

First-Time Buyer Stamp Duty Checklist

Step-by-step actions for eligible first-time buyers in England, Northern Ireland, Scotland and Wales.

Before you start: First-time buyer relief applies only if you and every co-buyer have never owned any residential property anywhere in the world. If you have ever owned, inherited or been gifted even a share of residential property, you do not qualify.

Eligibility check (tick all that apply)

- I have never owned any residential property (including inherited or gifted shares)
- No co-buyer has previously owned residential property
- This will be my main residence (not a buy-to-let or second home)
- The purchase price is £500,000 or less (England/NI), or £175,000 or less (Scotland FTB relief)
- I have never owned property overseas either

If any box above is unchecked, you cannot claim FTB relief and will pay standard rates.

Current first-time buyer thresholds

Nation	Nil-rate threshold	Maximum saving	Cliff edge
England / NI (from 1 Apr 2025)	£300,000	£6,250	£500,000
Scotland (LBTT)	£175,000	£600	No cliff edge
Wales (LTT)	£225,000 (standard)	n/a (no FTB relief)	n/a

Documents to gather

- Proof of ID (passport or driving licence)
- Proof of current address (bank statement, utility bill)
- Three months' most recent payslips
- Latest P60
- Three to six months of bank statements
- Deposit source evidence (savings statements, gift letter if applicable)
- Employment contract or letter from employer
- Credit report (experian or equifax) printed

Action steps before you offer

- Calculate your maximum total budget (deposit + SDLT + fees)
- Run your target price through a stamp duty calculator
- Confirm you have at least 5% deposit in cash AND stamp duty amount separately
- Budget £1,500–£3,000 for conveyancing, survey, searches and Land Registry
- Get a mortgage agreement in principle (AIP)
- Check your target price is not within the £500k–£510k dead zone if in England/NI

After your offer is accepted

- Instruct a solicitor or conveyancer
- Tell the conveyancer you are a first-time buyer (they must tick the relief box on the return)
- Complete your mortgage application
- Commission a survey (HomeBuyer or Building)
- Arrange buildings insurance to start on exchange
- Confirm you have the stamp duty figure in cleared funds before completion

Completion day

- Sign and return your mortgage offer
- Transfer deposit, stamp duty and fees to your solicitor (CHAPS)
- Confirm solicitor has filed the SDLT return with FTB relief applied
- Keep the Land Transaction Return confirmation for your records
- Set up direct debits and insurance

Price sweet spots (England/NI)

Price	FTB SDLT	Standard SDLT	FTB saving
£200,000	£0	£1,500	£1,500
£250,000	£0	£2,500	£2,500
£300,000	£0	£5,000	£5,000
£350,000	£2,500	£7,500	£5,000
£400,000	£5,000	£10,000	£5,000
£450,000	£7,500	£12,500	£5,000
£500,000	£10,000	£15,000	£5,000
£501,000	£15,050 (relief withdrawn)	£15,050	£0

Data verified from GOV.UK, Revenue Scotland and GOV.Wales — accurate as of April 2026. This document is provided for guidance only and does not constitute tax advice. Calculate your bill at calculatemystampduty.co.uk.