HOMEREADY IRELAND

Your First Home Planner

Ireland Edition · Practical checklists, trackers and planning pages

MAKE YOUR NEXT MOVE WITH MORE CONFIDENCE
A calm, organised companion for the journey from mortgage preparation to moving day.

A practical organiser — not legal, mortgage, tax, surveying or financial advice.

Welcome

Buying a home is a sequence of decisions, documents, deadlines and costs. This planner helps you keep the moving parts in one place. Use it alongside your solicitor, mortgage lender or broker, surveyor and other qualified advisers.

How to use this planner

- Save a digital copy and keep a printed copy for appointments.
- Write down who is responsible for each action and the date it is due.
- Keep copies of formal documents in a secure folder.
- Record questions for your solicitor, lender, builder or surveyor rather than relying on memory.
- Check all scheme rules, rates, thresholds and deadlines against current official guidance before acting.

Important note

This planner is a general organisational resource for people buying homes in Ireland. It does not assess mortgage affordability, confirm eligibility for State supports, interpret a contract, inspect a building or replace professional advice. Rules and fees can change. Always obtain advice about your own circumstances.

My home-buying details

Buyer(s):	
Property / development:	
Estate agent / builder contact:	
Solicitor:	
Mortgage lender / broker:	
Target completion / closing date:	

1. Get mortgage-ready

Before viewing homes or making commitments, understand your budget and what your lender is prepared to offer. Approval in principle is not the same as a final loan offer.

Preparation checklist

- ■ Review income, regular outgoings, existing debts and savings.
- ■ Estimate the deposit and additional purchase costs separately.
- ■ Gather payslips, bank statements, proof of savings and identification requested by the lender.
- ■ Speak with a lender or mortgage broker and record the conditions attached to approval in principle.
- ■ Ask how long approval remains valid and what could affect a full approval.
- ■ Avoid taking on new borrowing or making major financial changes without discussing the effect with your lender.
- ■ Compare mortgage rates, fees, incentives, fixed-rate periods and early repayment conditions.
- ■ Ask about mortgage protection and home insurance requirements.

Questions to ask your lender or broker

- ■ What is the maximum loan amount and what assumptions is it based on?
- ■ What deposit and evidence of funds will be required?
- ■ What costs are not included in the mortgage?
- ■ What conditions must be satisfied before a formal loan offer and drawdown?
- ■ What happens if the purchase or build is delayed?

My notes / actions

Action / question	Who will handle it?	Due date	Done?

2. Plan the full cost

The purchase price is only one part of the cost of buying and moving into a home. Ask for written quotes and confirm what is included. Amounts vary by property, lender, location and professional.

Costs to investigate

- Deposit and any booking deposit; confirm refund and contract conditions with your solicitor.
- Solicitor's professional fee, VAT, searches and registration costs.
- Stamp duty — ask your solicitor to calculate the amount using the current rules.
- Lender valuation and any independent structural survey.
- Mortgage protection and home insurance.
- Moving company, van hire, storage and cleaning.
- Utility connections, broadband, bins and any management fees.
- Furniture, appliances, curtains, flooring and initial household supplies.
- Snagging inspection or specialist reports for a new build, where appropriate.
- A contingency for unexpected costs.

Budget snapshot

Cost item	Estimated €	Actual €	Paid?
Deposit / booking deposit			
Legal and registration			
Stamp duty			
Valuation / survey			
Insurance			
Moving costs			
Utilities / broadband			
Furniture / appliances			
Snagging / repairs			
Contingency			
Other			

Tip: use the companion HomeReady Budget Planner spreadsheet to calculate totals and compare quotes.

3. Sale agreed to contracts

In Ireland, being sale agreed is not the same as having a legally binding contract. Keep your solicitor and lender involved and do not assume the purchase is complete until your solicitor confirms the legal position.

Checklist

- ■ Send the property details and sale-agreed information to your solicitor.
- ■ Ask your solicitor to explain the contract, title, planning and other legal checks.
- ■ Confirm the booking deposit arrangements and refund conditions.
- ■ Arrange the lender's valuation and ask whether an independent survey is advisable.
- ■ Review the formal mortgage offer and all special conditions with your adviser.
- ■ Confirm the source and timing of funds required for the contract deposit and closing.
- ■ Ask your solicitor to explain stamp duty and registration costs.
- ■ Keep a dated record of outstanding queries and replies.
- ■ Do not sign documents you do not understand; ask your solicitor to explain them.

People and contact log

Name / organisation	Role	Phone / email	Last contacted

4. New-build handover planner

A new home may involve a builder, developer, assigned certifier, solicitor, lender and specialist contractors. Agree the inspection and handover process with the relevant professionals. A visual checklist is not a substitute for an independent professional inspection.

Before the handover appointment

- ■ Confirm the expected handover date and who will attend.
- ■ Ask what documents and certificates will be provided and who will explain them.
- ■ Ask for the final BER certificate and Advisory Report when available; distinguish these from any provisional BER.
- ■ Ask for appliance manuals, warranties, heating and ventilation instructions.
- ■ Ask how defects or incomplete items should be reported and tracked.
- ■ Arrange an independent snagging inspection if you want one; clarify scope and timing.

Walk-through prompts — record observations, do not certify compliance

- ■ Doors and windows: operation, locks, visible damage and seals.
- ■ Walls, ceilings and floors: visible marks, cracks, unfinished areas or damage.
- ■ Kitchen and fitted units: doors, drawers, worktops, visible finishes and supplied appliances.
- ■ Bathrooms: visible finish, taps, showers, sanitaryware and obvious leaks.
- ■ Heating and hot water: ask for a demonstration of controls and operating instructions.
- ■ Ventilation: ask how the system operates and what maintenance is required.
- ■ Electrical: ask for a demonstration of controls and the relevant certificates / documentation.
- ■ External areas: visible finish, drainage covers, paths, boundaries and landscaping.
- ■ Meters: record readings and meter identifiers where accessible and safe.
- ■ Keys, fobs, remotes and access codes: count and record what is handed over.

