© Crown copyright 2010

This publication (excluding the OFT logo) may be reproduced free of charge in any format or medium provided that it is reproduced accurately and not used in a misleading context. The material must be acknowledged as crown copyright and the title of the publication specified.
# CONTENTS

<table>
<thead>
<tr>
<th>Chapter/Annexe</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Key findings</td>
<td>4</td>
</tr>
<tr>
<td>2 Introduction</td>
<td>9</td>
</tr>
<tr>
<td>3 Research objectives</td>
<td>12</td>
</tr>
<tr>
<td>4 Methodology</td>
<td>14</td>
</tr>
<tr>
<td>5 Main findings – sellers in England and Wales</td>
<td>18</td>
</tr>
<tr>
<td>6 Main findings – buyers in England and Wales</td>
<td>75</td>
</tr>
<tr>
<td>7 Main findings – sellers in Scotland</td>
<td>133</td>
</tr>
<tr>
<td>8 Main findings – buyers in Scotland</td>
<td>162</td>
</tr>
<tr>
<td>9 Main findings – sellers and buyers in Scotland overall</td>
<td>173</td>
</tr>
<tr>
<td>Annexes</td>
<td></td>
</tr>
<tr>
<td>A England and Wales recruitment letter</td>
<td>178</td>
</tr>
<tr>
<td>B Scotland recruitment letter</td>
<td>180</td>
</tr>
<tr>
<td>C GfK NOP Online Panel recruitment text</td>
<td>182</td>
</tr>
<tr>
<td>D England and Wales Buyers Questionnaire</td>
<td>183</td>
</tr>
<tr>
<td>E England and Wales Sellers Questionnaire</td>
<td>205</td>
</tr>
<tr>
<td>F Scotland Questionnaire</td>
<td>232</td>
</tr>
</tbody>
</table>
1 KEY FINDINGS

How homes were bought and sold

1.1 Across the UK, most sellers who had sold a home in the last 12 months had done so via a traditional estate agent (87 per cent in England and Wales, and 96 per cent in Scotland). However, 27 per cent of those in England and Wales and 20 per cent in Scotland had at least considered using an alternative method to sell their property.

1.2 Of sellers in England and Wales who elected not to use a traditional estate agent, 11 per cent sold privately and two per cent used an online estate agent.

1.3 Reasons given for not selling privately were primarily the amount of work involved and the marketing required, with sellers concerned that they would reach few potential buyers. Reasons given for not using an online estate agent centred on worries about communication and about the trustworthiness of online agents.

1.4 Sellers using traditional estate agents did so primarily for the estate agent’s experience and capabilities, because the seller thought it would be easier, and because estate agents were seen to be better at marketing and attracting potential buyers.

1.5 Overall satisfaction with estate agents amongst sellers in England and Wales has risen since 2004 (now 88 per cent up from 74 per cent). Likewise, overall satisfaction with estate agents amongst buyers in England and Wales has increased (now 88 per cent up from 72 per cent).

---

1 Due to a low rate of response to the survey, the findings are only representative of the respondents and not the general population. See paragraph 4.6 for details.
Choosing an estate agent

1.6 The majority (67 per cent) of sellers in England and Wales who used an estate agent, either traditional or online, said they had 'shopped around' before choosing the agent who sold their home. Of these, 63 per cent had compared two or three estate agents before making their eventual choice.

1.7 The three main reasons which affected the final decision about which estate agent to use amongst sellers in England and Wales were reputation, professionalism and the size of their fees. Of those surveyed, 92 per cent in England and Wales and 84 per cent in Scotland had compared fees between estate agents.

1.8 A third (33 per cent) of sellers in England and Wales and just over a quarter (26 per cent) of sellers in Scotland who had used an estate agent had negotiated a lower fee with their chosen estate agent, with 64 per cent saying they had not and a very small proportion saying they could not remember (three per cent).

Problems experienced during the course of a transaction

1.9 Forty-two per cent of sellers in England and Wales, and 21 per cent in Scotland said that their sale had been delayed.

1.10 Thirty-five per cent of sellers and 36 per cent of buyers in England and Wales, and 17 per cent of sellers in Scotland, said they had experienced serious problems during the process of selling or buying their home. The main nature of problems reported by sellers in England and Wales was either buyers trying to force the price down, or buyer's solicitors moving slowly and causing delays. Amongst buyers in England and Wales, the main problems were slow movement or delays.

1.11 In England and Wales more sellers than not had made a complaint about the problem(s) they had encountered - except where a serious problem involved the buyer’s surveyors. In most cases complaints were made to the person who was the subject of the complaint, for example, those
with problems with the seller’s estate agent tended to complain to the seller’s estate agent. Overall, 64 per cent of buyers in England and Wales who had experienced serious problems reported to have made a complaint about the problems they encountered.

1.12 A quarter (25 per cent) of all sellers in England and Wales had experienced a sale falling through after they had accepted an offer on their home. The minority (38 per cent) of these sellers had incurred expenses such as solicitor’s fees or surveyor’s fees. More than half (56 per cent) felt that the buyer was mostly responsible for this event, either because they 'turned out not to have sufficient funds' or 'withdrew their offer without explanation'. One in five (19 per cent) sellers in Scotland had experienced a sale falling through.

1.13 Nineteen per cent of buyers in England and Wales had experienced a purchase falling through after they had made an offer that the seller had accepted (including where they themselves withdrew the offer). Thinking about the most recent experience of this happening, 17 per cent said it was because they had been 'gazumped' when another buyer had put in a better offer.

1.14 Forty-six per cent of sellers and 19 per cent of buyers, in England and Wales, were in a chain. Two-thirds (66 per cent) of sellers were in a chain of two or three others, compared with 55 per cent of buyers who were in a chain with one or two others. Sellers in Scotland were less likely (21 per cent) than those in England and Wales to be part of a chain.

1.15 In England and Wales half of sellers and 56 per cent of buyers said the period between the buyer’s offer being accepted and exchange of contracts was less than eight weeks. In Scotland this period was slightly shorter, with 27 per cent of sellers saying it was up to four weeks, and 48 per cent that it was 4-8 weeks.

1.16 The proportion of sellers in England and Wales reporting any serious problems with their estate agent has increased from 21 per cent in 2004, to 35 per cent in 2009. Slightly fewer buyers in England and
Wales reported unsuccessful offers than in 2004 (41 per cent compared with 49 per cent).

1.17 The proportion of buyers in England and Wales who had experienced a failed offer as a result of being 'gazumped' when another buyer had put in a better offer has remained fairly stable since 2004 (19 per cent compared with 17 per cent in 2009).

Information provided by the estate agent

1.18 Twenty per cent of sellers in England and Wales said they did not get a Home Information Pack (HIP) or that they didn’t remember getting a HIP. Eleven per cent of buyers in England and Wales had not seen a HIP. Of those that had, 67 per cent felt that the most recent HIP they had seen had had no influence on their decision to make an offer or on the amount to offer. Twenty-seven per cent felt it had some influence, and six per cent said it had a lot of influence. Those who felt that the HIP had influenced their decision to make offers or the amount to offer were influenced by the property information questionnaire (36 per cent) or the energy performance certificate (30 per cent).

1.19 Ninety-three per cent of buyers in England and Wales who bought their home through an estate agent mentioned they had received information or assistance from the seller’s estate agent. The most commonly mentioned information or assistance was property description and photos, received by almost a third (32 per cent) of buyers.

1.20 The majority said they had relied on the information and guidance provided by the estate agent when they were deciding whether to view properties (72 per cent) and slightly fewer when they were deciding whether and what to offer on properties (66 per cent). The same pattern was true amongst buyers in Scotland, with 55 per cent saying they had relied on the information and guidance provided by the estate agent when they were deciding whether to view properties, down to 50 per cent in relation to deciding whether and what to offer on properties.
Referrals to other professionals

1.21 Seventy-two per cent of sellers who used a traditional estate agent in England and Wales reported that their estate agent had recommended ancillary service providers to them. Fifty-one per cent were recommended a solicitor or conveyancer, 39 per cent were recommended surveyors and 39 per cent were recommended financial or mortgage advisors. Sellers who had been recommended ancillary services typically commissioned their HIP through the recommended provider (79 per cent) and around half used the recommended solicitor/conveyancing services (56 per cent) or surveyor (55 per cent). Those recommended insurance products, or financial or mortgage advisors were more likely to obtain the services independently, with 19 per cent and 13 per cent respectively using the recommended providers.

1.22 Sixty-five per cent of buyers in England and Wales said the seller’s estate agent had made recommendations for additional third party products or service providers. The most common recommendations were for financial or mortgage advisors (46 per cent) and solicitors or conveyancers (44 per cent). Thirty-five per cent also reported recommendation for surveyors and 26 per cent for insurance product providers. For most services (except surveys) buyers obtained the service independently rather than taking the estate agent’s recommendation. This ranged from 53 per cent of buyers recommended solicitors or conveyancers obtaining such services independently, to 64 per cent of those recommended financial or mortgage advisors obtaining these services independently.

