

CHECKLIST FOR YOUR NEW HOME



www.knowhome.in

#### **ABOUT KNOWHOME**

KnowHome is a comprehensive guide for all home buying information. With real estate masterminds and professionals on board, KnowHome offers expert content on topics that matter the most when buying a house – such as all about Design and Planning, RERA, Taxation, Home Loans, Legal and Documentation.etc.

We hope that the ready-to-use Checklists compiled in this booklet will help you choose your house, expertly and easily, without missing out on any key aspects that should be considered. Use the checklists to compare different properties on the important pointers and decide on the perfect home for you and your loved ones with KnowHome.

To get access to the detailed content, visit: www.knowhome.in. For any queries, suggestions, questions, please write to expert@knowhome.in or subscribe to our emailers/newsletters by visiting the website now.

Wishing you the best in your Home Buying journey!

DESIGN AND PLANNING	04
Master Plan Essentials     Floor Plan Basic     Internal Circulation Pattern Fundamentals     Sample Flat Checks and Essentials     Project Essentials – Health & Livability     Important Privacy Features     Safety and Security Checks     Kitchen Design Basics     Bedroom Design Essentials     Bathroom Design Fundamentals     Utility Area Design Essentials     Balcony/terrace Design Checks	. 06 07 . 08 . 09 10 . 11 . 12 . 13 . 14
LEGAL AND DOCUMENTATION	17
Essential Builder/Developer Checks     Costs Involved in Home Buying     Important Construction Approval Checks     Essential Cost Sheet Basic     Essential Clauses In the Agreement     Checks for a Second-hand House     Maintenance Charges Essentials	19 20 21 22 23
HOME LOANS	25
Essential Home Loan Documents     About Home Loan & Charges     Home Loan Basic - Process     Home Loan Essentials – Eligibility	27 28
OTHER IMPORTANT CHECKS	30
First Conversation – Things to Ask     Essential Location Checks	



#### **DESIGN AND PLANNING**

A house is an integral part of your everyday life and so it is essential to choose a space that is designed to complement your lifestyle, requirements and likings. Therefore, as a home buyer, evaluate a house on the thoughtfulness in design and its lifestyle friendliness. Evaluate every space independently and in entirety using the checklists in this section.





# CHECKLIST FOR MASTER PLAN OF PROJECT

MASTER PLAN ESSENTIALS	PRO P1	OJEC P2	
Plot-Specific Details like any River or Nallah, High-Tension     Cable Lines or City Level Infortrust up Descript though the Plot			
<ul> <li>Cable Lines or City-Level Infrastructure Passing through the Plot</li> <li>Mandatory Amenity Areas, Open Spaces and Reserved Spaces</li> <li>Building Coverage - Space Occupied by the Structures as</li> </ul>			
Compared to the Open Spaces  Trees and Green Coverage  Density of the Project  Configuration of Units Available in the Housing Project  Distance Between the Adjacent Buildings within			
the Project Premise (preferably, Height:Distance = 1:1)  • Direction of the Buildings / Major Openings  from Light and Vestilation Proposition			
from Light and Ventilation Perspective  Circulation of Pedestrians, Vehicles and Services (preferably no vehicular movement in pedestrian areas)			
<ul> <li>Presence of Age-appropriate Amenities for all Family Members</li> <li>Water Storage, Supply and Drainage Facilities</li> <li>Location of STPs, Gen-Set, OWC, Water Tanks, Solar</li> <li>The Proximity, Noise and Activity Levels in the Surrounding Areas</li> </ul>			
Notes:			





#### CHECKLIST FOR FLOOR PLAN AND DRAWINGS

FLOOR PLAN ESSENTIALS	PRO P1	P2	P3
<ul> <li>Total Carpet Area and Dimensions of Each Room</li> <li>Individual Room Layout and Design</li> <li>Structural Members and Future Alterations Possible</li> <li>Check for any Column/Beam Offsets that Obstruct</li> </ul>			
Furniture Placement     Sizes/Dimensions of Unutilized Areas Wasted in     Passages, Dead Corners etc.			
<ul> <li>Assess the Direction and Influx of Sunlight and Fresh Air</li> <li>Furniture Layout and Space Available after Fitting Standard/Required Size Furniture</li> </ul>			
<ul> <li>Plumbing Provisions for Sink, Basin, Toilet, Bathtub etc.</li> <li>Water Inlet and Outlet Points, as required</li> <li>Electrical Outlets – Ease of access of switches for</li> </ul>			
lights, fans etc.  • Dimensions of the Doors, Windows and Openings			
Notes:			