Handover / snag item tracker

Ref	Room / area	Observation / photo ref	Reported to	Status

5. Help to Buy and other supports

State schemes have detailed eligibility conditions and can change. Never assume you qualify based only on a general checklist. Check the live Revenue guidance and speak to your solicitor or tax adviser.

Help to Buy (HTB) — questions to verify

- ■ Is the property a qualifying newly built home or qualifying self-build?
- ■ Do all purchasers meet the first-time purchaser conditions?
- ■ Does the purchase price / approved valuation fall within the current scheme limit?
- ■ Is the mortgage with a qualifying lender and does it meet the required loan-to-value test?
- ■ Are tax-compliance and residency / occupancy conditions satisfied?
- ■ What relief limit and claim rules apply on the date the contract is signed or the self-build drawdown occurs?
- ■ Have you checked the current Revenue rules and kept the relevant records?

Official starting point: Revenue's Help to Buy pages explain eligibility, qualifying properties and the maximum claim. Rules may change; check the current pages before relying on any figures.

Other supports to investigate

- ■ First Home Scheme — check current eligibility, property price ceilings and participating lenders.
- ■ Local Authority Home Loan — check current income, property and application criteria.
- ■ Vacant Property Refurbishment Grant — check current property, vacancy and works conditions where relevant.
- ■ Energy upgrade grants — check current SEAI scheme rules and whether the works / property qualify.

My scheme research

Scheme	Official source checked	Date checked	Questions / next action

6. Moving-in checklist

Use this list in the weeks before moving and update it for your own property and service providers.

Before moving day

- ■ Confirm closing and key-collection arrangements with your solicitor.
- ■ Book movers or van hire and confirm access / parking arrangements.
- ■ Arrange home insurance from the date required by your lender and solicitor.
- ■ Arrange utilities and broadband; confirm meter readings and account start dates.
- ■ Arrange bins / waste collection and understand local collection arrangements.
- ■ Redirect post and update relevant accounts and addresses.
- ■ Arrange childcare / pet care if needed on moving day.
- ■ Pack a first-night box with essentials, chargers, medication and basic tools.

After getting the keys

- ■ Photograph meter readings and record the date.
- ■ Test keys, fobs and remotes and store spare sets securely.
- ■ Locate the stopcock, fuse board, meters and heating / ventilation controls.
- ■ Read appliance and heating manuals before changing settings.
- ■ Record warranties, service contacts and maintenance dates.
- ■ Keep a secure digital folder for contracts, BER, insurance, manuals and receipts.

Utilities and service record

Service	Provider	Account / reference (store securely)	Start date

7. Renovation and quote comparison

If you are furnishing or improving your home, get written quotes with clear scope, materials, VAT treatment, exclusions, lead times and payment stages. Do not compare headline prices unless the work included is like-for-like.

Quote comparison prompts

- Does the quote include materials, labour, delivery, waste removal and VAT?
- Are measurements and quantities stated?
- Are preparation, underlay, trims, adhesives, tanking or finishing items included where relevant?
- What is excluded and what could trigger a variation?
- What are the payment stages and expected completion date?
- Are insurance, references and relevant qualifications appropriate for the work?

Project tracker

Room / project	Contractor	Quote €	Agreed €	Start / finish	Status

8. Important documents folder

Keep documents in a secure location. Avoid storing passwords, full bank details or unnecessary sensitive personal information in a shared or unprotected workbook.

Suggested folder structure

- 01 Mortgage — approval in principle, formal offer, lender correspondence.
- 02 Property — listing, brochure, plans, specifications and BER documents.
- 03 Legal — solicitor correspondence, contract copies and closing statements.
- 04 Surveys and snagging — survey reports, snag lists, photographs and follow-up.
- 05 Insurance and utilities — policies, account confirmations and meter records.
- 06 Handover — keys / fobs record, manuals, warranties and certificates.
- 07 Home improvements — quotes, invoices, guarantees and maintenance records.

My outstanding questions

Question	Who can answer it?	Date raised	Answer / next step

A final reminder

Take your time with important decisions. Ask questions early, keep written records and use qualified professionals for legal, financial, building and tax matters. Your home-buying journey is personal; adapt every checklist to your circumstances.

Official Irish resources

The following official resources were consulted when preparing this edition. Always check the live page for current rules and information.

CCPC — First-time buyer guide
https://www.ccpc.ie/manage-your-money/buying-a-home/home-buyers-guides/first-time-buyer-guide

CCPC — From approval to closing
https://www.ccpc.ie/manage-your-money/buying-a-home/about-mortgages/understanding-mortgages/from-approval-to-closing

CCPC — Engage a solicitor
https://www.ccpc.ie/manage-your-money/buying-a-home/home-buyers-guides/first-time-buyer-guide/step-4-engage-a-solicitor

Revenue — Help to Buy: who can claim
https://www.revenue.ie/en/property/help-to-buy-incentive/who-can-claim-htb.aspx

Revenue — Help to Buy: qualifying property
https://www.revenue.ie/en/property/help-to-buy-incentive/what-type-of-property-qualifies.aspx

SEAI — Find an existing BER
https://www.seai.ie/ber/find-a-ber

Citizens Information — Costs of buying a home
https://www.citizensinformation.ie/en/housing/owning-a-home/buying-a-home/costs-of-buying-a-home/

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