The buyer’s relationship with the estate agent

1.23 When asked whose interests they felt the estate agent was representing, approximately half (53 per cent) of buyers in England and Wales felt that the estate agent was working equally on behalf of them and the seller. However, buyers in Scotland were most likely (56 per cent) to feel that the estate agent was working mostly on the seller’s behalf, with just 22 per cent feeling there had been an equal representation of both the seller’s and their own interests.
2 INTRODUCTION

2.1 The Enterprise Act 2002 allows the OFT to conduct studies into markets that are not working well for consumers, in order to identify whether perceived problems should be addressed through the OFT’s other functions. It is under these powers that the OFT is undertaking a market study into home buying and selling.

2.2 The OFT formally launched the market study into home buying and selling (HBS) on 25 February 2009, looking at traditional estate agency models and alternative ways of buying and selling homes. Before formally launching the study, the OFT invited comments from stakeholders and the public on what its scope and focus should be. Having met a wide range of key stakeholders and considered their and others’ submissions, the OFT published its Statement of Scope when it launched the study. This outlined how:

- The study will cover the whole of the UK, while recognising the significant differences between how the market works in Scotland and how it works in England, Wales and Northern Ireland. However, it will not extend to purchases or sales of overseas property, or to residential lettings.

- The study will take a comprehensive look at the market for home buying and selling services, from the start to the end of the process. It will consider the outcomes of competition between service providers on both price and quality, the extent to which new business models, including internet-based models, have taken off in recent years, and, in this context, whether the existing regulatory framework provides the right balance between protecting consumers

---


3 This Statement can be found on the study’s webpage at: www.oft.gov.uk/advice_and_resources/resource_base/market-studies/current/buyingandselling
when buying or selling a home and ensuring that the market remains open to competition and innovation.

2.3 The study will consider the consumer’s experience of buying and/or selling a home from putting the property on the market, through making and receiving offers, up to completing the transaction. In particular it will look at:

- How sellers decide how to bring their property to market, considering the different channels available (such as high street estate agents, internet property retailers, auction or through solicitors) and how service providers within these channels compete for business.

- How agents bring together buyers and sellers, how efficiently this is achieved, and the scope for harm to either buyer or seller at this stage.

- The role of agents and/or other service providers in moving the transaction from offer to completion (or exchange and conclusion of missives in Scotland).

- Agents’ relationships with other professional ancillary service providers, notably providers of surveys, searches, conveyancing, mortgage broking, Energy Performance Certificates (EPCs), Home Information Packs (HIPs) or in Scotland, Home Reports (HRs).

**Key differences between Scotland and the rest of the United Kingdom**

2.4 There are a number of differences between the home buying and selling process in Scotland and the process in the rest of the United Kingdom.

2.5 In Scotland, much of the preparatory work, such as the mortgage arrangements, takes place before the bid is submitted. In other parts of the UK, this work usually takes place after the initial offer has been accepted but before formal, binding contracts are exchanged.
2.6 A solicitor is generally much more involved in the process and from an earlier stage in the proceedings. Sellers often place their home on the market through a solicitor estate agent, (SEA), who will advertise through the local Solicitors' Property Centre (SPC).

2.7 Property prices have, traditionally, been set differently in Scotland with the vendor setting a price above which offers are invited. In the rest of the UK, the buyer usually has the opportunity to negotiate the seller downwards on price.

2.8 Many transactions in Scotland take place through sealed bids which must be submitted by a nominated closing date. A bid is a formal written document.

2.9 Once a bid has been accepted, the solicitors acting for the buyer and the seller 'exchange missives' and finalise the terms of the sale. They then 'conclude missives'. It is at that point that the sale of the home becomes legally binding.

2.10 The parties to the sale are contractually obliged to complete the transaction from an earlier stage in Scotland.

2.11 The Home Report which was introduced in Scotland in December 2008, requires a property survey and valuation to be commissioned and made available by the seller. These are not required for a HIP.
3 RESEARCH OBJECTIVES

3.1 This document reports on the surveys commissioned to provide evidence on the consumer (both buyers and sellers) aspects of the areas of interest. The OFT last looked at estate agents in its 2004 market study, and the evidence gathered for that study formed a useful backdrop to this research. However, whilst the 2004 study focused on traditional estate agents in England and Wales, this one will also look at other business models, as well as ancillary service providers. It will also cover the whole of the UK. We were therefore keen to gather UK-wide evidence on buyers' and sellers' attitudes, expectations, behaviour and experiences when buying and selling homes in the UK, in particular:

- the extent to which sellers consider using alternative routes instead of traditional estate agency (including For Sale By Owner, internet-based models, auctions or solicitors) and the key factors in that consideration

- the extent to which sellers shop around when choosing an agent, and whether they negotiate either the level or structure of fees

- the frequency, nature and seriousness of the problems experienced by buyers and sellers in the course of a transaction, for example in relation to:
  - the home buying and selling process (for example, gazumping, gazundering, chains, time taken to completion)
  - information provided to buyers (including HIPs, Home Reports, other information provided by estate agents or sellers, surveys or other work commissioned by buyers)
  - conflicts of interest on the part of estate agents

- whether the incidence of such problems has fallen, or levels of customer satisfaction have risen, since the 2004 study, and
buyers’ and sellers’ awareness of the consumer protection frameworks around home buying and selling, in particular redress schemes, codes of practice, and information requirements.
4 METHODOLOGY

Sampling

4.1 Two telephone surveys were conducted in England and Wales covering buyers and sellers separately and a third in Scotland that covered both buyers and sellers. Our surveys included those home buyers who bought an existing, previously lived in home, excluding those who had bought a newly built home that had not yet been lived in. Early problems with obtaining a sample delayed the start of the survey and meant that the sample achieved was much smaller than had been intended. The anticipated size of the total sample for Great Britain was 2,700.

4.2 In order to build a sample for the survey in England and Wales, at the end of May 2009 the OFT worked in partnership with the Land Registry to send out 20,000 letters to residents who had registered a purchase or sale of a home within the previous six months. A copy of this letter can be found in the appendices. The letter asked home buyers and sellers, if they were willing to participate, to either register online or return the letter with their consent to be contacted for interview by telephone. Based on the research undertaken in England and Wales for the OFT’s 2004 study which achieved a response rate of 10 per cent, and the lack of any other suitable sampling frame (such as a list or register of all of those who had bought or sold a home), this appeared to be the best way to find a sample for the survey.

4.3 A similar exercise was undertaken in Scotland. GFK NOP drew a sample of 7,000 properties from the Considerations for Sale data sold by Registers of Scotland. An invitation similar to that sent in England and Wales was sent to these addresses, with a few minor alterations to accommodate solicitor estate agents.

4 The six months in which all respondents had registered their move covered the period from 1 September 2008 – 28 February 2009.
4.4 The OFT had initially planned to survey Northern Ireland too, however, it was decided that this was not practicable when it was discovered that a suitable register did not exist.

4.5 Over a period of several weeks 949 home buyers and sellers returned a letter consenting to be interviewed and 145 registered online. We attempted to boost the sample size by asking a similar question (again contained in the appendices) of the full 285,000 members of the GfK NOP Online Panel. This produced another 753 leads but a high proportion of them had incorrect telephone numbers. From both sample sources around 200 were identified as Scottish telephone numbers.

4.6 Some of these leads had to be used for piloting the questionnaires so by the time of main stage fieldwork we had 1,580 leads for the sample for England and Wales and 146 for Scotland. In total 777 interviews were achieved split by 435 buyers, 255 sellers and 87 Scottish buyers and sellers. The Scottish sample is too small for any meaningful subgroup analysis so this report looks at top-line data only for that survey. This equates to a response rate of four per cent in England and Wales and one per cent in Scotland. It is highly likely that the results of this survey are subject to non-response bias. That is, the characteristics and attitudes of those who chose to respond differ systematically from those who did not respond. Therefore it would be incorrect to generalise the findings of this survey to the population and they must only be considered representative of those who responded. In some places it has not been possible to report results at all (particularly for Scottish results) due to extremely low base counts.

4.7 We are unclear why response to our initial contact was so low. Property prices were still falling at the time we initiated this work and it may be that a number of people buying or selling a property were driven by personal circumstances such as relocation, divorce, bereavement etc. If this were the case it is understandable that such persons would be less

---

5 Top-line results are basic summary results for each question that are not split by any other questions such as demographics or the length of time taken to sell the property.
inclined to participate in a survey. The Office for National Statistics confirmed that the news stories about Ministers expenses that broke during the initial contact period of our research had a negative impact on their social surveys that was directly attributable to 'anti-Government' sentiments. It is possible that this may also have reduced the number of home buyers/sellers willing to take part in our survey.

Questionnaire design

4.8 An initial survey vehicle was put together by the GfK NOP team informed by qualitative fieldwork that took place earlier and the 2004 survey distilled by the OFT team. Thereafter the OFT developed the questionnaires to piloting stage. The Home Buyers survey was designed first and was piloted with 13 respondents on 11 June. The Sellers questionnaire was designed with some of the lessons from the Buyers pilot in mind and was piloted with 13 respondents on 17 June. Although one or two questions proved to need a slight amendment the overall finding was that the surveys were too long.

