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The 28 questions you must ask before buying your first home

Purchasing a dream house could turn into a nightmare – go in with your eyes wide open

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It's been a rough time for first-time buyers. Caught between chasing elevated house prices and ballooning mortgage rates, the first rung of the housing ladder will have seemed increasingly out of reach for so many aspiring homeowners.

But things might be looking up. The Bank of England's recent decision to hold the [Bank Rate at 5.25pc](#) has seen mortgage rates continue to fall, and while a house price crash may no longer be on the cards, neither are feverish price rises.

It still takes a lot of time, money and effort to land your first set of keys, however – and it's vital to go in with your eyes wide open.

Once you've found a property you want to buy, you need to make sure you ask all the right questions – to the seller, their estate agent, and even neighbours or people in the local area who don't have a vested interest in your buying decisions.

Failure to do so could mean you'll end up paying over the odds, or find that your dream home is actually a nightmare.

1. Why are you selling?

This simple, yet pertinent question is one of the first things you should ask.

Marc von Grundherr, director of London estate agent Benham and Reeves, said: "The answer to this – along with 'How long have you been on the market?' – can provide some valuable insight.

"This is insight not only into the property itself, and if there are any potential issues, but also in terms of where you stand when it comes to negotiating a potential deal."

For example, if the vendors have been trying to sell for quite some time, they might be more open to a lower offer. If your other research suggests the property is sound, then you could push your luck that little bit further when it comes to making an offer below the asking price.

The same goes if you're [buying a probate property](#): homeowners will likely want to sell up as quickly as possible, giving you more chance of getting a cheaper deal. 'I'm a builder by day then go home to my squat'



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Home upgrade	Instances recommended	Average cost	Average years to repay
Insulation	3,192,549	£3,611	55
Solar panels	2,566,657	£4,693	13
Solar water heating	2,471,322	£5,000	142
Low energy lighting	1,229,172	£32	1
Heating controls	506,204	£400	11
Boiler replacement	472,379	£2,515	34
Glaze windows	349,235	£3,822	83
Storage heater	329,772	£1,386	11

Draught proofing	122,269	£100	8
Hot water cylinder thermostat	88,982	£300	6
Wind turbine installation	82,043	£19,997	30
Heat recovery	73,065	£655	22

Outs

The owners of the property must legally provide an Energy Performance Certificate for the property, which gives the home a rating based on the amount of energy used per square metre and the level of carbon emissions per year (in tonnes).

But this won't necessarily give you the full picture of what energy-saving measures are in place, and what might be needed in future, so ask the current owners to explain a bit more - such as when or if double-glazing and insulation were installed, and whether the pipes are covered with lagging insulation.

You might also want to assess whether or not the property would be suitable to have a [heat pump](#) or [get solar panels installed](#) in the future.

Would you install a heat pump in your home?

Yes

No

Total votes: 99,787

6. Is the location suitable for my lifestyle?

It's not all about the property - the area and local services can also have a huge impact on how well a home suits you. Explore around the neighbourhood, and think about how it suits your lifestyle, such as its proximity to work, schools and public transport, whether there's a petrol station nearby, or a supermarket.

Mr Gordon said: "Ask about amenities such as parks, healthcare facilities and grocery stores."

For any factors that don't match up - such as the schools being bad, a high crime rate, or poor transport connections that will mean you'll struggle to commute to work - then you might want to think about whether this is really the place for you.

7. Which is the best local pub or restaurant?

As well as the more fundamental details about the local area, you'll also want to scope out the pubs, bars, restaurants and shops where you may end up spending your time if you make the move.

Colby Short, co-founder of GetAgent.co.uk, said: "It's always good to get a head-start when it comes to immersing yourself in your new community."

You won't find these kinds of recommendations on the property listing and, of course, you will come to find out yourself over time - but asking around and trying out some local places before you move might help you settle in and meet your neighbours.

8. Can you get your favourite takeaway?

You don't want to move into a new home only to discover you can't get a decent takeaway delivered, so get the lowdown on which restaurants are in range on the food delivery apps.