**PROJECTS** 

### CHECKLIST FOR INTERNAL CIRCULATION PATTERN

NTERNAL CIRCULATION DATTERN ESSENTIALS

INTERIVAL DIRECTALION FAITERINE ESSENTIALS	P1	P2	P3
Circulation Pattern is Suitable to your Lifestyle,			
Use and Liking  Evaluate Circulation Pattern with Standard Furniture Marked  Circulation Path is Clear, Unobstructed and Allows Easy Navigation  Circulation across the House is Interference-free  Major Activity Areas are Undisturbed			
Notes:			





#### CHECKLIST FOR **SAMPLE FLAT - THINGS TO CHECK AND ASK THE DEVELOPER**

SAMPLE FLAT CHECKS AND ESSENTIALS	PROJECTS P1 P2 P3
Location, Floor Level, Unit Plan Design and Orientation of Sample Flat	
Dimensions of the Sample Flat compared on a     Room-to-Room Basis with your Existing House	
Comparison with the Specifications Mentioned in the	
Brochure and the Layout Plan     Unobstructed Circulation and Easy Navigation	
throughout the House     Actual Floor to Ceiling Height     Types of Walls and Partitions     Quality of the Tiles     Size of the Furniture Placed     Make and Size of Kitchen Platform     Sanitary Accessories and any Appliances that Come	
with the Apartment  Electrical Points and Plumbing Fittings  Furniture, Light Fixtures and Fittings  Functionality and Placement of Appliances  Light, Ventilation and External Views  The Locations of the Windows, Terrace/Balcony  Textured Walls, Modular or Customised Kitchens, Artwork, Carpets and Other Décor	
Notes:	





#### CHECKLIST FOR LIVABILITY AND HEALTHINESS OF A PROJECT

PROJECT ESSENTIALS - HEALTH & LIVABILITY	PROJECTS P1 P2 P3
<ul> <li>Use of Green Construction Practices, if any</li> <li>Presence of Green Cover</li> <li>Interaction Spaces for Diverse Age Groups</li> <li>Designated Zones for Diverse Activities</li> <li>Well-designed and Maintained Common Areas</li> <li>Thoughtful Landscaping and Design</li> <li>Robust Visitor Management System</li> <li>Energy Efficient Buildings and Design</li> <li>Flexible Open Spaces for Holistic Wellbeing</li> <li>Complete Project Safety and Security</li> <li>Adequate Influx of Natural Light</li> <li>Adequate Fresh Air and Ventilation</li> <li>Hygienic Common Areas</li> <li>Well-designed Garbage Management System</li> <li>Water Conservation and Management Practices</li> <li>Optimised Energy and Electricity Consumption</li> <li>Use of Sustainable Energy – Wind, Solar etc.</li> </ul>	





# CHECKLIST FOR A PRIVACY-CENTRIC HOME

ESSENTIAL PRIVACY FEATURES	PROJECTS P1 P2 P3
<ul> <li>Area Segregation within the House - Public, Semi-private, Private</li> <li>Arrangement and Orientation of Buildings in the Project</li> <li>Portion of House Visible to a Visitor from the Entrance Door</li> <li>Distance between the Buildings (Height:Distance = 1:1)</li> <li>Distance between Houses on the Same Floor</li> <li>Presence of Private Alleyway/Foyer Space at the Entrance</li> <li>Visibility from and to the Different Rooms</li> <li>Distance between Bedrooms Within the House</li> <li>Design and Location of the Outdoor Spaces in the House</li> <li>Levels of Noise Expected during the Day</li> </ul>	
Notes:	