4.9 The OFT team then took the learning from the English pilots and designed Scottish buyers and sellers questionnaires. The Scottish Buyers survey was also piloted with 13 respondents on 8 July but before the Scottish Sellers survey could be piloted it was decided that with the lack of sample units it would make sense to have one questionnaire suitable for buyers and sellers of homes in Scotland. The OFT team put this survey together and without time for piloting proceeded straight to fieldwork.

4.10 All final questionnaires can be found in the appendices.

Fieldwork

4.11 Telephone fieldwork on the questionnaire for England and Wales took place between 28 July and 23 August 2009. Fieldwork for the Scottish questionnaire took place between 4 and 23 August 2009. For the England and Wales survey it was designed to achieve roughly half and half sellers and buyers. Those who had only sold a home got the sellers’
survey and those who had only bought a home went straight to the buyers’ survey. To start with those who had bought and sold a home were alternately given the buyers and sellers surveys. However, after only a few days it became evident that we were getting a lot more buyers than sellers so those who bought and sold were all given the sellers questionnaire. Despite this corrective action, by the end of fieldwork we had more buyers than sellers by quite a margin.
5 MAIN FINDINGS – SELLERS IN ENGLAND AND WALES

5.1 Overall, 255 sellers were interviewed in England and Wales. The majority (87 per cent) of those who had sold a home in the last 12 months had done so via a traditional estate agent, as Chart 5.1 shows. Six sellers reported having used an online estate agent, with a further 27 saying they had sold privately without using any type of estate agent. One seller reported to have sold through an auction.

Chart 5.1: Method used for last successful sale (England and Wales)

- Traditional estate agent: 87%
- Sold privately without using any type of estate agent: 11%
- Online estate agent: 2%

Base: All sellers (255)

5.2 Overall, 89 per cent of sellers had used an estate agent (whether traditional or online) during their last successful sale. This proportion is slightly down on the 94 per cent of sellers who used an estate agent to sell their property in 2004.

Users of non-traditional methods

5.3 The 34 sellers who had not used a traditional estate agent were asked how many times they had previously sold a property using their alternative method. The majority (26) said that they had not used it
before, six said they had used it once before, one had used it twice before and a further one had used it three times before.

5.4 Of those sellers who chose not to use a traditional estate agent, 13 said they had decided not to because they had a buyer lined-up in advance. In addition 10 also said they thought it would be cheaper to use an alternative method to sell. Other reasons (each given by five or less sellers) included ease, traditional agents not doing a good job or failing to sell the property and having a bad opinion of estate agents.

5.5 The main reasons given for choosing an alternative method were in line with the reasons for not choosing a traditional estate agent, with 12 sellers saying they thought it would be cheaper to use their reported method and 12 saying they already had a buyer or sold the property to a friend or relative. Six sellers also said they choose their reported method as they thought it would be easier than using a traditional estate agent. Other reasons given (each mentioned by three sellers) were speed, bad experiences of traditional estate agents, good experience of alternative methods and the desire for greater involvement or control in the sale.

5.6 Of those who sold privately (27) the main method used to market the property was selling via personal contacts (19). Four reported to have used advertising in a local paper, two used a 'For Sale' board outside their home and one advertised on the internet. A further six used 'other' methods to sell their property privately.

5.7 Nearly half of those who sold privately or through an auction (12 out of 28) reported that selling their home had cost them nothing. A further two reported it had cost them between £1 and £199, nine between £200 and £499, three between £500 and £799, one between £1,000 and £1,499. One seller reported that it had cost them more than £3,000 to sell their home.

5.8 Where concerns were specified by those selling privately or through an auction about the sales method they used, four respondents said they were concerned about how to resolve any problems they might have with a buyer or auctioneer. Others were concerned about negotiating
with or dealing directly with a buyer (three), achieving a lower selling price (three) or having to do too much work themselves (one). Twenty-five also expressed 'other' concerns about selling privately or through an auction.

**Choice of traditional estate agent as a route to market**

5.9 Those sellers who used a traditional estate agent were asked whether they had considered using a number of other ways of selling their home. As Chart 5.2 shows, the majority (73 per cent) said they had not considered any of the specified alternatives. Sixteen per cent said they had considered using an online estate agent, and 17 per cent said they had considered selling privately. Three per cent said they had considered auction as an alternative way to sell their home without using a traditional estate agent.

**Chart 5.2: Whether considered other ways of selling home**

<table>
<thead>
<tr>
<th>Alternative</th>
<th>Considered Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>None of the above</td>
<td>73%</td>
</tr>
<tr>
<td>Selling privately</td>
<td>17%</td>
</tr>
<tr>
<td>Using an online estate agent</td>
<td>16%</td>
</tr>
<tr>
<td>Auction</td>
<td>3%</td>
</tr>
</tbody>
</table>

Base: All who used a traditional estate agent (221)
5.10 Thirty per cent of those surveyed in 2004 who had used an estate agent to sell their home said they had considered not using an estate agent. Selling privately was a less popular possible alternative in 2004, with four per cent saying they had considered it (compared with 17 per cent in 2009). Auctions and online estate agents were not mentioned as considered alternatives, either prompted or unprompted, by any sellers in 2004.

5.11 Sellers who used a traditional estate agent were then asked why they did not consider or did not use an online estate agent. The main reason given was worries about communication (14 per cent). This was followed by preference for personal or direct, face-to-face contact (11 per cent), a lack of trust for online estate agents (11 per cent), and the desire for local agents and local knowledge (10 per cent).

5.12 Chart 5.3 shows the breakdown of other reasons that were given.
Chart 5.3: Reasons for not considering/using an online estate agent in England and Wales

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worries about communication</td>
<td>14%</td>
</tr>
<tr>
<td>Prefer personal/direct contact/speak face to face</td>
<td>11%</td>
</tr>
<tr>
<td>Wouldn’t trust an online estate agent</td>
<td>11%</td>
</tr>
<tr>
<td>Want a local agent/local knowledge</td>
<td>10%</td>
</tr>
<tr>
<td>Never heard of them</td>
<td>8%</td>
</tr>
<tr>
<td>Might only reach a few potential buyers</td>
<td>8%</td>
</tr>
<tr>
<td>Online agents untried/unfamiliar/don’t know anyone who has used one</td>
<td>7%</td>
</tr>
<tr>
<td>Easier/more convenient</td>
<td>7%</td>
</tr>
<tr>
<td>No/limited access to the internet</td>
<td>7%</td>
</tr>
<tr>
<td>Didn’t think of using an internet agent/didn’t occur to me</td>
<td>6%</td>
</tr>
<tr>
<td>Good service from a traditional agent/need their service - viewings/management/expertise</td>
<td>5%</td>
</tr>
<tr>
<td>Have to do too much work myself</td>
<td>5%</td>
</tr>
<tr>
<td>Other</td>
<td>13%</td>
</tr>
</tbody>
</table>

Base: All who used a traditional estate agent (221)

NB: Only responses of five per cent or above are shown on the chart

5.13 The same question was asked in reference to not considering selling or not selling privately. The main reason given by sellers here was the thought that it would result in them having to do too much work themselves (31 per cent). This was followed by their limited marketing ability (21 per cent), the possibility that this method may only reach a few potential buyers (12 per cent) and the thought that it would take too long to sell this way (11 per cent).

5.14 Chart 5.4 shows the breakdown of other reasons that were given.
5.15 The same question was also asked in reference to not considering using or not using an auction. Approximately half (49 per cent) of those who used a traditional estate agent to sell their home said they had not considered or used an auction as they were concerned it would fetch a lower price. Other reasons, as shown in Chart 5.5, included simply not thinking of this method (13 per cent), having no experience or knowledge of auctions (11 per cent), the thought that it may be too risky (five per cent) and the belief that auctions are for repossessions (five per cent). Ten per cent also gave 'other' reasons for not having considered or used an auction.
Chart 5.5: Reasons for not considering using/not using an auction in England and Wales

- Concerned it would fetch a lower price: 49%
- Didn’t think of it/didn’t cross our minds: 13%
- No experience/knowledge of auctions: 11%
- Too risky: 5%
- Auctions are for repossession: 5%
- Other: 10%

Base: All who used a traditional estate agent (221)

NB: Only responses of five per cent or above are shown on the chart

5.16 In the same line of questioning, those who had used a traditional estate agent were asked why they had decided to sell their property this way. As Chart 5.6 shows, the main reasons given relate to the experience, knowledge and capabilities of estate agents (28 per cent) and to the notion that this is an easier way to sell a property (28 per cent). Another reason given was that this is the way sellers have done it before (18 per cent).

5.17 Chart 5.6 shows the breakdown of other reasons given, many of which suggest that using a traditional estate agent is considered as an easy and convenient way of selling a property.
5.18 In 2004, ease was also the main reason given for deciding to use an estate agent, with 43 per cent saying it was the easiest thing to do. Other similarities can be seen between the reasons given then and now, with sellers mentioning a quicker sale (six per cent), not wanting to deal with buyers themselves (five per cent) and to achieve the best price (three per cent). The impact of estate agents' knowledge and expertise...
as a factor in sellers choosing to use them has increased significantly since 2004 (now 28 per cent, up from three per cent).

