

Home-buying: step-by-step

1 Save for a deposit: use the Which? mortgage deposit calculator ([which.co.uk/depositcalculator](https://www.which.co.uk/depositcalculator)) to work out how much you'll need to save and how long it'll take.

If you're a first-time buyer, a Help to Buy or lifetime Isa could enable you to claim a 25% top-up from the government.

2 Find out how much mortgage you can borrow: use our calculator ([which.co.uk/mortgagebudget](https://www.which.co.uk/mortgagebudget)) to get a rough idea, or speak to a mortgage adviser for an exact figure.

3 Research your chosen area: our area comparison tool ([which.co.uk/areacompare](https://www.which.co.uk/areacompare)) shows you how your chosen area compares on factors such as house prices, Ofsted ratings and happiness.

4 Apply for a mortgage agreement in principle (AIP): this is a confirmation from a lender that they would, in principle, be willing to lend you a certain amount. It can make you a more attractive buyer, as it shows the seller you can afford the property.

The AIP doesn't have to come from your bank or building society. An independent mortgage broker can help you apply.

5 Start house-hunting: register with several estate agents in your chosen area(s) and set up email alerts on online portals such as Rightmove and Zoopla.

6 View properties in person: it's vital that you don't purely judge properties on their online listings. Get out and about to get a true sense of what you want.

Download our property-viewing checklist ([which.co.uk/viewingchecklist](https://www.which.co.uk/viewingchecklist)) to make sure you check all the essentials before making an offer.



7 Make an offer: work out how much to offer based on recent selling prices for similar homes in the same neighbourhood and whether you'll need to carry out repairs to the property.

Make your offer to the estate agent, who will pass it on to the seller. If your first offer is rejected, you may have to negotiate - play it cool and keep your top budget private ([which.co.uk/makeanoffer](https://www.which.co.uk/makeanoffer)).

8 Apply for a mortgage: a whole-of-market mortgage broker can recommend the best lenders and deal for you and help you apply.

9 Find someone to do the legal work: you'll need to appoint a conveyancer or property solicitor - ask friends or look online for recommendations, and don't make your choice based on price alone.

10 Get a property survey: hire a Rics-accredited or RPSA surveyor to check for serious structural problems before you buy the property. If it unearths problems, you might want to ask the seller to fix them or reduce your offer.

Want advice?

For a free chat about anything from saving for a deposit and first-time buyer schemes to agreements in principle and applying for a deal, call Which? Mortgage Advisers on

0800 197 8033

Your home may be repossessed if you do not keep up repayments on your mortgage.

11 Hire a removals company: get at least three quotes. You can use Which? Trusted Traders ([trustedtraders.which.co.uk](https://www.trustedtraders.which.co.uk)) to find a reliable firm near you.

12 Arrange home insurance: you'll need buildings insurance in place from the day you exchange. Find out the best and worst home insurance companies at [which.co.uk/homeinsurancereviews](https://www.which.co.uk/homeinsurancereviews).

13 Exchange contracts: your and the seller's solicitors will swap signed contracts and you'll pay the deposit ([which.co.uk/exchangecomplete](https://www.which.co.uk/exchangecomplete)).

14 Complete: your mortgage and deposit will be transferred to the seller and then you can collect your new house keys from your estate agent and celebrate!

