First-time buyer checklist

A printable step-by-step list for buying your first home. It is written for England and Wales, and tax and legal steps differ in Scotland and Northern Ireland. Check current rules before you rely on any figure.

Money

- [ ] Save a deposit of at least 5% to 20%
- [ ] Budget for legal fees and searches
- [ ] Budget for a survey
- [ ] Work out any Stamp Duty or Land Transaction Tax
- [ ] Keep money back for moving and repairs
- [ ] Check your credit report
- [ ] Check Lifetime ISA rules and the 12-month wait
- [ ] Look at shared ownership and other schemes

Mortgage

- [ ] Work out what you can afford each month
- [ ] Speak to a broker or lender
- [ ] Get a decision in principle
- [ ] Gather payslips, ID and bank statements

Finding a home

- [ ] Write down your must-haves
- [ ] Check sold prices for each area
- [ ] Visit at different times of day
- [ ] Check freehold or leasehold
- [ ] Look at the EPC for running costs
- [ ] Check flood risk, crime and planning nearby
- [ ] Ask what is included in the sale

Offer

- [ ] Compare with 3 to 6 similar sold homes
- [ ] Offer through the agent, subject to contract
- [ ] Show your decision in principle
- [ ] Ask for the home to be taken off the market
- [ ] Get the agreed price in writing

Legal work and survey

- [ ] Instruct a solicitor or conveyancer
- [ ] Provide ID and proof of funds
- [ ] Apply for your full mortgage
- [ ] Book a survey or snagging inspection
- [ ] Pay for searches
- [ ] Read the seller's forms and your survey
- [ ] For a flat: check lease length and charges

Exchange

- [ ] Read your conveyancer's report
- [ ] Check your mortgage offer
- [ ] Arrange buildings insurance from exchange
- [ ] Agree a completion date
- [ ] Confirm bank details by phone
- [ ] Sign the contract and transfer deed
- [ ] Pay your deposit

Completion and moving in

- [ ] Book removals or a van
- [ ] Collect the keys
- [ ] Take meter readings
- [ ] Set up energy, water and broadband
- [ ] Register for Council Tax
- [ ] Redirect your post
- [ ] Update your address with banks and your GP