

Property-viewing checklist

On average, we spend just one hour viewing the property we end up buying. That's not much time considering the big bucks at stake, so it's important that you make every second count. Use this cut-out-and-keep checklist on your next viewing to make sure you're armed with all the key facts before deciding whether to make an offer.

Download more printable copies at [which.co.uk/checklists](https://www.which.co.uk/checklists)

Address of property

Outside the building

- Is the brickwork worn or cracked?
- Can you see any missing roof tiles?
- Are the drains and guttering fairly new?
- If it's raining, are they leaking?
- Are the chimneys straight?
- Is there parking?



Windows and doors

- Are the windows double-glazed?
- Is there any damp around the frames?
- Do they need painting?
- How secure are the doors and windows?
- Do they let much draught in?



Inside the property

- How much redecorating would you want to do?
- Is there enough storage?
- Can you see or smell any damp?
- Are there any cracks big enough to put the edge of a 10p into?
- Is there a loft - and if so, might you want to convert it?

Things to test

- What's the water pressure like, particularly in the shower?
- How long does it take for hot water to come through?
- Do the light switches work?

Garden

- Will it be easy to maintain?
- Which direction does it face?
- Can you hear much noise from roads, trains or planes?



Questions to ask the agent or owner

- Do the chimneys work?
- Has any work been done on the property?
- If so, what guarantees are there on the work?
- Have neighbours built extensions or converted lofts? If so, you may be able to do the same.
- Where's the boiler, what type is it and when was it last serviced?

Have you...

- Viewed the property at different times of day?
- Spent at least half an hour exploring the local area?
- Tried out the commute to work or school during rush hour?
- Checked what the road is like at pub closing time?



If it's a flat

- Is it leasehold or freehold?
- If it's leasehold, how many years are left on the lease?
- Is there a service charge, and if so how much does it cost?
- Is there shared access to the garden?
- If there are flats above/below, can you hear the neighbours?

New-build homes

Viewing a show home

- Is the site tidy and well-managed?
- Does the show home seem well-built?
- How does the development fit in with the local area?



Questions to ask the sales team

- How would your property differ from the show home?
- Are the fixtures and fittings standard throughout the development?
- Would you be able to personalise anything?
- Is the home energy-efficient?
- When will the development be finished?
- Is the builder registered with the NHBC?



Like what you see?

If you like the property and want to make an offer, turn over for more expert, independent advice from Which? Mortgage Advisers on what to do next.

Need to get a mortgage for your new home, or just want some impartial advice on how it works? Call Which? Mortgage Advisers on **0800 316 5158**

Lines are open Monday to Friday 9am-6pm; Saturday 9am-1pm

[mortgageadvisers.which.co.uk](https://www.mortgageadvisers.which.co.uk)

Getting onto the property ladder

We know that the road to buying your first home can be a bit scary.

That's why Which? Mortgage Advisers are here to help guide you through the process of getting your mortgage in place. We don't just look at the cheapest rate available; we ensure the mortgage is the right one for your circumstances.

We'll even take care of the paperwork for you; from speaking to your solicitor and liaising with the lender to get everything in place, so you can concentrate on getting the keys and moving in!

We don't profit at your expense

We're owned by a registered charity, the Consumers' Association. We use any profits we make from our mortgage advice service to pay for the campaigning we do on behalf of all consumers.

We're authorised and regulated by the Financial Conduct Authority

How we can help

ARRANGE A PHONE APPOINTMENT QUICKLY



You'll get advice from a fully-qualified adviser at a time to suit you. And you'll have your own mortgage expert working for you all through the process.

RESEARCH THE WHOLE OF THE MARKET



We'll look at over 11,000[†] deals - even ones you can only arrange direct with a lender. What matters is giving you the full picture, whether we're in it or not.

EXPERT IMPARTIAL MORTGAGE ADVICE



Our advisers get paid the same no matter which mortgage they recommend - so their only consideration is whatever is right for you.

TAKE CARE OF THE PAPERWORK



All the advice you get will be clear and easy to understand with no jargon. We'll explain exactly how each mortgage works and the various things you need to think about so you always know where you stand.

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