Choosing between estate agents in England and Wales

5.19 All sellers who had used a traditional or online estate agent during their most recent sale of a property were asked a series of questions about the service they had received. More than half (55 per cent) had wanted to receive advertising and marketing services as a result of this contact. Other expectations were for estate agents to arrange viewings (29 per cent) and to provide guidance on the selling process (18 per cent).

5.20 Chart 5.7 shows a list of other services that were mentioned, many of which relate to the knowledge, experience and support that estate agents can offer.
Chart 5.7: Services most wanted from estate agents in England and Wales

Base: All who used a traditional or online estate agent (227)

5.21 The majority (67 per cent) of sellers who used a traditional or online estate agent said they had 'shopped around' before choosing the estate agent that they initially employed.
The proportion of sellers reporting to have 'shopped around' before choosing their estate agent has remained fairly stable (67 per cent in 2009 compared with 61 per cent in 2004).

In the 2009 survey almost 65 per cent of those who had shopped around for an estate agent had compared two or three estate agents before making their eventual choice. Almost a fifth more (19 per cent) had compared four, and 16 per cent had compared five or more estate agents.
Thinking about the estate agent that they used to sell their home, sellers were asked a number of questions about their decision. The three main reasons which affected the final decision about which estate agent to use are reputation (30 per cent), professionalism (29 per cent) and the size of their fees (28 per cent). Other reasons, each mentioned include location and marketing ability.

Chart 5.10 shows a breakdown of other reasons that were given, each by 10 per cent or more.
Chart 5.10: Reasons for choosing a particular estate agent in England and Wales

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reputation</td>
<td>30%</td>
</tr>
<tr>
<td>Professionalism</td>
<td>29%</td>
</tr>
<tr>
<td>Size of their fees</td>
<td>28%</td>
</tr>
<tr>
<td>Their location</td>
<td>23%</td>
</tr>
<tr>
<td>Marketing ability</td>
<td>19%</td>
</tr>
<tr>
<td>Used them before</td>
<td>15%</td>
</tr>
<tr>
<td>Recommended by acquaintance</td>
<td>10%</td>
</tr>
<tr>
<td>Their valuation of your home</td>
<td>10%</td>
</tr>
<tr>
<td>Other</td>
<td>15%</td>
</tr>
</tbody>
</table>

Base: All who used a traditional or online estate agent (227)

NB: Only responses of 10 per cent or above are shown on the chart

5.26 These figures reflect similar priorities to those given in 2004, where reputation (28 per cent) was also the main reason. Further similarities can be seen with sellers mentioning previous use (13 per cent in 2004 compared with 15 per cent in 2009) and a good valuation (six per cent in 2004 compared with 10 per cent in 2009). There have been noticeable increases in the proportions mentioning professionalism (from 18 per cent in 2004 to 29 per cent in 2009) and the estate agent’s location has increased in importance (from 14 per cent in 2004 to 23 per cent in 2009).

5.27 A third of those who had used a traditional or online estate agent had negotiated a lower fee with their chosen estate agent. The majority said they had not negotiated lower fees (64 per cent), and a very small proportion said they could not remember (three per cent).
Chart 5.11 Whether sellers negotiated a lower fee with their chosen estate agent (England and Wales)

Base: All who used a traditional or online estate agent (227)

5.28 Of those who used a traditional or online estate agent, 92 per cent compared fees between agents before deciding which to use. Almost all of these (87 per cent) said they had found it easy to compare fees.

Chart 5.12: Ease of comparing fees in England and Wales

Base: All who used a traditional or online estate agent (227)

5.29 The proportion of those comparing fees before deciding which estate agent to use has remained fairly stable compared with the 90 per cent who reported to have done this in 2004. Respondents were not asked about the ease of comparing fees.
5.30 Of those who had compared fees between estate agents in the 2009 survey, the majority (73 per cent) said they did not choose the estate agent that gave the lowest fees. Less than a quarter (23 per cent) said they had chosen the estate agent who gave the lowest fees, and a very small proportion (four per cent) could not remember.

**Chart 5.13: Whether chose estate agent who gave lowest fees (England and Wales)**

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>23%</td>
</tr>
<tr>
<td>No</td>
<td>73%</td>
</tr>
<tr>
<td>Don't remember</td>
<td>4%</td>
</tr>
</tbody>
</table>

Base: All who compared fees (208)

5.31 Likewise, the majority (82 per cent) also reported that they had not chosen the estate agent who gave them the highest valuation for their property, with 18 per cent saying they had.
Chart 5.14: Whether chose estate agent who gave highest valuation (England and Wales)

Base: All who used a traditional estate agent (221)

5.32 The service which sellers mentioned most often as having bought or received from estate agents was marketing of the property (51 per cent). It should be noted that this question was unprompted, so where 49 per cent of respondents did not mention their estate agent marketing the property, this does not necessarily mean that their estate agent did not market the property. Another way of interpreting this question may be that when sellers think of estate agents they most associate them with marketing properties. This was followed by assistance with viewings (30 per cent) and general advice on the selling process or how to sell (26 per cent). Approximately one fifth (21 per cent) also mentioned having their property advertised on portals like Rightmove and FindaProperty.

5.33 Chart 5.15 shows a list of other services that were mentioned, each by more than 10 per cent of sellers.
Chart 5.15: Services bought/received from estate agent in England and Wales

Base: All who used a traditional or online estate agent (227)

NB: Only responses of 10 per cent or above are shown on the chart

Costs of using traditional or online estate agents in England and Wales

5.34 All those who had used either traditional or online estate agents were asked a number of questions about the estate agency fees. Firstly, sellers were asked what they had agreed to pay their estate agent. The majority (78 per cent) said that they had agreed to pay a percentage of the achieved sale value of the home. The proportions of those who agreed to pay a predefined flat fee either based on (eight per cent) or irrespective of (nine per cent) the value of the home, were much lower.
Chart 5.16: Type of fee agreed with estate agents in England and Wales

- A percentage of the achieved sale value of the home: 78%
- A predefined flat fee irrespective of the value of the home: 9%
- A predefined flat fee based on the initial value of the home: 8%
- Don't know: 5%

Base: All who used a traditional or online estate agent (227)

5.35 This question was followed up with sellers being asked whether they had paid this fee upfront, on completion, or a combination of these methods. Almost all (90 per cent) said they had paid the agreed fee on completion.

5.36 Chart 5.17 shows the proportions giving other answers here.
Chart 5.17: When was the fee paid? (England and Wales)

Base: All who used a traditional or online estate agent (227)

**Upfront information**

5.37 Those sellers who had used either a traditional or online estate agent were asked about the information that the agent who sold their home had given them. They were presented with a list of possible pieces of information and asked to report whether they had received these verbally, in writing, or not at all. In all cases the majority of sellers had received information from the estate agent who sold their home, and the most common way of information being communicated was in writing.

5.38 A very small proportion of sellers, in each case, did not know whether or how their estate agent had given them the information. The information received by most sellers (whether verbally or in writing) was the estate agent’s terms of business, with three per cent of sellers not having received this. This was followed by information on contract length, which was received by all but five per cent of sellers. The information received least was a breakdown of the different components of the estate agent’s fees and charges (30 per cent did not receive this).
Home Information Packs (HIPS)

5.39 All sellers were asked for their opinion on the contents of the Home Information Pack (HIP) for the home they sold. About a fifth (19 per cent) said they had read the HIP, understood it and found the contents useful. Almost half (49 per cent) said they had read and understood the HIP, but did not find the contents useful. Five per cent had read, but not understood the HIP. A further eight per cent had not read it and a fifth said they did not get or did not remember getting a HIP.
5.40 There is no comparable data from the 2004 survey as the HIP was not an established service.

Other third party ('ancillary') services in England and Wales

5.41 Those sellers who used a traditional or online estate agent were asked a series of questions about other third party ('ancillary') services. The first of these questions asked sellers whether their estate agent had recommended any additional third party products or services to them.

5.42 The majority (72 per cent) of sellers reported that their estate agent recommended which provider they should commission the Home Information Pack (HIP) from. In addition, 51 per cent were recommended a solicitor or conveyancing service, and 39 per cent in each case were recommended either surveyors or financial and mortgage advisors. The service recommended least was insurance products, with a quarter of sellers recommended providers of such products. Fifteen per cent had
not been recommended any of the additional third party products or services mentioned.

Chart 5.20: Third party products or services recommended

For each of the products or services for which the estate agent had recommended a service provider, sellers were asked to indicate whether they had obtained the services from the recommended provider or had obtained them independently. In the cases of HIP providers, solicitor and conveyancing services, and surveyors more sellers than not took the service recommended by their estate agent. The majority of sellers obtained insurance products and financial or mortgage advice independently as shown in Chart 5.21.
5.44 Still thinking about the additional third party services that were recommended to them by their estate agent, sellers who had used the services recommended to them were asked whether or not they had investigated other service providers before making their decision.

