Sift

For first-time buyers · Guide 02

While you're searching.

Find homes worth seeing, know what to check when you view, and choose the one to offer on.

Includes six viewing cards and a page to compare up to three homes.

England and Wales

November 2026

Contents

This is the second of five separate guides to buying your home.

The buying journey

01 Before you start searching: plan your money and priorities.

02 While you're searching: find, view and compare homes. You're reading this

03 Making an offer: prepare and present your offer.

04 After your offer is accepted: arrange checks and legal work.

05 Moving and settling in: prepare for moving day and your new home.

Some stages overlap, so use the guides in the order that suits you.

Inside this guide

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Register with estate agents . . . 4
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Look up unfamiliar words in Words you'll hear.

Follow @sifthomes on Instagram, where we share our guides.

England and Wales. Information checked 1 to 6 November 2026; sources at the end. Your mortgage adviser and conveyancer can confirm what applies to your purchase.

YOUR SEARCH

Set up your search

Start with your buying plan from our first guide, Before you start searching.

Get alerts for your price range

- Choose the email address for your search first. Alerts and agent emails soon fill an inbox, so some people use a separate one.
- Search Rightmove and Zoopla or OnTheMarket, up to your top price. Not every agent uses all three.
- Save each as an instant alert, to see new homes straight away.
- Register with local agents too (see page 4).

Explore the area

- See if the places you'll use are nearby, like a school, gym or station.
- Check your journey to work, and what it's like at rush hour.

TIP FROM TIM, A FORMER ESTATE AGENT

Look at homes above your price range.

1. Once or twice a week, search Rightmove one bracket up. If your top price is £300,000, search £300,000 to £325,000.
2. Sort by "Oldest Listed". Homes on the market longest may have more room to negotiate.
3. If one fits, call the agent and say something like: "I love it, but my top price is £300,000. I can't go to the asking price. Is it worth me coming to see it?"
4. Most agents don't want to waste your time or theirs. A yes means the seller might come down from the asking price.

YOUR NEXT STEP

If you'd like a separate inbox, Sift (that's us!) gives you a free @sifthomes.com email address and drafts emails to agents for you to check. Sign up at sifthomes.com before you save your alerts.

ESTATE AGENTS

Register with estate agents

When you ask about a home, the agent will usually call to register you.

How it helps you

- Agents ask so they understand your search and how they can help.
- Clear answers get you matched to the right homes and into viewings. Without them, you could miss a home you'd love, sometimes before it even goes online.

What to share

- Your areas and price range.
- Your must-haves and preferences.
- Your position: for example, chain-free and buying with a mortgage.
- Whether you have an agreement in principle (no need to send it yet).
- Your timeframe.
- If you've been looking a while, how many homes you've seen and any offers you've made, even ones that weren't accepted. It shows you're an active buyer.
- Details of anyone you're buying with, so they're on the same file.

TIP FROM TIM, A FORMER ESTATE AGENT

Have one email ready with everything agents ask.

You'll likely get lots of calls, often during work hours, all asking the same questions. When you can't talk, send them your email, so you're not repeating yourself all day. You can write it once, for every agent, with our free agent email tool.

YOUR NEXT STEP

Enquire about homes you'd like to see, and agents often call to register you. Send each one your email. It's worth registering with other local agents too, even if they have nothing yet. See Rightmove's Find Agent.

STAYING IN TOUCH

Stay in touch with agents

Increase your chances of hearing about new homes before other buyers, sometimes before they go online.

- You'll speak to lots of agents. Save each one's name, agency, number and email, so you can keep in touch.
- Tell every agent when your search changes, so they update your details and contact you about the right homes.
- Once you've found your home, let agents know, so the calls and emails stop. With their details saved, you can tell them all in one go.

TIP FROM TIM, A FORMER ESTATE AGENT

Email each agent once a week.

1. Ask if they have anything off-market or coming soon.
2. Remind them what you want.
3. Tell them how your search is going: homes you've seen and offers you've made, even ones that weren't accepted.

