



Things to do when buying a home

We've provided a buying a home checklist to help you keep track of all the steps along your journey to buying a home.

This list covers everything you need to complete your move, from saving a deposit to moving in to your new home.

01 – Save a deposit

- Research properties to get a ballpark budget so you can set a realistic savings goal.
- Research savings accounts/incentives to maximise interest income.
- Open a savings account.
- Set up a monthly standing order to transfer money to your savings account.

02 – Find out how much you can borrow

- Collate your finances. Make sure you have all your income and savings details to hand.
- Find a Mortgage Adviser or consult directly with a mortgage lender/bank.
- Obtain a mortgage in principle.
- Make sure your finances are in order and that you can realistically afford the proposed deposit and repayments.

03 – Find a property

- Make a list of your priorities and rank them in order of importance.
- Locate your Mortgage in Principle and make sure it is still 'in-date'.
- Sign up to a few local estate agents letting them know your budget, your preferred location, and your 'must-haves'.
- Arrange viewings of any properties you like the look of.



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04 – Make an offer

- Select your preferred property.
 - Make sure your Mortgage in Principle is still valid or re-apply.
 - Research similar properties and recent sold prices in the area.
 - Make an offer you can afford.
 - Negotiate if required – do not overstretch yourself.
 - Withdraw and offer on another property if required.
 - Have your offer accepted.
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05 – Apply for a mortgage

- Make sure your finances are in order.
 - Collect together all the documentation you will require e.g. payslips, ID, bank statements, proof of funds etc.
 - Find a Mortgage Adviser.
 - Familiarise yourself with the different forms of mortgage; tracker vs fixed, repayment vs interest only etc.
 - Select the right mortgage for you.
 - Complete your mortgage application.
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06 – Appoint a conveyancer

- Research local conveyancers.
- Obtain quotes.
- Appoint conveyancer.
- Provide the conveyancer with all information they request.
- Review searches.



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07 – Book a survey

- Research local surveying firms
- Familiarise yourself with the different types of survey.
- Obtain quotes from a few surveyors.
- Select and book the right survey and surveyor for your chosen property.
- Provide your surveyor with all relevant information, and raise any specific concerns you have.
- Carefully review your survey report and raise any queries with the surveyor.
- Ask your conveyancer to obtain any documentation highlighted in the report.
- Commission any other specialist investigations (if required) e.g. electrical test.
- Obtain quotes for any significant repairs highlighted in your report.
- Negotiate your offer or consider withdrawing if appropriate to do so.

08 – Review and exchange

- Review your survey, the contracts and the searches.
- Make sure you are completely happy with everything.
- Raise any last queries with your conveyancer, surveyor, or the seller.
- Confirm exchange and completion dates.
- Sign and return the contracts.
- Transfer your deposit to your conveyancer.
- Organise insurance for your new property.

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09 – Prepare to move

- Inform your current utility suppliers of your moving date.
- Give notice on your current tenancy (if applicable).
- Arrange cleaners for your current property (if required in your lease).
- Research internet providers for your new property and arrange connection.
- Arrange removal of your belongings to your new property.

10 – Completion

- Take final utility meter readings for your old home.
- Pick up your keys to your new home.
- Visit the property and compare against the fixtures/fittings questionnaire.
- Take meter readings for water, electricity and gas.
- Enjoy your new home!