Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

HOME + CASTLE *above and beyond...*

Your complete guide to buying a home

Helpful advice for finding your next place to call home.

Buying a home is exciting, but whether you're a first-time buyer, moving up the property ladder, downsizing or relocating to a new area, there's plenty to think about along the way. From working out your budget and finding the right property to making an offer, arranging surveys and navigating the legal process, our handy Buying Guide is here to help make every stage feel a little clearer. At **Home + Castle**, we know that finding the right home is about much more than bedrooms and square footage. It's about finding somewhere that suits your lifestyle, your plans and your next chapter. Let's get started.

Getting Ready to Buy - a little preparation goes a long way.

Before you start scrolling through property portals and arranging viewings, it's worth taking some time to understand your position. Think about:

- How much you can comfortably afford
- How much deposit you have available
- Your monthly mortgage payments
- The additional costs of moving
- The areas you'd like to live in
- What you need from your next home
- What's essential and where you may be willing to compromise

Having a clear idea of your budget and priorities can make your property search much more focused. Remember, the perfect home rarely ticks absolutely every box. Understanding what matters most to you can help you recognise the right opportunity when it comes along.

Understanding your budget - know what you can afford before you fall in love with a property.

Your budget is about more than simply the asking price. When planning your move, you may need to consider:

- Your deposit
- Mortgage payments
- Stamp Duty Land Tax, where applicable
- Solicitor or conveyancing fees
- Survey costs
- Mortgage arrangement fees
- Removal costs
- Buildings insurance
- Ongoing maintenance

It's important to make sure your move feels financially comfortable, not just possible. Taking the time to understand the full cost of buying can help you move forward with greater confidence.

Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

Getting a mortgage agreement in principle - be ready when the right home comes along.

If you're buying with a mortgage, obtaining an **Agreement in Principle (AIP)** before making an offer can be a useful step. An AIP gives you an indication of how much a lender may be prepared to lend, based on the information you've provided. Having one in place can also help demonstrate to a seller that you're serious and in a position to proceed, without it, some sellers may not even consider your offer until you're in a proceedable position . It's important to remember that an Agreement in Principle is not a guaranteed mortgage offer. Your lender will still carry out further checks and assess the property before issuing a formal mortgage offer.

Viewing properties - there's no substitute for seeing a home in person.

Photography and floorplans can tell you a lot, but a viewing gives you the opportunity to experience the property for yourself. Take your time and look carefully. Think about:

- The condition of the property
- Room sizes
- Storage
- Natural light
- Noise levels
- Parking
- Gardens and outside space
- The surrounding area

Don't be afraid to ask questions. Buying a home is a major decision, and it's important to gather as much information as possible before moving forward.

What should you ask at a viewing? The right questions can help you make the right decision.

Every property is different, but you may want to ask about:

- How long the property has been owned
- Why the seller is moving
- How long it has been on the market
- Whether any offers have been received
- Council Tax
- Energy costs
- Parking arrangements
- Boundaries
- Planning permissions
- Known issues with the property
- What's included in the sale

Your Home + Castle negotiator will be happy to help answer questions and obtain further information where needed.

Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

Looking beyond the property - a home is about more than four walls.

When you find a property you like, take some time to explore the wider area too. Visit at different times of day if possible. Think about:

- The journey to work
- Local shops and amenities
- Schools
- Transport links
- Parking
- Traffic
- Nearby green spaces
- The general feel of the neighbourhood

At Home + Castle, our local knowledge can help you get a better understanding of the areas you're considering.

Making an offer - found the one? It's time to make your move.

Once you've found the property you'd like to buy, it's time to make an offer.Before deciding how much to offer, consider:

- Your budget
- The property's asking price
- Its condition
- How long it has been available
- Your position as a buyer
- Your timescale

There is no single formula for making an offer. The agent will communicate your offer to the seller and provide information about your position. Remember: an offer is not legally binding until contracts are exchanged.

Putting yourself in the best position - sellers want confidence as well as a good price.

When considering offers, sellers often look beyond the amount being offered. Your position can make a significant difference. You may be asked for information about:

- Your mortgage arrangements
- Your Agreement in Principle
- Proof of funds
- Whether you're a first-time buyer
- Whether you have a property to sell
- The position of your property, if you're selling
- Your preferred moving timescale

Being organised and prepared can help make you a more attractive buyer.

Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

HOME + CASTLE *above and beyond...*

Once your offer is accepted – congratulations!

Once your offer has been accepted, the property is usually described as **Sold Subject to Contract (SSTC)**. This is an exciting milestone, but the sale isn't legally binding yet. You'll now need to move forward with the legal and financial parts of your purchase.

The next steps will usually include:

- Instructing a solicitor or conveyancer
- Progressing your mortgage application
- Arranging a survey
- Completing property searches
- Responding to legal enquiries

Home + Castle will continue to support communication throughout the process.

Choosing a solicitor or conveyancer - taking care of the legal side.

Your solicitor or conveyancer will manage the legal process of transferring ownership of the property. They will deal with:

- Contracts
- Property searches
- Title information
- Legal enquiries
- Mortgage requirements
- Exchange of contracts
- Completion

It's a good idea to instruct your legal representative as soon as possible once your offer has been accepted.

Responding quickly when information or documents are requested can also help prevent unnecessary delays.

Your mortgage application - turning your agreement in principle into a formal offer.

If you're buying with a mortgage, you'll now need to complete your full mortgage application.

Your lender will carry out more detailed checks into your finances and will usually arrange a valuation of the property.

A mortgage valuation is primarily for the lender's benefit.

It shouldn't necessarily be confused with a property survey, which is designed to provide you with more detailed information about the condition of the home.

Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

Surveys - know what you're buying.

A survey can provide valuable information about the condition of a property. Depending on the property and your circumstances, you may choose from different types of survey. A survey can help identify potential issues such as:

- Structural concerns
- Damp
- Roof problems
- Electrical concerns
- Drainage issues
- Signs of movement

No property is completely perfect, particularly older homes. A survey may identify things that need attention now, as well as areas to keep an eye on in the future. The important thing is understanding what you've discovered and getting appropriate professional advice where necessary.

Property Searches - looking beneath the surface.

Your solicitor will arrange searches as part of the legal process. Depending on the property and location, these may provide information about matters such as:

- Local planning issues
- Roads and transport proposals
- Drainage and water
- Environmental considerations
- Flooding
- Mining or ground conditions, where relevant

Searches help provide information about matters that may affect the property or surrounding area.

Understanding the property chain - why your move may depend on other people.

A property chain occurs when several property transactions are connected. For example, the seller of the home you're buying may also be purchasing another property. That seller may be depending on another transaction and so on. The longer the chain, the more people are involved. This can sometimes mean that a delay affecting one transaction has an impact on everyone else. Good communication and patience are often important parts of buying within a chain.

Insurance - protecting your new home.

If you're buying with a mortgage, your lender will normally require buildings insurance. It's important to check when your responsibility for arranging insurance begins. In England and Wales, buyers often become responsible for insuring the property from exchange of contracts, although you should always confirm the position with your solicitor.Contents insurance is separate and can protect your belongings once you've moved in.

Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

Exchange of contracts - the moment everything becomes official.

Exchange of contracts is a major milestone.

Once contracts have been exchanged:

The purchase becomes legally binding.

A completion date will normally be agreed, and both parties are committed to the transaction. At this stage, your solicitor will explain the final arrangements and any money that needs to be transferred.

Preparing to move - the exciting part!

Once completion is in sight, it's time to start preparing for your move.

Your checklist might include:

- Booking removals
- Arranging utilities
- Redirecting post
- Updating your address
- Organising insurance
- Arranging broadband
- Packing
- Planning your moving day

It's also worth checking what fixtures and fittings are included in the purchase so you know exactly what will remain in your new home.

Completion day

The keys are finally yours.

Completion is the day ownership officially transfers to you.

Your solicitor will confirm when the purchase has completed, and arrangements can then be made to collect the keys.

After weeks — and sometimes months — of searching, viewing, negotiating and paperwork...

It's finally time to move in and make your new house a home.

Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

First time buyers - your first home is a big milestone.

Buying your first property can feel particularly daunting because everything is new. The good news is that everyone involved in the process is there to help you through their part of the journey. As a first-time buyer, it's particularly important to:

- Understand your budget
- Save for your deposit
- Get an Agreement in Principle
- Consider all buying costs
- Arrange the right survey
- Instruct a solicitor
- Understand the legal process

Don't be afraid to ask questions. **There is no such thing as a silly question when you're buying your first home.**

Buying & Selling at the same time - managing both sides of your move.

If you're selling your current home while buying another, your move may involve two transactions happening at the same time. You'll need to consider:

- The progress of your sale
- Your onward purchase
- Your buyer's position
- Your seller's timescale
- The wider property chain

This can feel complicated, but a good estate agent can help keep communication flowing and provide updates throughout the process.

The cost of buying - budget for more than the purchase price.

Buying a property comes with additional costs, which can include:

- Your deposit
- Mortgage fees
- Survey costs
- Solicitor or conveyancing fees
- Property searches
- Stamp Duty Land Tax
- Removal costs
- Buildings insurance

Understanding these costs early can help you budget properly and avoid unexpected surprises.

Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

Stamp duty land tax - an important cost to consider.

If you're buying a property in England or Northern Ireland, you may need to pay **Stamp Duty Land Tax (SDLT)**depending on the purchase price and your circumstances. The amount payable can vary depending on whether:

- The property will be your main home
- You're a first-time buyer
- You're buying an additional property
- You're replacing your main residence
- You're a UK resident for SDLT purposes

Your solicitor will normally calculate the amount due and arrange payment as part of the completion process.

For the most up-to-date rates and guidance, it's always best to check the official government information **here**, or speak with your solicitor.

Leasehold or Freehold? Understanding what you're buying.

Before purchasing a property, it's important to understand its tenure.

Freehold

You generally own both the property and the land it sits on.

Leasehold

You own the property for the length of the lease, while the freehold may be owned by someone else. Leasehold properties can involve additional costs and responsibilities, such as:

- Ground rent, where applicable
- Service charges
- Maintenance contributions
- Restrictions or conditions within the lease

Your solicitor will investigate the legal details of the tenure during the conveyancing process.

Questions? Ask Us. That's what we're here for.

Buying a home can sometimes feel complicated. There will be new terminology, paperwork, deadlines and decisions.

At Home + Castle, we believe communication is key. If you're unsure about something during your property journey, ask.

Our experienced local team is here to help explain the process, answer questions and point you in the right direction.

Home + Castle Estate Agents
4 Millfields, Station Rd, Polegate BN26 6AS
01323 481922
info@hcsussex.co.uk
hcsussex.co.uk

HOME + CASTLE *above and beyond...*

Why buy with Home + Castle?

Local knowledge. Personal service. Your next chapter.

Buying a home is about finding somewhere that feels right for you.

At Home + Castle, we'll take the time to understand what you're looking for and help you navigate your property search across East Sussex.

We'll be here to help from your first viewing through to the moment you collect your keys.

Because finding your next home should be exciting and we're here to help make the journey as straightforward as possible.