### CHECKLIST FOR **PROJECT SAFETY AND SECURITY**

SAFETY AND SECURITY ESSENTIALS	PROJECTS P1 P2 P3
<ul> <li>Strength and Make of the Limiting Walls</li> <li>Sturdiness of the Railings and Grills</li> <li>Entry and Exit Provisions for Vehicles and Pedestrians (preferably, interference free)</li> </ul>	
Boom Barrier Access of Entrance     Presence of Trained Security Personnel     Mechanics & Robustness of the Visitor Management System     Vehicle and Parking-free Podium and Amenity Areas     Load Capacity and Built of the Elevators     Power Back-up Provisions     Presence of CCTV surveillance, Common Area Lights,     First Aid etc.	
<ul> <li>Fire Safety Provisions</li> <li>Safety Features in Owner and Visitor Parking</li> <li>Provision for Safe and Easy Online Deliveries and Services</li> <li>In-home Security (Cooking Gas Facility, Electrical Wiring, Intrusion Safety etc.)</li> </ul>	
Notes:	
Notes:	





#### CHECKLIST FOR A PERFECT KITCHEN

KITCHEN DESIGN ESSENTIALS	PRO P1	P2	
<ul> <li>Location of the Kitchen with respect to the Entire Layout</li> <li>Type of the Kitchen – Open, Closed or Semi-Open, as preferred</li> <li>Visibility to and from the Kitchen</li> <li>Proximity of the Kitchen to the Entrance, Dining Area and Utility Area</li> </ul>			
<ul> <li>Influx of Natural Light and Ventilation</li> <li>Kitchen Platform Dimensions – Shape, Height, Width, Depth</li> <li>Kitchen Platform Material</li> <li>Kitchen Triangle – Relative Placement of Hob/Stove, Refrigerator and Sink</li> </ul>			
Storage Space Available Overhead and Under the			
Kitchen Platform     Space for Diverse Kitchen Appliances and     Required Electrical Points			
Ease of Maintenance & Cleaning of Kitchen Space (Tiles, Dado)			
Notes:			





#### CHECKLIST FOR A PERFECT BEDROOM

BEDROOM DESIGN ESSENTIALS	PROJECTS P1 P2 P3
<ul> <li>Dimensions and Areas of the Individual Bedrooms</li> <li>Proximity of the Bedrooms to One Another</li> <li>Privacy Offered in Each of the Bedrooms</li> <li>Influx and Quality of Natural Light</li> <li>Ventilation and Flow of Natural Air/Wind</li> <li>Levels of Noise During the Day and the Night</li> <li>Standard Furniture Sizes in Comparison to the Room Sizes</li> <li>The Depth of the Niches Provided for Furniture Placement to Avoid Jutting out and Hampering Person Circulation</li> <li>Beam/Column Offsets</li> <li>Circulation Space around the Bedroom after Furniture Placement</li> <li>Volume of Storage Space Available in the Bedrooms</li> <li>Location, Fittings, Voltages and Switches of Essential Electrical Appliances</li> </ul>	
Location of the Bedroom Door with respect to the Toilet Door, Windows, Balcony Openings  Notes:  Notes:	





#### CHECKLIST FOR A PERFECT BATHROOM

BATHROOM DESIGN ESSENTIALS	PROJECTS P1 P2 P3
<ul> <li>The Number and Dimensions of the Bathrooms as per Users</li> <li>The Space Allocated to the Segregated Dry and Wet Areas</li> <li>The Location, Entrance and Orientation of the Bathrooms</li> <li>Aesthetics and Colour Scheme</li> <li>Window Placement (Type, Size, Direction)</li> <li>Lighting and Ventilation Available</li> <li>Flooring and Tile Size, Drop, Alignment and Make</li> <li>Type of Toilet - Indian or Western Commode</li> <li>Preference of the Toilet Seat (Size, Shape)</li> <li>WC, if present, Type, Size, Height, Shape,</li> </ul>	
<ul> <li>Flushing Technology, Tank Capacity</li> <li>Duct System and its Fitting</li> <li>Plumbing System - Type, Supply and Drain System,</li> </ul>	
Layout, Water Sources  Waterproofing and Associated Warranty and Guarantee  The Quality and Quantity of the Bathroom Fittings and Fixtures  Electrical Points Placement with Required Voltages  Storage Space Available  Ease of Cleaning and Maintainability	
Notes:	