5.45 Responses were fairly equal in relation to whether sellers had investigated alternative providers of financial or mortgage advice (50 per cent yes, 50 per cent no), solicitor and conveyancing services (48 per cent yes, 52 per cent no) and insurance products (45 per cent yes, 55 per cent no). However, in relation to HIPs (25 per cent yes, 75 per cent no) and surveyors (18 per cent yes, 82 per cent no) sellers were much more likely not to have investigated other service providers before deciding to take up these recommended services.
Those who had not investigated other third party service providers before making a decision were asked, in each case, why they had not done so. In all cases the reason given most often was that it was easier or more convenient to accept the estate agent's recommendation.

Table 5.23 shows a breakdown of other reasons given for not investigating each of the third party service providers mentioned.
Table 5.23: Reasons for not investigating other third party service providers

<table>
<thead>
<tr>
<th>Reason</th>
<th>Financial/ mortgage advice</th>
<th>Surveys Information Pack (HIP)</th>
<th>Home Information Pack (HIP)</th>
<th>Solicitor/ conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>6</td>
<td>40</td>
<td>97</td>
<td>33</td>
</tr>
<tr>
<td>Estate agent suggested that it would be cheaper/faster to use their recommendation</td>
<td>-</td>
<td>7</td>
<td>15</td>
<td>8</td>
</tr>
<tr>
<td>Estate agent suggested I would receive a higher quality of service</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I did not think I would get a better deal</td>
<td>-</td>
<td>3</td>
<td>20</td>
<td>6</td>
</tr>
<tr>
<td>It was easier/more convenient to accept estate agent’s recommendation</td>
<td>2</td>
<td>17</td>
<td>33</td>
<td>16</td>
</tr>
<tr>
<td>I did not know where/how to look for other services</td>
<td>-</td>
<td>4</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>Trusted estate agent’s advice/expertise</td>
<td>1</td>
<td>3</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Lack of time</td>
<td>-</td>
<td>2</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Happy with their service</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Didn’t occur to me/didn’t think of it in time</td>
<td>-</td>
<td>-</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>Have used them before/previous good experience</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Provider used is a family member</td>
<td>1</td>
<td>2</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Base: All who did not investigate other service providers before deciding to take the third party service the estate agent referred to (see table)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.
Those who had taken the service recommended by their estate agent were asked whether they had been made aware of any commission that the seller’s estate agent would get from the use of their recommended service. For all services, apart from the use of financial or mortgage advisors, the majority of sellers did not recall having been made aware.

Table 5.24: Whether seller’s agent gave information on commission they would get

<table>
<thead>
<tr>
<th></th>
<th>Financial/ mortgage advice</th>
<th>Surveys</th>
<th>Home Information Pack (HIP)</th>
<th>Solicitor/ conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>12</td>
<td>49</td>
<td>129</td>
<td>64</td>
</tr>
<tr>
<td>Yes</td>
<td>6</td>
<td>8</td>
<td>19</td>
<td>12</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>38</td>
<td>96</td>
<td>49</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
<td>3</td>
<td>14</td>
<td>3</td>
</tr>
</tbody>
</table>

Base: All who took the service referred by their estate agent (see table)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.

Across all sectors, the majority of sellers who had taken the recommended service did not feel it had been a 'hard sell'.
Table 5.25: Whether felt had received a 'hard sell'

<table>
<thead>
<tr>
<th></th>
<th>Financial/ mortgage advice</th>
<th>Surveys</th>
<th>Home Information Pack (HIP)</th>
<th>Solicitor/ conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>12</td>
<td>49</td>
<td>129</td>
<td>64</td>
</tr>
<tr>
<td>Yes</td>
<td>2</td>
<td>1</td>
<td>19</td>
<td>3</td>
</tr>
<tr>
<td>No</td>
<td>10</td>
<td>48</td>
<td>109</td>
<td>60</td>
</tr>
<tr>
<td>Don’t know</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Base: All who took the service referred by their estate agent (see table)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.

Contracts

5.50 Around a quarter (26 per cent) of those who had used either a traditional or online estate agent had held a contract of between eight and 12 weeks, and almost a quarter again (24 per cent) had held a contract of more than 24 weeks. Nineteen per cent did not know or could not remember.

5.51 Chart 5.26 shows the breakdown of other responses that were given in relation to the length of contracts held.
Compared with responses in 2004 the average contract length seems to have shifted slightly towards longer periods. Proportions have decreased for contracts of less than three months (12 weeks) from 45 per cent in 2004 to 33 per cent, in 2009 and there has been a dramatic increase in the proportion of contracts lasting more than six months (24 weeks) from six per cent in 2004 to 24 per cent in 2009.

Negotiations and sales in England and Wales

Sellers were asked a number of questions pertaining to negotiations and sales. Sixty-three per cent of sellers reported that their estate agent had recommended, at some point during the time their home was on the market, that they reduce their asking price.
Chart 5.27: Whether agent suggested reducing asking price

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>63%</td>
<td>37%</td>
</tr>
</tbody>
</table>

Base: All who used a traditional or online estate agent (227)

5.54 Of those whose estate agents who had recommended reducing the asking price of their property, the majority perceived this recommendation in a positive light. Almost all (86 per cent) agreed the recommendation was 'reasonable, given the state of the housing market'. The same proportion also agreed that the recommendation had been made in their best interests either to improve their chances of selling (86 per cent), and slightly fewer to secure a faster sale (81 per cent).
In relation to the first offer that was received for their property, the majority of sellers (70 per cent) said the reaction of their estate agent did not lead them to think they wanted them to accept the offer.
Chart 5.29: Did estate agent’s reaction to first offer suggest taking it?

- Yes: 30%
- No: 70%

Base: All who used a traditional or online estate agent (227)

5.56 The 68 sellers whose estate agent’s reaction led them to believe they wanted them to take the first offer they received were probed for more details. The majority (60 per cent) felt that their estate agent had encouraged them to accept the offer by saying it was the best they were likely to get. About a third (32 per cent) said the estate agent had encouraged them to accept by saying that no other offers were likely. Other reasons given included estate agents arranging fewer or no further viewings until a decision was made (10 per cent), suggesting it was a good offer or met the asking price (seven per cent) and encouraging the position or credibility of the buyer (six per cent). A further four per cent said that the estate agent had left the decision to them as a seller.

5.57 Almost all (97 per cent) of those who had used a traditional or online estate agent could not think of a time during the process of selling their property where they had been aware that an offer a potential buyer had made had not been passed on by their estate agent. Two per cent of sellers said they had experienced this at some point during their selling process, with the remaining one per cent saying they did not know.
Chart 5.30: Whether aware of any offers not passed on by estate agent

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>2%</td>
</tr>
<tr>
<td>Don't know</td>
<td>1%</td>
</tr>
<tr>
<td>No</td>
<td>97%</td>
</tr>
</tbody>
</table>

Base: All who used a traditional or online estate agent (227)

5.58 All sellers, irrespective of how they sold their property, were asked a number of questions relating to chains. Responses were fairly equal here, with 46 per cent of sellers reporting to have been in a chain of buyers and sellers and 54 per cent saying they had not been.
Chart 5.31: Whether in a chain of buyers and sellers (England and Wales)

Base: All (255)

5.59 Of those sellers that were in a chain (117), around two thirds were in a chain of either two (32 per cent) or three (34 per cent) other buyers and sellers. This was followed by 16 per cent in a chain with one other buyer or seller.

5.60 Chart 5.32 shows the breakdown of chain sizes between the remaining sellers.
5.61 All sellers were asked a series of questions about the period between accepting the buyer’s offer and exchange of contracts. In terms of the length of this process, half of sellers reported it had taken less than eight weeks, 31 per cent said it had taken 8-12 weeks, and 17 per cent that it had taken more than twelve weeks.

5.62 Chart 5.33 shows a detailed breakdown of the reported lengths, in weeks, of this period between accepting an offer and exchanging contracts.
During the period between accepting the buyer’s offer and exchanging contracts 79 per cent of sellers said they felt informed about the progress of the sale. This included 50 per cent who felt they were very well informed.

Chart 5.34: How well informed about progress of sale (England and Wales)
5.64 Opinion on how long this process had taken was equally split between those who felt it had taken longer than expected (40 per cent) and those who thought it had taken about what they had expected (40 per cent). The remaining 20 per cent felt it had been a quicker process than they had initially anticipated.

**Chart 5.35: Whether process longer/shorter/as expected**

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Much longer</td>
<td>18%</td>
</tr>
<tr>
<td>A little longer</td>
<td>22%</td>
</tr>
<tr>
<td>About what was expected</td>
<td>40%</td>
</tr>
<tr>
<td>A little shorter</td>
<td>13%</td>
</tr>
<tr>
<td>Much shorter</td>
<td>8%</td>
</tr>
</tbody>
</table>

Base: All (255)

5.65 Sellers in 2004 were asked about the length of the process from putting their property on the market to completing the sale. The majority (60 per cent) said the process had taken longer than expected. Fewer then than now (27 per cent compared with 40 per cent) felt that it had taken about as long as they had expected it would.

5.66 Reflecting these opinions, 42 per cent felt that the sale process had been delayed. When asked who or what, if anything, they felt was responsible for the delay the most frequent response was the buyer (39 per cent).

