

QUICK HOMEBUYER CHECKLIST:

New Build vs Older Home



What Matters to You?

Tick the boxes that match your priorities:

- ☐ I want low maintenance for the first few years.
- ☐ I'd prefer more character and traditional features.
- ☐ Energy efficiency is a top priority for me.
- ☐ I'd like a home with a larger garden or more space.
- ☐ I'm comfortable waiting for the home to be finished.
- ☐ I need to move in as soon as possible.
- ☐ I'd like the option to negotiate on the price.
- ☐ I don't mind paying service/estate charges.
- ☐ I want to avoid long property chains.
- ☐ I'm happy to deal with potential renovation work.

Practical & Legal Checklist

Essential checks before buying a home:

For New Builds:

- ☐ Check if the property is leasehold or freehold.
- ☐ Review warranty details (e.g. NHBC or similar).
- ☐ Ask about estate/service charges.
- ☐ Confirm completion timeline and mortgage expiry.
- ☐ Review snagging process and who handles fixes.
- ☐ Get details of any management company involved.

For Older Homes:

- ☐ Check for any restrictions (covenants) on the title.
- ☐ Confirm that past building work had planning/building control approval.
- ☐ Review the Property Information Form (TA6) and Fittings & Contents Form (TA10)
- ☐ Understand the chain and potential delays.
- ☐ Book a survey to check for structural issues or hidden costs.
- ☐ Look at energy performance and likely bills.

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WHAT DO YOUR ANSWERS SUGGEST?

There's no perfect formula – but your answers can help you lean one way or the other.

If you ticked mostly...

- Practical, low-hassle options (like low maintenance, energy efficiency, quick completion):

You may prefer a new build – modern, move-in ready, and less upkeep early on.

- Character-driven features (like bigger gardens, traditional charm, renovation potential):

You might lean toward an older home, which often comes with more space and personality.

If your answers are a mix:

That's completely normal. Many buyers feel torn! Use this checklist to talk through your priorities with a real estate agent – they can help you weigh up the legal and financial differences so you feel confident in your choice.

NOTES:

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