



haart

Financial Services

The haart guide to the costs of buying a home

There are a number of costs to factor in when buying a home beyond just a mortgage. This haart guide provides an outline of the key ones to consider

www.haart.co.uk

What costs are involved?

When buying you will need to take the following costs into consideration:

- Mortgage repayments.
- Mortgage protection insurance in case you lose your job or fall ill.
- Life Assurance to enable your family to pay off the mortgage if you die.
- Buildings and contents insurance against the risk of fire, flood, theft and accidents.
- Council Tax and water charges.
- Gas, electricity, telephone, etc.
- Ground rent and service charges may apply.
- Property maintenance.

As part of the process of buying a house or flat you may also need to pay for:

- A solicitor or licensed conveyancing fees.
- An independent survey.
- Mortgage arrangement fees.
- Land Registry fee.
- Stamp Duty Land Tax.

**To find out how haart can help you buy your home call 0845 899 9999
8am - 10pm weekdays**

Your home may be repossessed if you do not keep up repayments on your mortgage.

Our typical fee for arranging a mortgage is £495. The actual amount payable will depend on your circumstances.