5.67 Chart 5.36 shows a breakdown of the other reasons given, each by five per cent or more of sellers who said their sale transaction was delayed.
Chart 5.36: Who/what was responsible for delay

The proportion of those saying that the buyer was responsible for the delay has increased from 27 per cent in 2004, to 39 per cent in 2009. At the same time the proportion of those placing responsibility on their estate agent has fallen from 23 per cent in 2004 to five per cent in 2009. There were no cases of sellers placing responsibility on themselves in 2004, yet this was mentioned by eight per cent of sellers in 2009.

Where the buyers were stated as responsible for delays, the main cause was problems with getting mortgage or financing (11). Communication issues were seen as the main cause in the case of the buyer’s solicitor or conveyancer or the seller’s own solicitor, conveyancer or estate agent being responsible.
Table 5.37 details the breakdown of other reasons reported for causes to the delay to the sale transaction.

Table 5.37: Cause of delay

<table>
<thead>
<tr>
<th>Reason</th>
<th>Buyers</th>
<th>Buyer’s solicitor/conveyancer</th>
<th>Problems elsewhere in chain</th>
<th>You/Your solicitor/conveyancer/estate agent</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>42</td>
<td>14</td>
<td>14</td>
<td>22</td>
<td>20</td>
</tr>
<tr>
<td>Communication issues</td>
<td>6</td>
<td>7</td>
<td>3</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Failure to chase others involved/ had to do running/chasing myself</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>No interest once offer accepted</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Errors /mistakes</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Slow service/delays</td>
<td>2</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Problems getting mortgage /financing</td>
<td>11</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Did not meet/stick to deadlines/completion date</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Failure to provide info/documents</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Problems in chain/delays further down</td>
<td>2</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>They tried to get better deal/price for themselves</td>
<td>3</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Requested additional information</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Problems/delays with surveys</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Others</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Don’t know/ No answer</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>

Base: All who stated most responsible for delay (see table)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.
5.71 The 2004 version of this question is not suitable for direct comparison to the 2009 question as only those sellers who said their estate agent was responsible for causing delays were asked this question.

5.72 Approximately one in five (19 per cent) sellers who experienced a delay to their transaction reported that this had added less than a fortnight, and 37 per cent reported it had added 2-4 weeks to the transaction. Almost a quarter (23 per cent) reported that this had added more than six weeks to the transaction.

5.73 Chart 5.38 shows breakdown of responses.

**Chart 5.38: Approximate time added to transaction by delays**

- Less than 1 week: 5%
- A week up to a fortnight: 14%
- A fortnight up to three weeks: 19%
- Three weeks up to four weeks: 18%
- Four weeks up to five weeks: 12%
- Five weeks up to six weeks: 10%
- More than six weeks: 23%

Base: All who said the transaction was delayed (108)
5.74 In addition to prolonging the transaction process, sellers also reported that delays had caused other problems. The main problem reported was general stress and worry, mentioned by 56 per cent of sellers who had experienced a delay. Thirty-five per cent said this had delayed their move and more than a quarter (26 per cent) that it had cost them more money.

5.75 Chart 5.39 shows a breakdown of other problems reported.

**Chart 5.39: Problems caused by delays**

- General stress/worry: 56%
- Delayed the move: 35%
- Cost me more money: 26%
- Personal/domestic problems: 8%
- None/nothing: 6%
- Lost the home we were buying: 5%
- Others: 14%

Base: All who said the transaction was delayed (108)

5.76 Of the 28 buyers who reported extra costs as a problem resulting from delays in their transaction, 40 per cent said these had been less than £500, 16 per cent said the costs had been between £500-£999 and 46 per cent claimed that these additional costs had amounted to £1,000 or more.
Satisfaction with estate agent in England and Wales

5.77 Those who had used a traditional or online estate agent were asked to rate their level of satisfaction on a four point scale with a number of aspects of the service they received from their estate agent.

5.78 Satisfaction was highest in relation to accessibility or ability to contact (81 per cent) and quality of advertising and marketing (81 per cent). These were followed by suitability or vetting of potential buyers (76 per cent), advice on the likely selling price (76 per cent) and number of viewings arranged (75 per cent). Satisfaction was lowest in relation to advice on the HIP (56 per cent).

5.79 Chart 5.40, below, shows a breakdown of the responses given here.

Chart 5.40: Satisfaction with aspects of service provided by estate agent (England and Wales)

Base: All who used a traditional or online estate agent (227)
5.80 Overall 88 per cent of sellers said they were very or fairly satisfied with the agent who sold their home. In addition, 67 per cent said they would use the same agent to sell their property if they decided to move again in the future.

Chart 5.41: Overall satisfaction with estate agent (England and Wales)

5.81 There has been an increase in satisfaction levels since 2004, when 74 per cent of sellers said they were satisfied with the overall service they had received from their estate agent. The proportion of sellers saying they would use their particular estate agent again has remained the same.

5.82 Considering the fees they paid to their estate agent, sellers were asked whether they felt these represented value for money. The majority (68 per cent) felt that they had represented good value for money.

5.83 Chart 5.42 shows the breakdown of responses.
Overall, responses have remained fairly stable since 2004 when 22 per cent of sellers said their estate agent’s fees had represented good value for money, 37 per cent reasonable value for money and 38 per cent poor value for money.

Amongst those who felt the fees they had paid their estate agent had represented poor value for money, the main reason given was that they had not earned it (38 per cent). This was followed by the feeling that they had not had to do much (28 per cent) or that they gave poor service (22 per cent).

Chart 5.43 shows the breakdown of other reasons given, each by 10 per cent or more.
Chart 5.43: Why felt agent’s fees were poor value for money

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>They didn’t earn it</td>
<td>38%</td>
</tr>
<tr>
<td>They didn’t have to do much</td>
<td>28%</td>
</tr>
<tr>
<td>They gave poor service</td>
<td>22%</td>
</tr>
<tr>
<td>Poor communication/no feedback</td>
<td>18%</td>
</tr>
<tr>
<td>I had to do most of the work myself</td>
<td>11%</td>
</tr>
<tr>
<td>The home sold very quickly</td>
<td>10%</td>
</tr>
<tr>
<td>Lack of support/took advantage of me</td>
<td>10%</td>
</tr>
<tr>
<td>Expensive/too much money (unspecified)</td>
<td>10%</td>
</tr>
<tr>
<td>Others</td>
<td>15%</td>
</tr>
</tbody>
</table>

Base: All who thought the fees they paid represented poor value for money (72)

NB: Only responses of 10 per cent or above are shown on the chart

5.87 These reasons are in line with the responses given in 2004, when 39 per cent said the estate agent had not earned their money. The proportion of those saying the fees were too expensive has almost halved (from 24 per cent to 10 per cent). The proportion of those mentioning poor communication and feedback has risen from eight per cent in 2004 to 18 per cent in 2009.

5.88 Considering their experience overall, all sellers were asked what they would do if they sold a home again. The majority (72 per cent) said they would sell in the same way again.
Chart 5.44: Based on experience if you sold a home again would you… (England and Wales)

Sell in the same way again
72%

Choose another method to sell
23%

Don't know
5%

Base: All (255)

Satisfaction with other service providers in England and Wales

5.89 Overall satisfaction with other service providers was high. In the case of those who rated an auctioneer (one), solicitor or conveyancing services (254) and HIP providers (210), the majority were either very or fairly satisfied with the service they received, as Chart 5.45 shows.
Failure to sell in England and Wales

5.90  After answering questions with their most recent successful home sale in mind, all sellers were asked about unsuccessful sales. Sixty-four (25 per cent) sellers had experienced a sale falling through after they had accepted an offer on a home.

---

6 All our questions have focused on your most recent successful home sale. However, can I just ask whether you experienced a sale falling through after you had accepted an offer on your home?
5.91 Amongst these 64, the two main reasons recalled for the sale having fallen through was that the buyer withdrew their offer (45 per cent) and that the buyer turned out not to have sufficient funds or could not get a mortgage (38 per cent).

5.92 Table 5.47 shows a breakdown of other reasons given.
Table 5.47: Reasons for sale falling through

<table>
<thead>
<tr>
<th>Reason</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buyer withdrew offer/ bought another home</td>
<td>29</td>
</tr>
<tr>
<td>Buyer turned out not to have sufficient funds/ could not get a mortgage</td>
<td>24</td>
</tr>
<tr>
<td>The chain broke/ a buyer pulled out/ buyer hadn’t sold their home</td>
<td>6</td>
</tr>
<tr>
<td>Buyer reduced offer to below a level acceptable to me</td>
<td>4</td>
</tr>
<tr>
<td>Estate agent was not honest/was at fault</td>
<td>4</td>
</tr>
<tr>
<td>Another buyer made a better offer</td>
<td>1</td>
</tr>
<tr>
<td>Others</td>
<td>4</td>
</tr>
<tr>
<td>Don’t know/No answer</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All who experienced a purchase falling through after they had accepted an offer on their home (64)

5.93 Most (63 per cent) of those who had experienced a sale falling through after they had accepted an offer on their home had not incurred expenses as a result. A third (33 per cent) had incurred solicitor’s fees, 17 per cent incurred surveyor’s fees and nine per cent incurred ‘other’ types of expenses.
### Table 5.48: Whether failed purchase involved expenses

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>64</td>
</tr>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td>Solicitor’s fees</td>
<td>33</td>
</tr>
<tr>
<td>Surveyor’s fees</td>
<td>17</td>
</tr>
<tr>
<td>Other</td>
<td>9</td>
</tr>
<tr>
<td>No</td>
<td>63</td>
</tr>
</tbody>
</table>

Base: All who experienced a purchase falling through after they had accepted an offer on their home (64)

5.94 Only 25 sellers responding to our survey had incurred expenses as a result of a failed purchase. Forty-four per cent of these had incurred expenses of £1,000 or more.

