

CHECKLIST · BUYING IN ENGLAND

Buying property in the UK: the insider checklist

In 2026 buyers have more room to negotiate: more homes are for sale and London prices are slightly lower than a year ago. Buying in England usually takes 3–5 months from offer to keys. Here's every step, with the costs people forget.

6 stages

For homes and investments

1 Know the real cost

Stamp Duty (England and Northern Ireland) is charged in bands, like income tax.

Part of the price	Standard	First-time buyer
Up to £125,000	0%	0%
£125,001 – £250,000	2%	0%
£250,001 – £300,000	5%	0%
£300,001 – £500,000	5%	5%
£500,001 – £925,000	5%	no relief above £500k
£925,001 – £1.5m	10%	
Above £1.5m	12%	

- ☐ **Add the surcharges that apply to you:** +5% on the whole price if you already own a home *anywhere in the world*, and +2% if you're not UK resident (usually: fewer than 183 days in the UK in the year before you buy).
- ☐ **Budget for the other costs** in the table below. For a simple purchase they start at about £3,000 on top of Stamp Duty, and more for complex ones.
- ☐ **Plan your deposit.** UK residents often need 5–25%. Buyers with foreign income and buy-to-let investors usually need 25% or more.

Example: a £600,000 flat

Your main home, UK resident: **£20,000** Stamp Duty. The same flat as a non-resident: **£32,000**. As a second property (UK resident): **£50,000**.

The other costs, at a glance (typical 2026 ranges in England, including VAT):

Cost	Typical amount	Note
Solicitor (conveyancing)	£1,400 – £10,000	Depends on how complex your purchase is: leasehold, mortgage, buying from abroad or through a company
Searches and Land Registry	£300 – £700	Land Registry fee depends on the price
Survey: RICS Level 2	£400 – £1,000	Most modern homes and flats
Survey: RICS Level 3	£650 – £1,500	Older, larger or unusual homes
Mortgage product fee	£0 – £2,000	Some deals have no fee but a higher rate
Mortgage broker	£0 – £1,000+	Specialist expat brokers often charge more
ID checks and bank transfer	£50 – £150	Per purchase
Leasehold notice fees	£50 – £300	Paid to the freeholder or managing agent after completion
Removals	£400 – £1,500+	Within the UK. International moves cost more
JJ Agency	Ask our manager	Depends on the property and the help you need

INSIDER TIP

Ask every solicitor for a quote that lists the legal fee, VAT and **all disbursements** separately. Cheap online quotes often add fees for leasehold, mortgages or overseas buyers later. With our own solicitors you get one clear price from the start.

INSIDER TIP

Owning a flat back home, even a share in one, cancels first-time buyer relief and adds the 5%. If you buy as a non-resident and then spend 183 days in the UK within a year, you may be able to **reclaim the 2%**. Ask your solicitor.

2 Get ready before you view

- ☐ **Mortgage in principle, or proof of funds.** Agents take you seriously only with one of them.
- ☐ **Prepare your “source of funds” file.** By law, solicitors must check where your money comes from. Collect 6–12 months of bank statements, and proof for big sums: a sale, an inheritance, or a signed gift letter.
- ☐ **Move money from abroad early,** with a clear paper trail. A regulated currency provider usually gives better rates than a bank.
- ☐ **Choose your solicitor before you make an offer.** We work with our own solicitors.

INSIDER TIP

High-street banks often refuse people with a short UK history or foreign income. A **broker who specialises in expats and foreign nationals** can find lenders that say yes.

3 Check the property properly

- ☐ **Look up sold prices** (HM Land Registry data, shown on Rightmove and Zoopla) for the same street or building. It’s your best argument when you negotiate.
- ☐ **Ask the agent four questions:** How long has it been on the market? Any price cuts? Why are they selling? Is the seller in a chain?

- ☐ **Leasehold flat? Check** the years left on the lease, the service charge history, planned major works, ground rent, and rules on pets and letting.
- ☐ **View twice**, at different times of day. Look for damp, cracks and the boiler's age, and check phone signal and noise.
- ☐ **Check the surroundings:** planning applications nearby (council website), flood risk, broadband and school

INSIDER TIP

A lease under about **80 years** gets expensive to extend and harder to mortgage. For flats in buildings over 11 metres, ask about the cladding and whether there's an **EWS1 form**.

4 Make a strong offer

- ☐ **Offer in writing through the agent** and state your position: cash or mortgage in principle, chain-free, and your timing.
- ☐ **Once accepted, ask for the property to be taken off the market.** In England an offer isn't binding until contracts are exchanged.
- ☐ **Use the survey to renegotiate** if it finds problems.

INSIDER TIP

Sellers value certainty. A **chain-free buyer with funds ready** can often get a discount, especially from landlords selling after the Renters' Rights Act.

5 From offer to keys

- ☐ **Solicitor checks and searches:** title, local authority, drainage and environmental searches. For leasehold, ask early for the management pack, as it can take weeks.
- ☐ **Survey:** RICS Level 2 for most homes, Level 3 for older or unusual ones. The bank's valuation is not a survey.
- ☐ **Mortgage offer** arrives.
- ☐ **Exchange contracts:** you pay the deposit (often 10%) and the deal becomes binding. Insure the building from this day if it's a house.
- ☐ **Completion:** you get the keys. Stamp Duty is due within 14 days, and your solicitor usually pays it for you.

6 For investors

- ☐ **Work out the net yield**, not just gross: subtract agent fees, service charge, insurance, repairs, licensing and empty months.
- ☐ **Mortgage interest and tax.** If you own in your own name, you can't deduct mortgage interest from rent. You get a 20% tax credit instead. Get tax advice on owning through a limited company *before* you buy.
- ☐ **Living abroad? Join HMRC's Non-Resident Landlord Scheme.** Otherwise your agent or tenant must hold back basic-rate tax from your rent.
- ☐ **Know the 2026 landlord rules:** open-ended tenancies, no "no-fault" evictions, rent rises once a year, fair pet requests, no bidding wars, and max 1 month's rent in advance.
- ☐ **Energy rating:** rentals need at least EPC E today, and the government plans to raise this to C by 2030. Factor in upgrade costs.
- ☐ **Check local licensing** for the borough before you buy.

INSIDER TIP

A company that owns a UK home worth over £500,000 may owe an **annual tax (ATED)**, even if the home is let. Check this before buying through a company.

Buy with JJ Agency

We search, view, negotiate the price and work with our own solicitors to take you to completion, including for investors. To learn more about how we can help, speak to our manager on WhatsApp or Telegram: +44 7466 916641.

Information for England as of October 2026. Scotland and Wales have different processes and taxes. Tax figures can change at any Budget. General information, not legal, tax or financial advice.