

A photograph of a two-story brick house with a dark, gabled roof. The house has several windows with dark frames, some of which are covered with white plastic. A bare, leafless tree stands in the foreground on the right side. The overall tone is somewhat muted and overcast.

BUYING A HOUSE - THE CHECKLIST



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SUMMARY

INTRODUCTION

Buying a house can be one of the most exciting things you'll do - but it also comes with its own stresses and concerns. This checklist is designed to help you navigate the initial process of viewing a house or apartment and help you find your perfect house.

So let's get started!



BOUNDARIES

When you first view a house, boundaries are one of the most important things to take note of. They set out the area of the house and any gardens so they're the first thing you need to look at.

So what do you need to know?

Firstly, if there's a garden, what kind of boundaries does it have? A fence? A hedge? A wall? Some other kind of boundary?

If the boundary is a wall, is it shared with any other house or property? If so, this is called a “shared wall” and just like its name suggests, ownership is shared with the garden or other property next door.

If the boundary is a hedge, is it well maintained? Does it look as if both owners make sure that the hedge carefully sets out the boundary between the two properties? The same things applies to a fence. Does it look as if it's regularly maintained?

Make sure that there's no "gap" in in any of the boundaries so it's clear what's being sold. Ideally, bring a copy of the brochure map and if there's anything you're not sure of, ask the estate agent who's showing you the property.

A map of the property will be attached to the contracts that are sent to your solicitor but try to get to know the property on the ground as much as you can.

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Are any contents included in the sale? Often vendors don't want to bring specific items with them when they leave the house and you can come to an arrangement to buy them.

If you see anything that you particularly like then bear that in mind!! You might be able to come to a deal over that with the estate agent.



STORAGE

Ask if there are any additional storage facilities with the house. Is there an attic? Is there a basement? How are they accessed?

Some attics run beneath the roofs of neighbouring houses so make sure to find out if this is the case.



PARKING

Check the situation regarding parking. Does the house have a driveway or garage? If there's a driveway, is it shared with any neighbouring property or for the sole use of the house?



If you're viewing an apartment, it's important to ask if the purchase price includes a parking space in any car park attached to the development.

Is there an additional fee for using one of the parking spaces? If you need a second space, can you purchase that separately? Also, find out if you would have the right to rent put an unused parking space. Sometimes this is allowed and if so, it would obviously be a useful source of income.

STRUCTURE

Before you go ahead and sign contracts, you'll be engaging a surveyor to carry out a structural survey to check for any structural problems with the property. But before you get to that stage, do your own initial check during the viewing.

Are there any cracks or other marks that might suggest a structural issue?



Every crack isn't serious. Second hand houses are likely to have some, the ones to watch out for are generally wider and more pronounced. Your surveyor will pick up on any major issues but it's a good idea to take note of them yourself too.

Is the house damp? Do you get a mouldy smell in any of the rooms or when you first walk into the house?

Look out too for patches on the walls that might indicate a damp area.

Walls that are affected by damp will often feel cold or damp to the touch so this can be one way to know if there's a problem.

Is any of the wallpaper peeling away? Is there any damage to floorboards or any coving or plaster decorations along the walls?

HIDDEN COSTS

Some properties come with additional costs that aren't initially apparent from the estate agent's brochure. Even though they'll become clear in the course of the transaction, you need to know about them as early as possible so you can factor them into your budget.



We've already talked about the possibility of having to pay an extra fee for on-street parking or a fee for a parking space. Other costs can crop up though and asking about them at the viewing stage can help with your decision.

Now you need to ask if any other costs apply. If you're viewing an apartment, there will usually be a monthly or annual service charge to cover the cost of maintaining the communal areas of the development.

It's rare to come across this kind of a charge in a housing development, but make sure there's no other fee on top of the purchase price. Do all of the services run on the mains or is there an additional fee for some kind of communal drainage scheme, for example?

Ask too about the other services and make sure there's no other cost that go along with the house eg, is there a specific refuse collection service that you're obliged to sign up for?

CORONAVIRUS

In the wake of the Coronavirus pandemic, it's likely that the house viewing process will have to adapt. Even though physical viewings will still take place, it's likely that virtual viewing will become more common.

While this will affect some parts of this checklist, it shouldn't prevent you from getting all the information you need. Make a list of the questions you have before the viewing and go through them with the agent. or surveyor.

SUMMARY

When you're starting to think about buying a house, there's a lot to think about - budgeting, mortgage approval, and maybe also reaching an agreement for the sale of your own house or ending a tenancy.

Always remember, there's a good chance your solicitor won't ever see the property you're buying. The structural report prepared by your surveyor will give a good overview but the more you learn during the viewing process, the most you'll get out of the report when it comes through.

Hopefully this checklist will give you a good idea of what you need to think about when you're going along to a viewing. so that whether you're there in person or remotely, you'll get all the information you need to help you on your way to finding your perfect home!

