A FREE GUIDE FROM YOUR LOCAL ESTATE AGENT

YOUR FIRST HOME IN PLYMOUTH

Nine simple steps to help you buy with confidence
and make your first move a great one



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In partnership with

Victoria Bolt
estate agents
POWERED BY eXp UK

Nine Steps to Your First Home

- 1. Work out what you can actually afford
- 2. Get a Mortgage in Principle before you start looking
- 3. Look into the schemes that could help you
- 4. Choose the right area for you
- 5. Know what to look for at a viewing
- 6. Make an offer with confidence
- 7. Understand the legal process
- 8. Avoid the common first time buyer mistakes
- 9. Know what happens after you get the keys

Why this matters

Buying your first home is exciting, but it is also unfamiliar territory. A little preparation means fewer surprises, more confidence at every step, and a much smoother journey to your own front door.

Before You Start Looking

Getting your finances in order comes first, and it changes everything after.

1

Work out what you can actually afford

Before you start viewing, work out your full budget, not just what a lender will offer you. Alongside your deposit, budget for stamp duty, though many first time buyers pay little or none of it, solicitor fees, a survey, and the cost of moving itself. Knowing your true number from the start means you only look at homes you can genuinely buy, rather than falling for one that turns out to be out of reach.

2

Get a Mortgage in Principle before you start looking

A Mortgage in Principle shows sellers and agents that you are a serious, ready buyer rather than just browsing. It also gives you a realistic figure to search with, and speeds things up once you find somewhere you love, since much of the financial groundwork is already done.

3

Look into the schemes that could help you

There are a number of routes designed to help first time buyers onto the ladder, from a Lifetime ISA that boosts your savings, to shared ownership and guarantor mortgages that reduce how much deposit you need upfront. Not every scheme suits every buyer, so it is worth talking through your options with a mortgage adviser early on.

Finding the Right Home

This is where local knowledge and a clear head both pay off.

4

Choose the right area for you

Plymouth has a lot of variety in a small space. Areas like Sherford offer new build homes designed with first time buyers in mind, while other neighbourhoods suit those wanting more character or a shorter commute. Think about travel time to work, schools if that matters to you, and how prices and demand differ street by street before you settle on where to search.

5

Know what to look for at a viewing

It is easy to fall for a home because it feels right and miss the practical details. At every viewing check for damp, the condition of the roof and windows, storage space, parking, and mobile or broadband signal. Taking a short checklist with you helps you compare properties fairly once the initial excitement wears off.

6

Make an offer with confidence

Your offer does not need to be the highest to be the strongest. Being chain free, having your Mortgage in Principle ready, and being able to move on a timeline that suits the seller can all make your offer more attractive than a higher bid from someone less prepared. It is also worth asking your agent what similar homes nearby have actually sold for, rather than relying on the asking price alone.

From Offer to Keys in Hand

The final stretch, and the part most first time buyers find confusing.

7

Understand the legal process

Once your offer is accepted, a conveyancer or solicitor manages the legal side, including searches, contracts and the exchange of funds. A survey will also flag any issues with the property before you are committed. The process can take a few months, so patience helps, and choosing a solicitor who communicates clearly makes the whole thing far less stressful.

8

Avoid the common first time buyer mistakes

The most frequent mistakes are skipping a survey to save money, underestimating moving and setup costs, and choosing a home based on emotion rather than checking it properly. Taking your time, sticking to your budget, and asking questions even when they feel obvious will save you far more stress and money later on.

9

Know what happens after you get the keys

Once you have the keys, there are a few practical jobs to tackle early. Set up your utilities and council tax, arrange buildings and contents insurance, and redirect your post. Small jobs like these are easy to forget in the excitement of moving in, but sorting them in the first week or two makes settling into your new home far smoother.

Why Buy With Gary?

A relationship built on trust

Buying your first home is a big step, and I focus on building a genuine relationship with every buyer I work with, not just handling a transaction. I know how much the journey matters to you, not only the outcome.

Local knowledge for first time buyers

From new build developments in Sherford to established neighbourhoods across the city, I know which areas and price points suit first time buyers, and can point you toward homes that genuinely fit your budget and lifestyle.

Backed by a national network

Working in partnership with Victoria Bolt Estate Agents and powered by eXp UK means you get a personal, local relationship backed by serious resources and reach.

Fully accredited and protected

Registered with AML, The Property Ombudsman (TPO), and the ICO, so you can buy with complete confidence and peace of mind.

Thinking about buying your first home?

Get friendly, honest advice and a clear plan for your search, with no obligation.

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