Your first-home checklist

A useful starting point for your next conversation.

Plan your first home with a realistic budget, a clear deposit trail and a checklist for the mortgage, property and legal work.

01 · Separate deposit, purchase costs and emergency cash

Allow for legal costs, property tax, survey, moving and money left for emergencies.

02 · Write down a comfortable monthly housing budget

Include bills, service charges, maintenance and room for changing payments.

03 · Explain every part of the deposit, including family help

Record who contributes, the source of funds and whether repayment is expected.

04 · Check credit reports for errors and give an accurate history

Check addresses, commitments and payment history. An app score is not a lender decision.

05 · Choose legal support and an appropriate property survey

Check the legal firm can act for the lender. A lender valuation is not your own survey.

06 · Understand the mortgage offer before legal commitment

Read conditions, expiry, fees and repayment terms. Let the solicitor confirm exchange readiness.

Buying in England and Wales, with links for other UK nations. Purchase tax depends on location and circumstances.

Sources: MoneyHelper: buying a home · MoneyHelper: buying and moving costs. Checked 24 September 2026.

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