BUYERS / FREE DOWNLOAD

The Complete Homebuying Roadmap

From the first budget check to getting the keys.

Start with the entire budget

Work out the deposit you have, likely borrowing, purchase taxes, legal costs, survey, moving costs and emergency reserve. Speak to a regulated mortgage adviser or lender and understand the difference between an agreement in principle and a full mortgage offer.

Search with your eyes open

Compare location, tenure, condition, transport, school needs and recurring costs. At viewings ask about boundaries, significant works, flooding, parking and what will be included in the sale. Check available EPC and property records.

Make and assess an offer

An accepted offer is not normally legally binding in England and Wales until contracts are exchanged. Tell the agent about your chain position and funding, and ask what the seller’s preferred timetable is. Never waive sensible checks simply to win a negotiation.

Instruct professionals early

Choose a conveyancer who can explain searches, title, enquiries and timeframes. Consider an appropriate survey independently from the lender’s valuation. Respond quickly when further evidence is requested.

Exchange, complete and move

Understand the deposit and insurance arrangements at exchange. Before completion, confirm transfer details with your conveyancer using a verified telephone number. Arrange utilities, insurance, removals and final meter readings.

FIVE QUESTIONS TO ASK

☐ Can I afford the full monthly cost, not just the mortgage?

☐ What type of ownership and title am I buying?

☐ What repairs or maintenance are likely in the next five years?

☐ What information is missing or still unverified?

☐ When does the mortgage offer expire?

COMMON MISTAKES TO AVOID

- Assuming a mortgage valuation replaces a building survey
- Sending purchase funds to bank details supplied by an unexpected email
- Treating an accepted offer as a guarantee of completion

TRUSTED SOURCES

https://www.gov.uk/buying-a-home

https://www.gov.uk/stamp-duty-land-tax/residential-property-rates

https://www.gov.uk/find-energy-certificate

General information, not individual legal, mortgage, financial, valuation or tax advice. Rules and rates may change; check current official guidance before acting.