

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 / Ground rent (usually flats only) Major works invoices (flats only) Other costs		

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