For example:

> Hi Sam,
> Do you have anything off-market or coming soon? To recap, I'm looking for a two-bed home with a garden, up to £300,000. I've seen six homes recently. I made one offer, which wasn't accepted.

When I was an agent, I'd offer off-market homes to my most active buyers. Emailing each agent every week helps make you one of them.

YOUR NEXT STEP

Lots of agents means lots of emails to write. If you'd like help, Sift keeps every agent in one contact book and writes each email, from weekly updates to "I've found my home". You check it, then one click sends it to each agent by name. Sign up free at sifthomes.com.

BEFORE YOU BOOK

Check a home before you book

With new listings in your alerts every day, a quick check helps you choose which to view.

Make sure it fits your plan

- It's in your areas and has your must-haves.
- If you need a mortgage, "cash buyers only" usually rules it out.
- If you have a hard deadline to move, ask about the seller's timing.
- For a flat, find out the service charge. Some are high enough to change what you can afford each month.

TIP FROM TIM, A FORMER ESTATE AGENT

Ask the agent before you rule a home out.

When I was an agent, I saw buyers rule out homes they would love over problems that were already solved or could be solved.

A lease with fewer years left than you'd like is one example (page 13). The seller may have agreed to extend it or cover the cost, or be open to negotiating on price.

Try asking:

> Is the seller doing anything about it?

Asking costs nothing, and can open up homes other buyers skip.

YOUR NEXT STEP

Book as many viewings as you can in the next two weeks, so you feel confident offering when you see one you love (page 7).

VIEWINGS

Book your viewings

Viewings for popular homes can fill up fast.

- Call before you email, if you can. It's quicker, and callers often get the first slots.
- Three or four homes in a day is plenty. More can blur together.
- Daylight shows a home best. If the only slot is after dark, go anyway, and see it again in daylight if you like it (page 10).
- Add each viewing to your calendar and a list, to keep track of your search.

TIP FROM TIM, A FORMER ESTATE AGENT

Try to see six to eight homes in your first two weeks of viewings.

That's enough to know what you like and what your price range gets you. You're also more likely to feel confident offering, even on one of the first you saw.

When I was an agent, I met a buyer who'd viewed over 80 homes. In his first two or three months, he'd seen three or four. He loved the second, but by the time he felt confident enough to offer, it had gone.

YOUR NEXT STEP

Six to eight viewings is a lot to keep track of. If you'd like, Sift keeps that list for you, with each date, agent and your notes, so you know which home was which. Sign up free at sifthomes.com.

AT A VIEWING

Your first viewing

A first viewing is often short, and mostly about how the home feels.

On the day

- Look round inside and out, and picture yourself living there.
- Take photos or videos, if the agent's happy.
- Ask the questions that matter to you.
- Fill in its viewing card straight after (page 9).

TIP FROM TIM, A FORMER ESTATE AGENT

Don't turn a first viewing into an interview.

When I was an agent, first viewings were usually 15 to 20 minutes. Some buyers spent most of that time asking questions to tick a box, not because the answers mattered to them. When the next viewer arrived, they still hadn't had a proper look round, or a feel for whether it could be home.

Save the detailed checks for a second viewing.

YOUR NEXT STEP

Email the agent within a day or two. If you like it, send your questions and book a longer second viewing (page 10). If not, say what didn't suit you, so they can find homes that do.

VIEWING CARD

Your viewing card

Fill this in after a viewing, while it's fresh. There are five more from page 17.

Address | **Date** | **Agent**

First impressions

Must-haves from your buying plan

	Yes	No	Not sure
You could picture yourself living there	☐	☐	☐
	☐	☐	☐
	☐	☐	☐
	☐	☐	☐

Questions to email

Only what the listing doesn't say

	To ask	Answered
Why is the seller moving?	☐	☐
Have they found somewhere to move to?	☐	☐
Is there a chain of other sales?	☐	☐
What's included in the sale?	☐	☐
Has a sale fallen through before, and why?	☐	☐
If it has tenants, have they had notice? When does it end?	☐	☐

If it's leasehold

Most flats, some houses. Page 13 explains

	To ask	Answered
How many years are left on the lease?	☐	☐
What's the ground rent, and does it rise?	☐	☐
What's the service charge?	☐	☐
Is any big work planned, and is money saved for it?	☐	☐
Is any building safety work needed, such as cladding?	☐	☐

How it felt

Still to ask

YOUR NEXT STEP

If you'd rather do it online, Sift tracks every viewing and drafts your follow-up for you to check. Sign up free at sifthomes.com.