5.95 Fifty-six per cent of those who had experienced a sale falling through after they had accepted an offer on their home felt that the buyer was mostly responsible for this event. The main reasons given were a change of mind or pulling out (10), making an offer without really working things out (10) and not being able to raise the finance or get a mortgage (nine).

5.96 A further 12 placed most responsibility with someone else in the chain. Five of these respondents said this was because their buyer’s or seller’s sale fell through, two because their buyer or seller was, not able to raise the finance or get a mortgage and four stated or some ‘other’ reason.

5.97 Nine more placed most responsibility on their estate agent. Four of these mentioned their estate agent’s lack of communication, three said their estate agent had concealing information, lied or had not been straightforward and four stated some ‘other’ reason.

5.98 A further seven also said they did not feel anyone was mostly to blame, two of whom said it down to circumstances.
Complaints in England and Wales

5.99 Sixty-five per cent of sellers reported not to have had any serious problems with anyone during the sale of their home. Of those that did report problems, most were with either the buyer (39 per cent) or the buyer’s solicitor (34 per cent).

5.100 Chart 5.49 shows a breakdown of other people that caused any serious problems.

Chart 5.49: Who the problem was with (England and Wales)

- The Buyer: 39%
- Your buyer’s solicitors: 34%
- Someone else in the chain: 24%
- Your estate agent: 19%
- Your HIP provider: 18%
- Your solicitors: 17%
- The buyer’s surveyors: 9%
- Your valuer/surveyor: 3%

Base: All who had any serious problems (88)

5.101 Where problems were experienced with buyers, the main nature of these problems was stated as them trying to force the price down (26 per cent), and in the case of the buyer’s solicitor as general slow moving or delays (30 per cent). Where problems were reported with HIP providers half of these were related to inaccurate or inadequate information.

5.102 The proportion of sellers reporting any serious problems with their estate agent has risen since 2004, when 21 per cent mentioned this. There are similarities between the nature of these problems stated in 2004 and
2009, with lack of communication (33 per cent and 41 per cent respectively) and inefficient or poor service (23 per cent and 41 per cent respectively) being mentioned by the highest proportions of sellers.

5.103 In all cases, except where a 'serious problem' involved the buyer's surveyors, more sellers than not made a complaint about the problem(s) they had encountered. This compares to responses in 2004, when 71 per cent of sellers who had a serious problem with their estate agent made a complaint.

5.104 Table 5.50 shows the breakdown of whether or not complaints were made about any of the problems faced.

Table 5.50: Whether complained to anyone about the problem(s) with...

<table>
<thead>
<tr>
<th></th>
<th>Buyer</th>
<th>Buyer’s solicitors/ surveyors</th>
<th>Your solicitor/ valuer/ surveyor/ HIP provider</th>
<th>Someone else in chain</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>34</td>
<td>38</td>
<td>34</td>
<td>21</td>
</tr>
<tr>
<td><strong>Yes</strong></td>
<td>20</td>
<td>18</td>
<td>24</td>
<td>11</td>
</tr>
<tr>
<td><strong>No</strong></td>
<td>14</td>
<td>20</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

Base: All who had serious problems (see table)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.

5.105 In most cases complaints were made to the person who was the subject of the complaint. For example, 11 of the 15 who made a complaint about their estate agent complained to the estate agent itself. The same can be said for HIP providers.
5.106 In total 62 sellers made 88 complaints (some respondents complained to more than one service provider). Seven of these resulted in apologies, two in reduced fees and four in compensation. Approximately half (54 per cent) of the complaints resulted in nothing happening and nearly a third (31 per cent) in some 'other' conclusion.

5.107 In 2004 this question was asked with reference solely to complaints against estate agents. However it was met with similar response, with 52 per cent of those who had made a complaint about their agent following a serious problem saying that nothing had happened or nothing had changed as a result.

5.108 Forty-five per cent of sellers who had made a complaint were satisfied with the outcome of their complaint: in line with the proportion who stated that something did happen as a result of their complaint.

5.109 Table 5.51 shows a breakdown of levels of satisfaction.

**Table 5.51: Satisfaction with outcome of complaint**

<table>
<thead>
<tr>
<th></th>
<th>Buyer</th>
<th>Buyer’s solicitors/surveyors</th>
<th>Your estate agent</th>
<th>Your solicitor/valuer/surveyor/HIP provider</th>
<th>Someone else in chain</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>20</td>
<td>18</td>
<td>15</td>
<td>24</td>
<td>11</td>
</tr>
<tr>
<td>Very satisfied</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Fairly satisfied</td>
<td>8</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>A little dissatisfied</td>
<td>1</td>
<td>6</td>
<td>1</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Very dissatisfied</td>
<td>8</td>
<td>6</td>
<td>9</td>
<td>10</td>
<td>5</td>
</tr>
</tbody>
</table>

Base: All who made a complaint (see chart)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.
Those who had had serious problems but did not make a complaint gave a variety of reasons for not complaining, the most common of which were that they didn’t think it was worth it (39 per cent) or that they didn’t know who to complain to (20 per cent).

Table 5.52 gives a breakdown of these reasons.

**Table 5.52: Why did not make a complaint**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Buyer</th>
<th>Buyer’s solicitors/surveyors</th>
<th>Your estate agent/solicitors/valuer/surveyor/ HIP provider</th>
<th>Someone else in chain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>14</td>
<td>20</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>Didn’t know who to complain to</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Didn’t think it was worth it</td>
<td>3</td>
<td>10</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Always expected there were bound to be problems anyway</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Didn’t want to make matters worse</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Could not be bothered</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Wanted to move on and forget about it</td>
<td>2</td>
<td>-</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Process too complex</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Base: All who had serious problems but did not make a complaint (see chart)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.
Overall

5.112 Generally, almost a quarter (22 per cent) of sellers said they were 'happy with the system' and that nothing needed to be done to improve the selling process or make it easier. However, 24 per cent thought that removing HIPs would make the process easier. A range of other suggestions were also mentioned, including better communication (13 per cent), faster service (nine per cent) and making offers legally binding (nine per cent).

5.113 Chart 5.53 shows a breakdown of other responses given here.

Chart 5.53: What could be done to improve selling process/make it easier

- To remove HIPs: 24%
- Nothing/happy with the system: 22%
- Better communication during process: 13%
- Faster service: 9%
- To be legally bound by offer made (more like the Scottish system): 9%
- Others: 15%
- Don't know: 6%

Base: All (255)

NB: Only responses of five per cent or above are shown on the chart

5.114 Comparisons can be drawn here with responses in 2004, when 11 per cent said that the selling process could be improved or made easier if offers were legally binding (more like the Scottish system). Better communication was less important in 2004, mentioned by four per cent
of sellers. The proportion of those saying they were happy with the process has risen, from one per cent in 2004 to 22 per cent in 2009.

5.115 All sellers were asked to what extent they agreed with the statement 'all estate agents should have to obtain specific qualification to be allowed to trade'. Almost all (93 per cent) agreed strongly or slightly with this statement. Overall eight per cent disagreed.

**Chart 5.54: Agreement with statement**

<table>
<thead>
<tr>
<th></th>
<th>Disagree strongly</th>
<th>Disagree slightly</th>
<th>Agree slightly</th>
<th>Agree strongly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base: All (255)</td>
<td>4% 4% 19% 74%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5.116 The proportion of those agreeing decreased to 74 per cent (a 19 percentage point decrease) when it was suggested that such qualifications would mean that the cost of using an estate agent might rise by a small fee such as £50. Overall, a quarter (25 per cent) of sellers disagreed with this statement once they considered the cost implications.
Chart 5.55: Agreement with statement if such qualifications meant small rise in cost

Base: All (255)

Demographics

5.117 The sample of 255 sellers was made up of 58 per cent females and 42 per cent males, the majority of whom (69 per cent) were aged between 25 and 55 years old.

5.118 More than half (58 per cent) sold their home for between £100,001 and £250,001.

5.119 The highest proportions sold homes within South East England (27 per cent), South West England (11 per cent) or London (10 per cent). In terms of the area in which the home was located there was an almost equal split between urban (37 per cent) and suburban (38 per cent) areas, with slightly less (25 per cent) being located in rural areas.