#### CHECKLIST FOR A PERFECT UTILITY AREA

UTILITY AREA DESIGN ESSENTIALS	PROJECTS P1 P2 P3
Location and Orientation of the Utility Area Dimensions and Space Available Light and Ventilation in the Utility and the Kitchen Area Accessibility from the Kitchen and the Entrance Access Offered to House Helps to the Remaining House Opening in Duct or External Facing Space for Required Number and Size of Standard Kitchen Appliances Entrance Dimensions for Moving Appliances in and Out Provision for Electrical Appliances and Switches with Required Voltages Plumbing Provisions – Inlet and Outlet of Water Design Compatibility to Personal Preference of Washing Clothes and Utensils Multi functionality in terms of Storage Options Non-slippery and Adequately-Sloped Flooring Ease of Cleaning and Long-term Maintenance	





# CHECKLIST FOR A PERFECT BALCONY

BALCONY / TERRACE DESIGN ESSENTIALS	PROJECTS P1 P2 P3
<ul> <li>Location, Size and Shape of the Balcony/Terrace</li> <li>Single-height or Double-height Space as per Liking</li> <li>Flexibility of Use of the Space as Needed</li> <li>Accessibility Options to the Balcony/Terrace</li> <li>Views and Visual Connectivity with the Outside</li> <li>Privacy Offered – Direction of Opening of the Balcony/Terrace</li> <li>Wind Flow and Sunlight Received at Different Times of the Day</li> <li>Potential Damage due to Weathering and Preventive Measures</li> <li>Maintainability and Cleaning of the Space</li> <li>Drainage and Piping System</li> <li>Tile Drop between the Inside and the Balcony/Terrace</li> <li>Provision for the Outdoor Unit of Air-conditioner</li> <li>Height of the Railings and Parapet Walls</li> <li>Type, Make and Strength of the Railings</li> <li>For Double-height Outdoor Space, the Placement of the Window of the Floor Above</li> <li>Provision of Electrical Points and Ease of Access of Switches</li> <li>Floor Slope towards the Water Outlet/ Drain</li> </ul>	
Notes:	



#### **LEGAL AND DOCUMENTATION**

When buying a house and even thereafter, several legalities and documents come into picture. Along with the basic and essential documents, KnowHome experts emphasize the importance of knowing about home insurance, property title, payment schedules, offers, and maintenance charges etc. when buying a house.





#### CHECKLIST FOR ASSESSING THE BUILDER'S REPUTATION

ESSENTIAL BUILDER/DEVELOPER CHECKS	PROJECTS P1 P2 P3
<ul> <li>Visit Website of the Developer for Reviewing Past Track Record</li> <li>Confirm Regn. with Real Estate Regulatory Authority (RERA)</li> <li>Check Customer Complaints on the RERA Portal</li> <li>Check for Memberships to Revered Bodies and Forums</li> <li>Check Developer Rating from Credit Rating Agencies like CRISIL, ICRA etc.</li> </ul>	
Check Credibility of Partners/Associates -	
Construction, Lawyers, Architects etc.  Research on the Media Footprint and Public Image  Personally Visit the Completed and Ongoing Projects of the Developer	
Have Personal Interactions with Existing Customers in other Projects of the Developer	
Notes:	





#### CHECKLIST FOR COSTS INVOLVED IN HOME BUYING

COSTS INVOLVED IN HOME BUYING	PROJECTS P1 P2 P3
<ul> <li>Loading of Saleable: Carpet Area</li> <li>Basic Rate</li> <li>Preferential Location Charges (PLC)</li> <li>Floor Rise Charges</li> <li>Parking Space Charges</li> <li>Utility Charges (Electricity, Water etc.)</li> <li>Brokerage Fee</li> <li>Cancellation Charges</li> <li>Stamp Duty Charges</li> <li>Registration Charges</li> <li>Property Tax Costs</li> <li>Property Insurance Costs</li> <li>Extra Work/Modification Charges</li> <li>Maintenance Charges</li> <li>GST (Good and Service Tax) Charges</li> <li>Charges for Clubhouse</li> <li>Interior Work Costs</li> </ul>	
Notes:	





# CHECKLIST FOR CHECKING CONSTRUCTION APPROVALS

IMPORTANT CONSTRUCTION APPROVAL CHECKS	PROJECTS P1 P2 P3
<ul> <li>Change in Land Use Approval</li> <li>Zonal Approval</li> <li>No Objection Certificates (NOCs) from Relevant Authorities</li> <li>Building Approval</li> <li>Layout Plan as per the Approved FAR or FSI</li> <li>Utility Installation Approval</li> <li>Commencement Certificate</li> <li>Completion Certificate</li> <li>Occupancy Certificate</li> </ul>	