Verona Frankish from Yopa, said: "Crime rates, school catchment areas and transport links are handy to know, but one of the most important is the best local takeaway. You can bet your house on the fact this is the first bit of info you will need when you first move in."

9. Which roads are best to avoid at rush hour?

If you need to commute regularly by car, you'll need to know which routes to avoid in the morning and evening rush hours.

Ask if there are any shortcuts that locals use, and find out if there are any days of the year to avoid - for example, if any nearby events or festivals mean the area becomes over-run.

10. Where are the best open spaces?

Get some insider knowledge on local parks and scenic places - as well as where it's best to steer clear from.

Mr Short said: "Find out where you can go for a walk, and whether there are any spaces you should avoid due to a greater degree of anti-social behaviour"

Any local blogs, forums or social media groups might also be good places to gauge residents' feelings about areas they deem unsafe, as well as their recommendations.

11. Is there any history of flooding within a mile of the property?

As flooding is an increasingly serious problem for homeowners, you need to get some clear answers on this one, according to Gary Bush, financial adviser at MortgageShop.com.

You will get information about this when the local searches are returned by your conveyancer, but if the seller is willing to give more information it can be really helpful to find out any potential issues sooner rather than later.

12. Is this the kind of area that holds street parties?

"This will give you a good insight into the neighbourhood, helping you understand whether it's more a case of people putting their heads down and ignoring each other when meeting in the street," said Mr Bush.

Consider how the answer fits with how you want to live; would you enjoy living in a road with chatty (and possibly nosy) neighbours, or is that your idea of hell?

13. Will the neighbours take in my Amazon and online shopping deliveries while I'm out?

Linked to the previous question, this will help you work out whether these are the sort of individuals you want to live close to, and whether this is the right sort of community for you.

14. Have you had any boundary disputes with your neighbours?

As these disputes can be long-running sagas that you could inherit when you buy the property, you need to try and dig down into any issues the current owner has experienced.

Patricia McGirr, from property finance group Finanze, said: "Don't just go with what's in your Land Registry details on ownership and responsibilities - seek to get answers from the vendors."

A host of issues can end up with disgruntled neighbours, be it overhanging trees, fences and boundary walls, and parking spaces - so keep a lookout for anything that might cause complaints.

15. Are the neighbours noisy?

By the same token, you'll want to know about any noisy or problem neighbours.

If any formal complaints have been lodged by the current owners, they are legally required to disclose this on the TA6 form.

But the HomeOwners Alliance warns that by the time you reach this stage of the buying process, you'll already be some way down the line - so it may be a good idea to ask about it early on.

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16. What's the mobile phone signal like?

This is often a question which gets forgotten, according to Gareth Davies, director at South Coast Mortgage Services - and yet it could be an absolute deal-breaker, particularly if you're planning to work from home.

He said: "Be sure to ask about the signal at your new address. Remember to ask about the WiFi, too."

The current owner can tell you about their experience, and you can check broadband speed on [Ofcom's broadband and mobile coverage checker](#).

17. How much is council tax?

Council tax costs can vary massively between local authorities, so make sure you've factored in your new bills into your monthly budget - particularly if you're upsizing to a larger property in a higher council tax band.

Council tax calculator

Enter your postcode below to see your new tax bill for 2023/24

Your postcode

Property band

CALCULATE

Westminster
Ranks 296th out of 296

Lowest Highest

Council tax bill for 2023/24 **£914.00** Property band **D**

Council tax data sourced via the Department for Levelling Up, Housing and Communities. Rates are approximated and may vary by 0.1%. Council tax values include your core council charges, as well as extra charges levied for fire, police or mayoral services. Please note that your specific parish charge may vary.

You should be able to find the council tax band in the property's listing.

You could also ask to see a copy of utility bills, or at least ask the seller what their bills are like for other things like energy, building insurance and things like parking permits, if you need them.

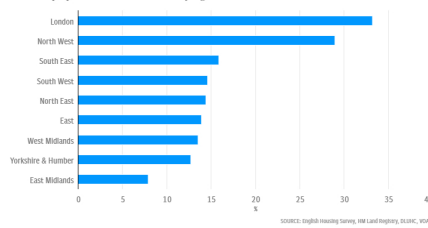
If you can get a rough figure, you can factor this into your budget when deciding on your final offer.

