

Buying your own home



When you're looking at properties to buy, there are lots of things to consider. Use this checklist to help you think about the kind of property you want, and to make notes on any properties you view.

The property

- Detached house
- Semi-detached house
- Terraced house or villa
- Flat
- Bungalow
- New build property

Condition of property

- Is the property in 'move in' condition?
- Does the property need decorating?
- Does it need any repair work done?
- Would you be able to carry it out yourself?
- Or would you need to hire professional decorators or builders? If so, get a quote.
- Does any work need to be carried out urgently, before you move in?

Number of rooms

Is the property big enough for you and your family?
How many rooms do you need?

- Entrance hall
- Sitting room
- Dining room
- Kitchen
- Utility room
- Bedroom 1
- Bedroom 2
- Bedroom 3
- Bedroom 4
- Bathroom with shower
- Bathroom with bath
- Bathroom with shower and bath
- Other rooms, e.g. study, nursery, playroom etc.

Size of rooms

- Is the bedroom big enough to fit in a wardrobe as well as a bed?
- Is the sitting room large enough for your sofa and other furniture? Could your whole family sit there comfortably? Remember to note where the heaters are, as this can affect the positioning of your furniture.
- Is there enough storage space?
- If you have pets, is there somewhere suitable for them to sleep and eat?
- Would you be able to add an extension?
- Would you be able to convert a loft, cellar or storage area into an extra room or bathroom?

Kitchen

- Is the kitchen big enough to fit in a table for you to eat at?
- Is there enough storage space?
- Is there enough surface space for your kitchen appliances (microwave, toaster, etc.)?
- Is there adequate ventilation?

Accessibility requirements

Even if no-one in your household is disabled, you may have relatives or friends with accessibility needs. If you have small children, this may also affect your accessibility requirements. For example, you may need:

- A ground floor property
- Direct access to the property rather than a communal entrance
- A property that can easily be adapted for wheelchair use
- A downstairs bathroom or toilet.

Parking

What kind of parking does the property have? Even if you don't own a car, you may need to consider parking arrangements for guests, deliveries, etc.

- Garage
- Drive
- Roadside parking
- If only roadside parking is possible, do you need a permit and how much will it cost?
- Is there enough parking for all residents or is there a lot of competition for spaces?

Garden

A garden can become an extension of your home for entertaining or for children to play. However, maintaining a garden can be expensive and time consuming. Check whether the property has a:

- Private garden
- Shared garden – if so, who is responsible for the upkeep? Is there a charge for this?
- Drying green
- If there's no garden but you would like to grow your own flowers or vegetables, ask if there are any allotments nearby.
- If you have children, is there a park or playground nearby for them to play in?

Costs

- How much council tax will you have to pay?
- Are there any additional charges, for example service charges for cleaning or gardening in communal areas?

Heating and light

- Is there any sign of damp, such as mould on the walls or carpets?
- Is there enough natural light in the property?
- What form of heating does the property use?
- Where are the heaters situated? For example, are radiators positioned under windows, where heat can be lost?
- What is the average monthly electricity and/or gas bill?
- Do all the lights work?
- Is there hot and cold running water?
- Does the shower work? Try turning it on and see how long it takes to heat up.
- Does the toilet flush properly?

Fittings

- Are any curtains or carpets included in the sale?
- Are any white goods included in the sale (cooker, fridge, washing machine, etc)?

Telephone and internet

- Are there enough telephone points for your phone and internet?
- Can you get broadband in the area? Go to <http://www.samknows.com/broadband/> to check.
- Can you get cable TV?
- Are you allowed to put up a satellite dish or are there restrictions in the area?

Safety

- Are there enough power points for your equipment, for example if you want to set up a hi-fi system or computer? Are they located in convenient places?
- Is the wiring safe? Double check to see if any fittings, plugs, etc, are loose from the wall.
- Is there sufficient ventilation? Check especially near any gas appliances.
- If the property is a flat, does it have an entry phone system?

Outside the property

- Are there any communal areas, such as an entrance hall or stairwell?
- If so, who is responsible for cleaning them?
- How is rubbish collected? Is there a wheelie bin or bin house?
- Is the outside structure of the building in good condition?
- Will it require a lot of maintenance, for example will it need to be painted regularly?

Location

- How far away is the property from your place of work or study?
- How far away is it from your family and friends?
- Is the property on a bus route or near a station?
- Are there useful shops close by?
- How far away is the nearest supermarket?
- How about other amenities, such as pubs, takeaways and restaurants, a leisure centre, cinema or library?
- What's the local GP's surgery like?
- Is there an NHS dental practice nearby?
- If you have special health needs, are there suitable medical centres or practitioners nearby?
- Are there suitable nurseries and schools in the area, if you have children?

Neighbourhood

- What are the neighbours like, for example, are they students, families, retired people, etc?
- Is the area quiet or noisy?
- Is the area well lit?
- Would you feel safe travelling home at night?
- Is there a lot of traffic?
- Is the property near a noisy railway line or under an airport flight path?
- If you have children, would you feel comfortable allowing them to play outside?
- Are there any problems with air quality or pollution?
- What are the crime statistics for the area? Have the current owners ever been burgled?

Your future plans

- If you are planning on starting a family, will the property be suitable for young children?
- If you are nearing retirement age, will the property be suitable for you as you get older?