

First-Time Buyer Checklist

A practical checklist for buying a home in Hampshire and West Sussex. Use it alongside advice from your mortgage adviser, conveyancer and surveyor.

Before you make an offer

- ☐ Set a realistic overall budget, including the deposit and the other costs of buying and owning the property.
- ☐ Check whether the property is freehold or leasehold and, if leasehold, ask about the remaining lease term, service charge and ground rent.
- ☐ Look at the general condition of the roof, walls, windows, drainage, boundaries and grounds during viewings.
- ☐ Ask about previous leaks, structural movement, damp, major repairs, extensions and alterations.
- ☐ Check what fixtures and fittings are included in the sale.

Once your offer is accepted

- ☐ Instruct a solicitor or licensed conveyancer to deal with the legal title, searches, enquiries and contract.
- ☐ Progress the mortgage application and understand that the lender's valuation is not a detailed condition survey for you.
- ☐ Arrange an independent survey at a level appropriate to the property.
- ☐ Provide your surveyor with any particular concerns you noticed during viewings.
- ☐ Keep copies of planning permissions, Building Regulations approvals, guarantees and certificates supplied during the transaction.

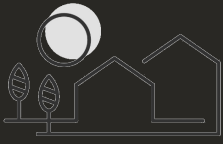
Choosing the right survey

RICS Level 2 Home Survey

Generally suited to conventional houses, flats and bungalows built from common materials and in reasonable condition.

RICS Level 3 Building Survey

More detailed and often appropriate for older, larger, substantially altered, unusual or visibly deteriorated properties.



Before you exchange contracts

Read the survey as a whole

- ☐ Read the description of the property and the surveyor's inspection limitations as well as the condition ratings.
- ☐ Note any recommendation for further investigation by a specialist or contractor.
- ☐ Check whether significant roof, chimney, damp, structural, drainage, timber or boundary issues have been identified.
- ☐ Ask the surveyor to explain anything you do not understand before you become legally committed.

Easy-to-overlook property issues

- ☐ Chimney stacks, pots, flaunching and shared repair responsibilities.
- ☐ Cracking patterns around openings or along walls, including possible wall-tie or support issues.
- ☐ Older roofs without secondary underlay - not automatically defective, but condition still matters.
- ☐ Poor bathroom or kitchen ventilation and signs of condensation or dampness.
- ☐ Unusual rainwater and drainage connections, blocked gutters or persistent external wetting.
- ☐ Accessible floor or roof voids where hidden pipework, timber defects or older materials may be present.
- ☐ Grounds and boundaries: damaged walls, large vegetation, bamboo, persistent invasive weeds and drainage around the building.

Final checks

- ☐ Make sure your conveyancer has answered the legal enquiries and explained any rights, restrictions or shared responsibilities.
- ☐ Make sure your mortgage offer is in place and you understand any lender conditions.
- ☐ Confirm buildings insurance arrangements when required by your conveyancer or lender.
- ☐ Keep the survey report somewhere accessible - it can be useful when planning maintenance after you move in.

Questions after the survey?

At Wren, each survey is carried out personally by Steven Lewis AssocRICS.

You can speak directly to the surveyor afterwards if you need the findings explained.

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