18. How long is the lease?

Some of the key questions that many first-time buyers miss [relate to leasehold](#), according to Michelle Lawson, director at Lawson Financial.

LEASEHOLD PROPERTIES MAKE UP A FIFTH OF ALL HOMES

Estimated proportion of leasehold homes by region



If you're buying a house, it may be on a freehold basis, in which case leasehold issues won't apply to you. But most flats are sold as leaseholds, and it's vital you know the full terms before you sign up.

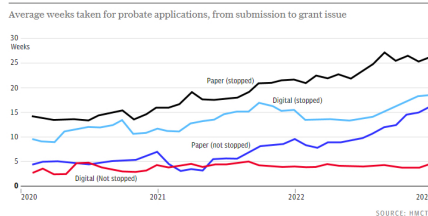
Ms Lawson said: "Be sure to find out the length of the lease, and how much you'll have to pay in ground rent and service charges."

19. Is the property in probate?

If the answer to this question is "yes", Ms Lawson recommends finding out when the probate was submitted.

She said: "This will help you gauge when probate should get granted. Agents often put a property on the market too soon, meaning there is a risk your mortgage offer will expire before probate is granted."

PROBATE APPLICATIONS ARE INCREASINGLY DELAYED



"This could mean loss of money - as well as loss of the mortgage product - which could leave you having to start the application process again."

20. Are there any plans for future developments?

Getting details of any planned construction in the area can save unwelcome surprises further down the line.

For example, if you've chosen the property because you love the view over miles of green fields, you don't want to later find out there's a planning application for a new housing development on that space.

Kundan Bhaduri, property developer at The Kushman Group, said: "Many people forget to ask, but such plans could impact the property's value, or your quality of life."

21. What is the property made from?

Knowing the property's age and construction methodology used in that period can shed real light on a property, according to Philip Nicholson, managing director of Hainstone Group Ltd.

He said: "This can highlight whether or not the property is at risk of having things such as asbestos or a lead water main."

Lead pipework was once commonly used to connect properties to the mains water network, but has since been banned. However, many old properties have not been updated.

Mr Nicholson added: "This question can also flag up if the place is of 'non-standard construction'. All these things are worth knowing as they can be costly to rectify if they're not identified and negotiated into the purchase price."

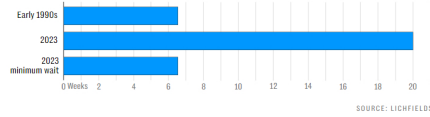
22. Is the property listed?

While you're finding about the age of a property, also check whether it's listed.

If it is, you could find yourself bound by [some pretty strict rules](#) about what changes can and can't be made to the building's interior and exterior – such as the type of windows you can install.

Planning permission wait times have more than doubled

Average wait for preliminary planning permission



Even minor alterations could need consent, and sometimes planning permission.

23. What improvements would you make to your current home if you were staying?

This could be an insightful question to ask the vendors, according to Phillip Stevens, director of Richmond estate agency Antony Roberts. "The answer could be very revealing," he said.

If there's a long list of things the current owners want to change, or changes they're unable to make due to the property being listed or in a conservation area, for example, it make you think twice about going ahead with the purchase.

24. Have you ever been denied consent to make changes to your property?

Sticking with a similar theme, it's worth finding out about what has – or hasn't – been permitted in the past, as this could impact your plans for the property.

For example, has planning permission already been turned down for an extension you might want to make in future?

While you're at it, see if there are any restrictive covenants on the property, as one of these could limit what you can – and can't – do in your new home. These terms are written into a property's deeds, and may prevent you from making certain alterations or even operating a trade or business from the land.

25. Have any major renovations already been made?

At the same time, if the current owners have carried out any major works on the property, you will want to be sure they got the relevant planning and building regulation consents.

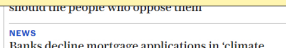
If not, this could result in a costly surprise further down the line if you end up having to cough up for indemnity insurance.

26. What's included in the sale?

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