

Chart to help you decide

Deciding whether to buy your property may be one of the biggest decisions you will ever make. Do not rush into it. This page is for your use. You can use it to work out the costs, advantages and disadvantages of buying.

| Costs of buying | Owner occupier costs | Alternative option (e.g. costs of renting) |
|---|-----------------------------|---|
| One off costs: Legal fees Survey fees Valuation fees Land Registry Stamp duty Other costs | | |
| Annual costs: Mortgage repayments Council Tax Utility charges (gas, water, electric, etc) Insurance Life assurance Internal upkeep External upkeep Service charges (usually flats only) Other costs | | |

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|-------------------------|-------------------------------------|
| Advantages of buying | Advantages of alternative option |
| Disadvantages of buying | Disadvantages of alternative option |
| Your decision | |