SECOND VIEWING

Go back for a second look

It's a lot of money, so most buyers see a home again before they offer.

When you book

- Go at a different time or day. If you first saw it after dark, go in daylight.
- Ask for longer than your first viewing.
- Ask about other interest or offers, and when the seller hopes to move.
- Bring a friend for a second opinion, if you like.

On the day

- Look again at anything you missed or weren't sure about.
- Look for damp, such as mould or a musty smell. Not every mark is damp.
- Think about any work you'd want to do, from decorating to a new kitchen.
- Check your phone signal in a few rooms.
- Ask any questions still unanswered.

Note anything that could affect your offer. A survey can check it later.

TIP FROM TIM, A FORMER ESTATE AGENT

Ask for a second viewing within a day or two. Don't play it too cool.

When I was an agent, buyers often went quiet for a week or two after a viewing. Then someone else would see it twice in four days and offer. By the time the quiet buyers came back, the seller felt more confident in the other buyer.

Showing interest is a good thing. Sellers want to know the sale will go through.

YOUR NEXT STEP

If it still feels right, check you're ready to offer (page 11).

BEFORE YOU OFFER

Before you make an offer

There's more to preparing and presenting an offer than you might expect, so we've written a separate guide to it.

What's in our guide to making an offer

- How to prepare and present your offer, to give it the best possible chance of being accepted, even if there are other offers.
- Everything to check first, from your top price to the seller's chain.
- How to work out what to offer.

Have these ready

- ☐ Proof of your deposit.
- ☐ An agreement in principle that's still in date.

Agents often ask for these to check you're in a position to buy.

Continue reading this guide

- If you're choosing between homes, compare them on page 12.
- For a flat, ask the lease questions on page 13 before you offer.
- For a new-build, shared ownership or accessible home, see page 14.

TIP FROM TIM, A FORMER ESTATE AGENT

Be organised and decisive when you offer.

Imagine two buyers offer the same amount. The first has everything ready, so once they've decided, they tell the agent and send proof of their deposit and agreement in principle straight away.

The second offers three days later, still sounding unsure, with nothing ready. When the agent asks, they say they'll send everything in a few days. Which one would the seller trust to see the sale through?

YOUR NEXT STEP

Get our free guide to making an offer before you put your offer in.

COMPARE

Your shortlist

After a few viewings, homes can blur. Put your top three side by side.

	Home 1	Home 2	Home 3
Address			
Asking price			
Must-haves			
Monthly cost			
Work needed			
How it felt			
Still to ask			

Must-haves: write Yes if it has them all, or note what's missing.

Monthly cost: the mortgage (our mortgage repayment calculator works it out), council tax, bills and any service charge or ground rent.

To choose, start with the homes that have all your must-haves and fit your comfortable monthly home cost. Then compare how each one felt.

TIP FROM TIM, A FORMER ESTATE AGENT

Aim for 80%, not perfect.

Few homes have everything. If one has all your must-haves and about 80% of everything else you wanted, you've done well.

YOUR NEXT STEP

If you'd rather keep your shortlist online, Sift keeps every home you view, with your notes, in one place. Sign up free at sifthomes.com.

FLATS

Flats and other leasehold homes

Most flats are leasehold, and that's normal. Your lease lets you own the home for a set number of years, but not the land.

Ask the agent before you offer

- Ask how many years are left on the lease. At 80 years or less, extending it costs a lot more, so ask if the seller has a quote or is extending it.
- Check with your mortgage adviser how many years your lender needs.
- Ask what the ground rent is, and whether it rises.
- Ask what the service charge is. If it seems high, ask what it covers and what it was in past years.
- Ask about any big work planned, such as a new roof or lift.

