BUYERS / FREE DOWNLOAD

New-Build Buying Essentials

What to check before reserving a newly built home.

Understand the reservation

Ask for the full price, reservation fee terms, proposed completion timetable and what happens if deadlines change. A reservation is not the same as an exchanged contract.

Check the specification

Confirm floor area, parking rights, garden boundaries, finishes, appliances and any incentives in writing. Show homes may contain upgraded items not included in the base price.

Review the construction and warranty

Ask about the builder’s warranty, building control sign-off, snagging arrangements, roads and drainage adoption and who will maintain communal areas.

Check tenure and charges

New-build houses and flats can have estate service charges or management obligations. Request the detailed documents and seek advice on any unusual covenants or transfer clauses.

Protect your financing

An off-plan timescale can affect the validity of the mortgage offer. Discuss long-stop dates, deposit safeguards and delayed completion with your conveyancer.

FIVE QUESTIONS TO ASK

☐ What exactly is included?

☐ Is the development fully adopted?

☐ What are annual charges?

☐ What is the warranty and snagging process?

☐ What happens if the build is delayed?

COMMON MISTAKES TO AVOID

- Assuming show-home fixtures are standard
- Not budgeting for estate charges
- Agreeing a reservation without legal review

TRUSTED SOURCES

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

https://www.gov.uk/government/publications/buying-or-owning-a-leasehold-property/buying-or-owning-a-leasehold-home

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