Buying a house checklist

A printable list for buying a home in England or Wales. Work through it in order, and tick each item as you go. It is a prompt for your own checks and does not replace a survey, valuation or legal advice.

Before you view

- [ ] Look up recent sold prices nearby
- [ ] Check the EPC rating and floor area
- [ ] Confirm freehold or leasehold
- [ ] Look up planning applications nearby
- [ ] Check flood risk for the area
- [ ] Check recorded crime for the area
- [ ] Check the Council Tax band

At the viewing

- [ ] Look for damp, stains and musty smells
- [ ] Note any cracks and where they are
- [ ] Check the roof and gutters from the street
- [ ] Open windows and doors
- [ ] Ask the age of the boiler and when it was serviced
- [ ] Run a tap and flush a toilet
- [ ] Check phone signal in each room
- [ ] Look at boundaries and the garden

Questions for the agent or seller

- [ ] Why is the seller moving?
- [ ] How long has it been on the market?
- [ ] Is there a chain?
- [ ] What work has been done, and are there certificates?
- [ ] What is included in the sale?
- [ ] Has it ever flooded?
- [ ] Any disputes with neighbours?
- [ ] For a lease: years left, ground rent, service charge

Before you offer

- [ ] Compare 3 to 6 similar sold homes

- [ ] Work out price per square metre
- [ ] Visit at a different time of day
- [ ] Add up tax, fees and moving costs
- [ ] Get a mortgage decision in principle
- [ ] Decide your top price

After your offer is accepted

- [ ] Instruct a solicitor or conveyancer
- [ ] Apply for your mortgage
- [ ] Book the right survey
- [ ] Pay for searches
- [ ] Read the seller's TA6 and TA10 forms
- [ ] For a flat: read the lease and service charge accounts
- [ ] Ask for building regulations certificates

Before you exchange

- [ ] Read the survey and get repair quotes
- [ ] Review search results with your conveyancer
- [ ] Check your mortgage offer and conditions
- [ ] Arrange buildings insurance from exchange
- [ ] Agree the completion date
- [ ] Confirm bank details by phone
- [ ] Have your deposit ready

Completion and moving day

- [ ] Book removals
- [ ] Collect the keys
- [ ] Take meter readings
- [ ] Tell energy and water suppliers
- [ ] Tell the council for Council Tax
- [ ] Redirect your post
- [ ] Check your title has been registered