Depending on the flat

- In a block of flats, ask whether any cladding or fire safety work is needed. If it is, tell your mortgage adviser and conveyancer.
- With a share of the freehold, you co-own the building and its land, but still have a lease. A short one is usually cheap to extend, and your lender may want that done before you buy.
- If you have a pet, ask whether the lease allows pets.
- Ask which spaces are yours, such as parking, a garden or storage.

TIP FROM TIM, A FORMER ESTATE AGENT

A low service charge isn't always good news.

It can mean little is being saved for repairs. Ask if big work, such as the roof, was done recently, and what's in the sinking fund. If work is due and the fund is low, owners can be left with a big bill.

YOUR NEXT STEP

Email the agent your questions, so you have the answers in writing. Your viewing card has a leasehold list (page 9).

NEW-BUILD AND MORE

New-build, shared ownership and accessible homes

If you're buying a new-build home

- You usually pay a reservation fee, often £250 to £1,000. Builders on a new homes code give you at least 14 days to cancel and get it back.
- Ask which warranty covers the home. Most last 10 years.
- Off-plan homes can take months, but most mortgage offers last about six months. Ask your mortgage adviser what happens if it runs out.
- Ask about estate charges: yearly fees for shared roads and green spaces.
- From 2027, Your First Home can help in England: you put down at least 2.5%, the government lends 20%, and a mortgage covers the rest.

If you're buying through shared ownership in England

- Ask for the key information documents before you reserve.
- You pay rent on the share you don't own, and all of the service charge.
- Rent usually rises each year, by a capped amount.
- Check the rules for buying more (called staircasing) and for selling.

If you need an accessible home

- Ask about steps, door widths, the bathroom and parking before you go.
- Your council may give a Disabled Facilities Grant for changes. Ask before you buy, and don't start work until it's approved.

TIP

Check the builder before you pay a reservation fee.

Look it up on the New Homes Quality Board register. If it's active when you reserve, you get the 14 days and a free ombudsman.

YOUR NEXT STEP

See which schemes could help with our first-time buyer schemes tool.

FOR REFERENCE

Words you'll hear

Plain meanings of words you may hear while searching.

Word	What it means
Agreement in principle	A lender's estimate of how much it might lend you. It isn't a mortgage offer.
Chain	A line of sales that depend on each other.
Chain-free	A buyer or seller who isn't waiting on another sale.
Completion	The day the money is paid and the home becomes yours.
Conveyancer	Does the legal work when you buy. It can be a solicitor.
EPC	Energy Performance Certificate: a home's energy rating, A to G.
Exchange	When you and the seller swap signed contracts, and the sale becomes legally binding.
Freehold	You own the home and the land it stands on.
Freeholder	Owns the building and land. If you have a lease, they're your landlord.
Ground rent	A yearly charge some leaseholders pay to the freeholder.
Leasehold	You own the home for a set number of years, but not the land it stands on.
Off-market	A home an agent offers to registered buyers before, or without, listing it online.
Off-plan	Buying a new home before it's built or finished.
Position	Your buying situation, such as how you're paying.
Reservation fee	A fee to hold a new-build home.
Service charge	What leaseholders pay to look after the building.
Share of freehold	The flat owners own the building's freehold together. Each flat still has a lease.
Shared ownership	You buy part of a home and pay rent on the rest.
Sinking fund	Money a building saves for big repairs.
Sold STC, under offer	An offer is accepted, but the sale isn't legally binding yet.
Tenure	How you own a home: freehold or leasehold.

GO FURTHER

Our free tools

Each one helps with a step in our guides, for your own situation.

