First-time buyer checklist

The steps to buying your first home in England, in order, with the official places to check the current rules.

1. Before you start looking

- Work out your full budget: deposit, legal fees, surveys, moving costs and any Stamp Duty.
- Check your credit report with the main credit reference agencies and fix any mistakes.
- Look at schemes for first-time buyers, such as a Lifetime ISA, and check the current rules on GOV.UK.
- Check Stamp Duty: first-time buyers may pay less. Use the current rates on GOV.UK.
- Speak to a mortgage adviser or lender to get an agreement in principle.

2. When you find a home

- Read the material information: price, tenure, council tax band and, for leaseholds, lease length, service charge and ground rent.
- Check the energy rating on the official energy certificate register.
- Check the long-term flood risk for the address on GOV.UK.
- Visit at different times of day; look at transport, schools and shops.

> Ask the seller or agent: why is the home being sold, how long has it been on the market, and what is included in the price?

General information only, not legal, financial, mortgage or debt advice. Check the official sources for current rules. AFV Property Services is the trading name of [Registered company name, number and office].

3. Making an offer and buying

- Instruct a solicitor or licensed conveyancer, through the Law Society or the Council for Licensed Conveyancers.
- Book a survey. The lender's valuation is not a survey of the home's condition.
- Your conveyancer checks the title with HM Land Registry and runs local searches.
- Read every document before you sign, and ask about anything you do not understand.
- Arrange buildings insurance from exchange of contracts.

4. Free, independent guidance

- MoneyHelper: free, government-backed guides and calculators on buying a home.
- GOV.UK: "How to buy a home", a step-by-step guide.

AFV Property Services helps people find homes in East Suffolk, west London, the West Midlands and west Cumbria. We do not give mortgage or financial advice.

Sources

- GOV.UK, How to buy a home: https://www.gov.uk/government/publications/how-to-buy-a-home
- GOV.UK, Stamp Duty Land Tax rates: https://www.gov.uk/stamp-duty-land-tax/residential-property-rates
- GOV.UK, Lifetime ISA: https://www.gov.uk/lifetime-isa
- GOV.UK, Find an energy certificate: https://www.gov.uk/find-energy-certificate
- GOV.UK, Check long-term flood risk: https://www.gov.uk/check-long-term-flood-risk
- GOV.UK, HM Land Registry property information: https://www.gov.uk/search-property-information-land-registry
- MoneyHelper: https://www.moneyhelper.org.uk/
- Law Society, Find a Solicitor: https://solicitors.lawsociety.org.uk/
- Council for Licensed Conveyancers: https://www.clc-uk.org/