#### CHECKLIST FOR COST SHEET ESSENTIALS

ESSENTIAL SSST GITELT GITESING	P2	
<ul> <li>Check the Ratio of Carpet to Saleable Area</li> <li>Understand and Confirm the Payment Plan (Subvention, CLP etc.)</li> </ul>		
Confirm Additional Charges Item-wise and the Incidence /		
Schedule of these Charges  Check GST Slab – 1% or 5%  Calculate Approximate Interest Cost till Possession  Check when the Payment of Maintenance Charges Starts		
Notes:	 	





# CHECKLIST FOR **KEY CLAUSES IN THE PURCHASE AGREEMENT**

ESSENTIAL CLAUSES IN THE AGREEMENT	PROJECTS P1 P2 P3
<ul> <li>Description of Project and Apartment</li> <li>Details of Owners, Co-owners and KYC</li> <li>Disclaimer stating that the Property Title is Clear and Free from Legal Encumbrances</li> <li>Construction Finance Details</li> <li>The Value of the Property along with the Payment Schedule</li> <li>Possession Date as per Commitment during Booking</li> <li>The Right to Abort the Deal and Cancellation Charges</li> <li>Penalty Clause and Interest Charges for Delay in Payment</li> <li>Compensation for Delay in Delivery</li> <li>Clause Regarding Alteration and Modifications</li> <li>Unit Plan Attached in Annexure</li> <li>Common Maintenance Charges and Period of Maintenance</li> <li>Defect Liability Period</li> <li>Formation of Society and Conveyance</li> <li>Force Majeure Circumstances</li> </ul>	





# CHECKLIST FOR CHECKS IN A SECOND-HAND HOUSE

CHECKS FOR A SECOND-HAND HOUSE	PROJECTS P1 P2 P3
Ascertain the Reason of Sale     Check the Location of the House - Nearness to Daily Essentials     Office Occupies	
<ul> <li>Safety, Security</li> <li>Age of the Property</li> <li>Health of the House – Quality of Walls, Fixtures,</li> </ul>	
Plumbing System etc.  Design of the House – Number of Bedrooms,  Pathroome Vitaban Lavaut	
Bathrooms, Kitchen Layout     Physical Infrastructure Checks –     Staircases, Elevators, Fire Exit, Amenities	
<ul> <li>Past and Predicted Appreciation Trends</li> <li>Current Ownership Check</li> <li>Important Legal Documents – Approvals Plans,</li> </ul>	
Bank NOC, Utility Bills, Tax Records  True Property Valuation  Transfer of Property and Re-registration Processes  Expenses for Repairs and Renovation  Utility Transfer Fees and Miscellaneous Charges	
Notes:	





# CHECKLIST FOR UNDERSTANDING MAINTENANCE CHARGES

MAINTENANCE CHARGES ESSENTIALS	PROJECTS P1 P2 P3
<ul> <li>Definition of Maintenance Charges and what they Include</li> <li>Amount of Interest-Free Maintenance Security (IFMS), if any</li> <li>Basis for Calculating Maintenance Charges</li> <li>GST on Maintenance Charges</li> <li>Date of Start of Maintenance Charges</li> </ul>	P1 P2 P3
Notes:	



#### **HOME LOANS**

As a homebuyer, knowing about home loans is important for accelerating your home buying journey and working your financial plans to ensure all of your needs are met comprehensively. KnowHome experts believe that knowing about home loans can help you choose the best option available to manage your financial liabilities smartly.





# CHECKLIST FOR **DOCUMENTS REQUIRED FOR HOME LOAN**

ESSENTIAL HOME LOAN DOCUMENTS	CHECK
<ul> <li>Duly Filled Home Loan Application Form</li> <li>Passport Size Photographs</li> <li>Identity Proof Documents</li> <li>Age Proof Documents</li> <li>Residence/Address Proof Documents</li> <li>Income Documents - Specific to Salaried and Self-Employed Individuals</li> <li>Property Documents</li> </ul>	
Notes	