- **How much can I borrow for a mortgage?**
  Your top price, from what a lender might lend and what you can comfortably pay.
- **How much do you need to buy a house?**
  Your deposit, Stamp Duty and every other cost, added up.
- **Stamp Duty calculator**
  Stamp Duty in England, with first-time buyer relief, or Land Transaction Tax in Wales.
- **Mortgage repayment calculator**
  Your monthly payment and what a higher rate would cost.
- **Lifetime ISA calculator**
  Your bonus by the time you buy, and the £450,000 price limit.
- **First-time buyer schemes**
  Which government schemes might suit you, with your own figures.
- **Get mortgage ready**
  What lenders check, what to sort out first, and the documents to gather.
- **Estate agent email**
  Register with every estate agent in one email.

YOUR NEXT STEP

See all our tools, and new ones as we add them, at sifthomes.com/tools.

VIEWING CARD

Viewing card 2

Fill this in after a viewing, while it's fresh.

Address | **Date** | **Agent**

First impressions

Must-haves from your buying plan

	Yes	No	Not sure
You could picture yourself living there	☐	☐	☐
	☐	☐	☐
	☐	☐	☐
	☐	☐	☐

Questions to email

Only what the listing doesn't say

	To ask	Answered
Why is the seller moving?	☐	☐
Have they found somewhere to move to?	☐	☐
Is there a chain of other sales?	☐	☐
What's included in the sale?	☐	☐
Has a sale fallen through before, and why?	☐	☐
If it has tenants, have they had notice? When does it end?	☐	☐

If it's leasehold

Most flats, some houses. Page 13 explains

	To ask	Answered
How many years are left on the lease?	☐	☐
What's the ground rent, and does it rise?	☐	☐
What's the service charge?	☐	☐
Is any big work planned, and is money saved for it?	☐	☐
Is any building safety work needed, such as cladding?	☐	☐

How it felt

Still to ask

YOUR NEXT STEP

If you'd rather do it online, Sift tracks every viewing and drafts your follow-up for you to check. Sign up free at sifthomes.com.

VIEWING CARD

Viewing card 3

Fill this in after a viewing, while it's fresh.

Address | **Date** | **Agent**

First impressions

Must-haves from your buying plan

	Yes	No	Not sure
You could picture yourself living there	☐	☐	☐
	☐	☐	☐
	☐	☐	☐
	☐	☐	☐

Questions to email

Only what the listing doesn't say

	To ask	Answered
Why is the seller moving?	☐	☐
Have they found somewhere to move to?	☐	☐
Is there a chain of other sales?	☐	☐
What's included in the sale?	☐	☐
Has a sale fallen through before, and why?	☐	☐
If it has tenants, have they had notice? When does it end?	☐	☐

If it's leasehold

Most flats, some houses. Page 13 explains

	To ask	Answered
How many years are left on the lease?	☐	☐
What's the ground rent, and does it rise?	☐	☐
What's the service charge?	☐	☐
Is any big work planned, and is money saved for it?	☐	☐
Is any building safety work needed, such as cladding?	☐	☐

How it felt

Still to ask

YOUR NEXT STEP

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VIEWING CARD

Viewing card 4

Fill this in after a viewing, while it's fresh.

Address | **Date** | **Agent**

First impressions

Must-haves from your buying plan

	Yes	No	Not sure
You could picture yourself living there	☐	☐	☐
	☐	☐	☐
	☐	☐	☐
	☐	☐	☐

Questions to email

Only what the listing doesn't say

	To ask	Answered
Why is the seller moving?	☐	☐
Have they found somewhere to move to?	☐	☐
Is there a chain of other sales?	☐	☐
What's included in the sale?	☐	☐
Has a sale fallen through before, and why?	☐	☐
If it has tenants, have they had notice? When does it end?	☐	☐

If it's leasehold

Most flats, some houses. Page 13 explains

	To ask	Answered
How many years are left on the lease?	☐	☐
What's the ground rent, and does it rise?	☐	☐
What's the service charge?	☐	☐
Is any big work planned, and is money saved for it?	☐	☐
Is any building safety work needed, such as cladding?	☐	☐

How it felt

Still to ask

YOUR NEXT STEP

If you'd rather do it online, Sift tracks every viewing and drafts your follow-up for you to check. Sign up free at sifthomes.com.

