

How to buy a house – 10 important tips

Buying a house can feel like a huge task, and the process can sometimes feel like it will never end. Check our top ten house buying tips to make buying your new home easy.



1. Get to grips with the key terms

When deciding to step up on to the property ladder, a lot of us don't know what some of the house buying terminology means, or that it even exists. Getting to know the key moving terms before you make an offer can help to ensure the transaction runs smoothly and quickly.

Take a look at our [glossary](#), where you can find the key terms for buying a house, and their definitions. This will make every stage of the process clearer.

2. Calculate the cost of buying a house

Your outgoings when buying a house aren't limited to the deposit, so it is important to take into consideration the other costs involved with purchasing a property when deciding your budget.

Our quick [Moving Costs Calculator](#) which will give estimate prices for:

- [Stamp duty](#).
- [A house survey](#).
- [Conveyancing solicitors](#)
- [Removals](#)
- An [Energy Performance Certificate](#) (if applicable)
- Estate agent fees (if applicable)

If you are a First Time Buyer and have been renting a furnished place there will also be the cost of buying new furniture to take into account. It may be worth checking sites like Freecycle where you can find furniture for free in your area.

3. Sell before you buy

Searching for a new home will always be exciting, and with the multitude of online property agents nowadays it can be tempting to search for your dream home when your current property is not yet on the market. It is important to not get carried away and fall in love with a house before you have a buyer, or you may lose out on the house of your dreams to someone with the funds already available.

It will almost always be more lucrative to sell your house before you buy, but it can be complicated. In many ways it can actually be easier to buy a home as a First Time Buyer, as they're only dealing with one transaction.

4. Get a mortgage 'agreement in principle'

Before buying a house, you should get an '[agreement in principle](#)'. This is a confirmation in writing stating how much your lender is prepared to lend you to buy a property. Having an 'agreement in principle' may give you an advantage over other potential buyers because sellers will know you are a serious buyer and have the necessary finances, giving you the best chance of securing the house you have made an offer on.

Not only this, getting an idea of how much a mortgage lender is prepared to let you borrow will give you an indication of the maximum budget you should have for your house search.

5. Check out the neighbourhood (at different times)

The last thing you want when you settle down for the first evening in your new home after an exhausting moving day is the sound of blaring music from the neighbour's house until midnight. A perfect house at 10am may not seem as good during the evenings, so it is

advised to view your potential property on more than one occasion and at different times of the day.

Have a wander around the neighbourhood and talk to the local residents. Check out local parks, shops and cafes. Make sure you would feel safe in your new home. Depending on how long you are planning to stay in your new home, it might also be worth investigating the local school options.

You should also remember to take photos inside properties when you view them, as on your fifteenth house viewing they will probably have started to all merge into one. Taking photos will ensure the separate properties are clear when you go back over your viewings later. It will also mean that if you suddenly realise you forgot to check something, you might be able to just have a look at the photos - the seller might not be best pleased if you keep popping back to check up on little things!

In addition to this, you should also check the [Government's Planning Portal](#) so you can find out whether any large scale building works are planned to take place which may reduce your enjoyment of the area and the price of your potential future house when you sell on.

6. Research how much to offer

As well as being a great way to search for potential houses, online property searches can show you how much properties in the local area have sold for or are currently on the market for. This will give you an indication of a reasonable offer for the house you have your eye on and the ceiling price for the area in which it is located. Sites such as Zoopla and Rightmove are a good starting point for such searches.

The findings outlined in the report from your [house survey](#) may provide an opportunity to renegotiate on the purchase price, as it will indicate any structural problems and how much it will cost to repair. Additionally, a valuation can be included in the survey to ensure you are not offering more than the market value of the property.

7. Ask the seller to take it off the market

If you have found your dream house and you are ready to make an offer, you can make the offer on the condition that the house gets taken off the market. This removes the possibility of someone else making a higher offer and you being [gazumped](#) even after you have agreed the sale.

8. Only use professionals

Once you have had your offer accepted you will need to employ a [conveyancing solicitor](#) to deal with the paperwork and legal aspects of the transaction. You'll also need to arrange for a [survey](#) to take place and hire a [removals company](#) to ensure the safety of your belongings on the big day.

Although it may be tempting to deem the Mortgage Valuation as sufficient, it is important to commission an independent survey from a [RICS surveyor](#) for a detailed inspection of the condition of the house.

It is vital that you ensure the firms involved with your move are professional and reliable. At reallymoving we only partner with respected and experienced firms to give you confidence in your choice of professionals. You can also check their genuine customer feedback through us.

9. Communicate

It is best not to go on holiday between putting an offer on a house and the [day of completion](#). Be around to be kept up to date on progress and ask questions on anything you are not sure of or confused about - it is important you don't ignore something you don't understand. The timeline for buying a house can be varied - factors like whether you're in a chain, or tied up in a rental agreement, or have a limited budget can affect how long it takes to move. Be patient, and especially when you get nearer to the end of the process, take comfort in the fact that you will almost be done with all of the paperwork!

10. Book your movers

Make sure to book in a date to move in advance, and [find a team](#) who can accommodate all your items. Bear in mind any furniture that needs to be disassembled and reassembled, and pack any breakables with care. Be sure to allow access for your movers and warn them if you're on higher floor flat (and if there's no lift!). There's no reason buying a house has to be stressful, and by booking in advance, you can make sure your move is stress-free too.

Why not take a look at and download our [moving guides](#) for a comprehensive list of who you need to contact and what you will need to do and consider during your moving process. Our [Moving Home Timeline](#) can also keep track of the moving process, checking off each stage you have completed.

And don't forget to congratulate yourself - buying a house is a big decision with lots of things to remember. Be sure to celebrate buying your home with a bottle of bubbly and lots of photographs!

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