### CHECKLIST FOR **HOME LOAN DETAILS AND CHARGES**

ESSENTIALS ABOUT HOME LOAN & CHARGES	CHECK
Check your Credit Profile and Credit Score Check and Confirm Loan to Value (LTV) Ratio Calculate your Pre-EMI Interest Check and Confirm the Principal Amount Check and Confirm Total Interest Amount and Interest Rate Confirm Loan Tenure and Check Options for Lowering EMI Evaluate Fixed Interest Rate or Floating Interest Rate Check Charges for Partial Pre-payment of Loan or for Availing Additional Loan	
<ul> <li>Understand the Other Additional Costs         Involved in Availing a Loan     </li> <li>Understand Documents to be Received from</li> </ul>	
the Bank Every Year  • If relevant, Check for Offers Available for Women Homebuyers	
Notes:	





#### CHECKLIST FOR HOME LOAN PROCESS

HOME LOAN BASIC - PROCESS	CHECK
<ul> <li>Identifying the Bank or Financial Institution</li> <li>Filling the Loan Application Form</li> <li>Submitting the Relevant Documents</li> <li>Paying the Processing Fee</li> <li>Scrutiny and Verification of Applicant/s by the Lender</li> <li>Processing of the Offer Letter</li> <li>Verification of Property</li> <li>Disbursal of the Home Loan</li> </ul>	





#### CHECKLIST FOR HOME LOAN ELIGIBILITY CHECK BY BANK

HOME LOAN ESSENTIALS – ELIGIBILITY	CHECK
<ul> <li>Understand the term - Prime Audience Category</li> <li>Check your Credit Profile and Score</li> <li>Know about the Basis of Home Loan Amount Calculation</li> <li>Understand FOIR Calculation</li> <li>Procure the Financial Institution's or Bank's Credit Policy</li> <li>Use Online Calculator for Self-Eligibility Calculation</li> <li>Calculate Loan to Value Ratio (LTV)</li> <li>Evaluate the Market Value of Property against the Agreement Value</li> </ul>	
Understand the Total Costs Involved in Availing a Loan	
Notes:	



#### OTHER IMPORTANT CHECKS

The KnowHome experts have mined various domains to develop relevant content for you pertaining to important home buying aspects and concerns. Knowing about these various aspects will give you a rounded understanding of your own needs, the options available and the likely hits and misses.





### CHECKLIST FOR THE FIRST CONVERSATION WITH A DEVELOPER

FIRST CONVERSATION – THINGS TO ASK	PROJECTS P1 P2 P3
<ul> <li>RERA Registration Number</li> <li>Names and Locations of Completed Projects</li> <li>Master Plan and Phases of Development</li> <li>Unit Configurations Available</li> <li>Dimensions – Unit Areas in Square Feet</li> <li>Possession Date</li> <li>Stage of Construction</li> <li>Payment Plan/Schedule</li> <li>Connectivity and Accessibility of the Location</li> <li>Public Infrastructure Available within a 2-km Radius</li> <li>Present and Expected Rental Yield</li> <li>Historical and Predicted Appreciation Trend</li> <li>Proposed Future Physical and Social Infrastructure Developments</li> </ul>	
Notes:	





### CHECKLIST FOR LOCATION CHECKS

ESSENTIAL LOCATION CHECKS	PROJECTS P1 P2 P3
Visit the Project Location for a Physical Survey Check the Public and Transport Infrastructure in the Vicinity Ascertain the Accessibility and Connectivity Offered Check Levels of Sound, Visual and Air Pollution Check Neighbourhood Facilities — ATMs, Grocery Stores, Schools, Malls etc. Check Access to Service Providers — Food, Cabs, DTH, Internet etc. Conduct Online Research on the Proposed	
<ul> <li>Infrastructure Developments in the Area</li> <li>Check Online Details of RERA Registered Projects in the Area</li> <li>Check Available Information for Rental and Appreciation Trends in the Area</li> </ul>	
Notes:	

#### Thank You!

Thank you for letting **KnowHome** become a part of your Home Buying journey. We hope these expert curated checklists have helped you choose your dream house better. For more exciting content on various aspects of home buying and thereafter, visit: www.knowhome.in.





Disclaimer: KnowHome™, an initiative supported by Rohan Builders & Developers Pvt. Ltd., reserves all rights to the educational and informational content provided herein. Do not copy, reuse, modify, republish, or reprint without permission. The publisher and the author are providing the contents on an 'as is' basis and assume no responsibility for errors, omissions, or any inconsistencies. Your use of the information in this booklet is at your own risk.