heartfelt note explaining why the property means something to you isn't just for sentiment's sake – it could genuinely give your

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offer an emotional edge. Chris echoes this: "I would not underestimate the power of providing a concise personal statement upfront to your agent because giving transactions a human context is a proven trust builder."

In a world of numbers and negotiations, a bit of sincerity still matters. Sellers aren't robots – many are leaving behind years of memories, and knowing their home is going to someone who 'gets' it can sometimes be the clincher.

Timing, too, is often underestimated. "Buyers who can demonstrate flexibility around completion dates can be viewed as stronger candidates by sellers who will welcome the added security and goodwill it provides," says Liza-Jane Kelly, head of Savills London Residential. "If you can be flexible on move dates, then say so, as this will likely put you in a favourable position." Indeed, it could tip the balance in your favour – especially if the seller hasn't yet secured their onward purchase.

And don't forget, being chain-free is like having a VIP pass to the front of the queue. "If you've already sold your house, you're in the enviable position of being chainless and with money in the bank," Liza-Jane points out. "Sellers (especially experienced ones) may choose to progress with your offer over others that may be on the table."

So yes, a strong price matters – but it's rarely the full story. In a market where competition is fierce and speed is of the essence, the savviest buyers know that how you offer is just as important as what you offer. So, be ready, be human, be flexible. And maybe, just maybe, write the vendor a personal note. ■ *dexters.co.uk; benhams.com; savills.co.uk*