VIEWING CARD

Viewing card 5

Fill this in after a viewing, while it's fresh.

Address | **Date** | **Agent**

First impressions

Must-haves from your buying plan

	Yes	No	Not sure
You could picture yourself living there	☐	☐	☐
	☐	☐	☐
	☐	☐	☐
	☐	☐	☐

Questions to email

Only what the listing doesn't say

	To ask	Answered
Why is the seller moving?	☐	☐
Have they found somewhere to move to?	☐	☐
Is there a chain of other sales?	☐	☐
What's included in the sale?	☐	☐
Has a sale fallen through before, and why?	☐	☐
If it has tenants, have they had notice? When does it end?	☐	☐

If it's leasehold

Most flats, some houses. Page 13 explains

	To ask	Answered
How many years are left on the lease?	☐	☐
What's the ground rent, and does it rise?	☐	☐
What's the service charge?	☐	☐
Is any big work planned, and is money saved for it?	☐	☐
Is any building safety work needed, such as cladding?	☐	☐

How it felt

Still to ask

YOUR NEXT STEP

If you'd rather do it online, Sift tracks every viewing and drafts your follow-up for you to check. Sign up free at sifthomes.com.

VIEWING CARD

Viewing card 6

Fill this in after a viewing, while it's fresh.

Address | **Date** | **Agent**

First impressions

Must-haves from your buying plan

	Yes	No	Not sure
You could picture yourself living there	☐	☐	☐
	☐	☐	☐
	☐	☐	☐
	☐	☐	☐

Questions to email

Only what the listing doesn't say

	To ask	Answered
Why is the seller moving?	☐	☐
Have they found somewhere to move to?	☐	☐
Is there a chain of other sales?	☐	☐
What's included in the sale?	☐	☐
Has a sale fallen through before, and why?	☐	☐
If it has tenants, have they had notice? When does it end?	☐	☐

If it's leasehold

Most flats, some houses. Page 13 explains

	To ask	Answered
How many years are left on the lease?	☐	☐
What's the ground rent, and does it rise?	☐	☐
What's the service charge?	☐	☐
Is any big work planned, and is money saved for it?	☐	☐
Is any building safety work needed, such as cladding?	☐	☐

How it felt

Still to ask

YOUR NEXT STEP

If you'd rather do it online, Sift tracks every viewing and drafts your follow-up for you to check. Sign up free at sifthomes.com.

FOR REFERENCE

Sources

Where the facts in this guide come from, and when we checked them. Rules change, so check again before you rely on them.

RULES ON THE WAY, AS OF NOVEMBER 2026

Leasehold changes not yet in force

- Cheaper extensions for leases of 80 years or less, no date yet.
- A proposed £250 yearly cap on ground rent for most older leases.
- Clearer service charge information in England, from 2027.

Viewings

Department for Business, Energy and Industrial Strategy: Research on buying and selling homes (2017). Checked 1 November 2026.

Leasehold

GOV.UK: Leasehold property; MHCLG: Leasehold dwellings, 2024 to 2025; Leasehold Advisory Service: Things to know before you buy a leasehold flat; Leasehold Advisory Service: Buying a share of the freehold; legislation.gov.uk: Leasehold and Freehold Reform Act 2024; GOV.UK: PM: "We're capping ground rents at £250" (27 January 2026). Checked 6 November 2026.

New-build, shared ownership and accessible homes

New Homes Quality Board: New Homes Quality Code, version 2; New Homes Quality Board: Register of developers; New Homes Quality Board: Your guide to buying a new build home; Consumer Code for Home Builders: The Code requirements; NHBC: Buildmark cover; GOV.UK: Your First Home; GOV.UK: Shared ownership homes; GOV.UK: Disabled Facilities Grants. Checked 4 November 2026.

Keep agent emails, viewings and alerts organised with Sift.

sifthomes.com

Follow @sifthomes on Instagram, where we share our guides.

England and Wales. Information checked 1 to 6 November 2026.
Your mortgage adviser and conveyancer can confirm what applies to your purchase.