5.120 Table 5.56 shows a breakdown of responses to the demographic questions.
Table 5.56: Demographic profiles

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>255</td>
<td>976</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>42</td>
<td>53</td>
</tr>
<tr>
<td>Female</td>
<td>58</td>
<td>47</td>
</tr>
<tr>
<td><strong>Value paid by buyer</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£150,000 or less</td>
<td>31</td>
<td>50</td>
</tr>
<tr>
<td>£150,001 +</td>
<td>68</td>
<td>48</td>
</tr>
<tr>
<td><strong>Region of home</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>North East</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>North West</td>
<td>8</td>
<td>14</td>
</tr>
<tr>
<td>Midlands</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>South East</td>
<td>41</td>
<td>43</td>
</tr>
<tr>
<td>South West</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Wales</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 25</td>
<td>*</td>
<td>2</td>
</tr>
<tr>
<td>25 – 35</td>
<td>20</td>
<td>22</td>
</tr>
<tr>
<td>36 – 45</td>
<td>26</td>
<td>28</td>
</tr>
<tr>
<td>46 – 55</td>
<td>24</td>
<td>20</td>
</tr>
<tr>
<td>56 – 60</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>61 +</td>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td><strong>Social Grade</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AB</td>
<td>45</td>
<td>41</td>
</tr>
<tr>
<td>C1</td>
<td>13</td>
<td>35</td>
</tr>
<tr>
<td>C2</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>DE</td>
<td>6</td>
<td>8</td>
</tr>
</tbody>
</table>

Overall, the demographic profile of sellers in England and Wales has remained fairly stable since 2004. The recorded value of the home bought appears to reflect rising home prices, with an increase of 20 per centage points reporting to have sold a home for more than £150,000.
6 MAIN FINDINGS – BUYERS IN ENGLAND AND WALES

6.1 Overall, 435 buyers were interviewed in England and Wales. Almost all (96 per cent) had contact with an estate agent when looking to buy a home. Amongst these, almost half (46 per cent) stated 'identifying suitable properties' as the service they most wanted the agent to supply them with as a potential buyer. The proportion of those mentioning this has fallen from 2004, when 95 per cent said they expected estate agents to mail them details of suitable properties and 74 per cent also said they expected to be telephoned with details of suitable properties. This is likely to have been influenced by a move towards using the internet and email rather than postal services and telephone since 2004. Many buyers may have used the internet to see what suitable properties estate agents have available or arranged to receive emails about suitable properties.

6.2 Once they had been introduced to a seller, the majority (67 per cent) of buyers said their preference was to buy through an estate agent rather than directly from the seller.

Home Information Packs (HIPs)

6.3 Eleven per cent of buyers had not seen a Home Information Pack (HIP) for any of the properties they had considered when last buying a home. Of those that had (385), just over two thirds (67 per cent) felt that the most recent HIP they had seen had no influence on their decision to make an offer or on the amount to offer. Just over a quarter (27 per cent) felt it had had some influence, and six per cent said it had a lot of influence.
Chart 6.57: Level of influence HIP had on decision to offer/amount to offer

<table>
<thead>
<tr>
<th>Influence Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No influence</td>
<td>67%</td>
</tr>
<tr>
<td>Some influence</td>
<td>27%</td>
</tr>
<tr>
<td>A lot of influence</td>
<td>6%</td>
</tr>
</tbody>
</table>

Base: All who had seen a HIP (385)

Those who felt that the HIP had influenced their decision to make offers or the amount to offer were most likely to have been influenced by the property information questionnaire (36 per cent) or the energy performance certificate (30 per cent).
From acceptance onwards

6.4 Thinking specifically about the home they actually bought, buyers were asked a series of questions covering various aspects of the buying process.

6.5 The majority (89 per cent) of buyers reported buying a home that was being marketed by a traditional estate agent. A small proportion bought through private sale (seven per cent) and fewer still through either an online estate agent (two per cent) or an auction (one per cent).
Similarities can be seen here with responses recorded in 2004 when approximately two thirds (67 per cent) said they had gone about looking for a new home by registering their interests with estate agents. In addition, of those who did not buy through an agent, 80 per cent said the home that they had bought was being marketed by an estate agent rather than as a private sale.

Forty-seven per cent of all buyers were not at all concerned by the thought of their sale not being handled by an estate agent. A third (33 per cent) were a little concerned, and 20 per cent reported to be either very or fairly concerned by this prospect.

When looking at these concerns by method of buying a home, the results show that those who had bought their home using a traditional estate agent were more concerned about the prospect of buying a home without the aid of a traditional estate agent than those who had bought using other methods (58 per cent concerned compared with 15 per cent concerned).
This shows a continued trend from 2004, when 93 per cent of those who bought their home through private sale said they were not at all concerned that their property was not being sold by an estate agent.

The most common reason given for being concerned about not having a traditional estate agent involved in the sale was that it 'might be less secure' (39 per cent). Although this was not mentioned by a clear majority, it was mentioned far more frequently than any other reason. The only other reasons to be mentioned by more than one in ten of the sample were that it 'might be harder to communicate' (14 per cent), they did 'not trust the details supplied' (13 per cent), they 'have little experience of buying' (13 per cent) and 'things (were) more likely to go wrong' (12 per cent).
Chart 6.61 shows a breakdown of other reasons given for buyers feeling concerned about not using a traditional estate agent.

**Chart 6.61: Why were/would have been concerned**

- Might be less secure: 39%
- Might be harder to communicate: 14%
- Not trust the details supplied: 13%
- Have little experience of buying: 13%
- Things more likely to go wrong: 12%
- Prefer face to face / one to one contact / communication: 9%
- Not the traditional / standard / usual way / prefer to use an estate agent: 9%
- Need the help / guidance / expertise of an estate agent: 7%
- Uncomfortable putting in an offer without being able to visit the estate agent: 6%
- Others: 9%

Base: All who were or would be concerned if/that a traditional estate agent wasn’t used (232)

NB: Only responses of five per cent or above are shown on the chart

6.12 Likewise, in 2004 the most common reason for concern about buying a property without using an estate agent was that it felt less secure (33 per cent). The significance of not trusting the details supplied was lower, with 13 per cent mentioning this in 2009, compared to 33 per cent in 2004.

6.13 The 47 buyers who had not bought their home using a traditional estate agent were asked whether they perceived any benefits for them from the
seller selling their home either privately, using an online estate agent or using an auction.

6.14 Around one in five (21 per cent) buyers who had not bought their home using a traditional estate agent had not perceived any benefits to themselves from buying through their chosen method. Those that had perceived benefits were most likely to have thought that it would be faster or easier to complete the buying process without using a traditional estate agent (62 per cent).

6.15 As Chart 6.62 shows, around half also thought that they would benefit from using an alternative to traditional estate agents by being able to deal directly with the seller (53 per cent) or making it easier to resolve and problems (51 per cent).

**Chart 6.62: Whether perceived benefits from buying privately/online/auction**

- Yes - thought it would be faster/easier to complete the process: 62%
- Yes - preferred being able to deal directly with the vendor: 53%
- Yes - thought would be able to resolve problems more easily: 51%
- No: 21%
- Others: 11%

Base: All who did not use a traditional estate agent (47)
Once they had selected a property

6.16 Those who had bought their home through an estate agent were asked a series of questions about the estate agent itself. Virtually all (91 per cent) were able to recall the name of the Estate Agent they had bought through.

6.17 All but 10 per cent of buyers who had bought their home from a seller using a traditional estate agent were able to report on any benefits that this method had brought over others. The most frequently mentioned benefit was that estate agents were able to arrange viewings (82 per cent). The majority of buyers also felt that they had benefitted from it being easier to discuss issues when making offers and negotiating (76 per cent) or easier access to an agent if they had any problems (73 per cent).

6.18 Chart 6.63 shows a breakdown of all the benefits that were mentioned.
6.19 Virtually all of those who had bought their home from a seller using a traditional or online estate agent had received information or assistance from the estate agent (93 per cent). The most commonly mentioned information or assistance was property description and photos, received by almost a third (32 per cent) of buyers. A quarter (25 per cent) mentioned third party service recommendations, and 23 per cent general information on the buying process. Other items mentioned were accompaniment on viewings (18 per cent) and information on the asking price (12 per cent).

6.20 Chart 6.8 shows a breakdown of other information and assistance that were mentioned, each by five per cent or more of buyers.
6.21 In addition to the information and assistance they received from their own estate agent, buyers were also asked what specific advice they had been given by the seller’s estate agent. More than half (54 per cent) of those who bought their home from a seller using an estate agent said that they did not receive any advice from the estate agent. Fourteen per cent received advice on what price to offer initially, 10 per cent on recommended third party providers or other services, eight per cent on arrangements and timings for submitting offers and four per cent on how to react during negotiations. A further 13 per cent also said the seller’s estate agent had given them 'other' advice, and four per cent did not know.

6.22 The majority (72 per cent) of those who bought their home from a seller using a traditional or online estate agent said they had relied on the
information and guidance provided by the estate agent when they were deciding whether to view properties.

Chart 6.65: How much relied on information and guidance from estate agent when deciding whether to view properties

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally</td>
<td>17%</td>
</tr>
<tr>
<td>Not at all</td>
<td>28%</td>
</tr>
<tr>
<td>To some extent</td>
<td>55%</td>
</tr>
</tbody>
</table>

Base: All who bought their home from a seller using a traditional or online estate agent (397)

6.23 The proportion of those who said they had relied on the information and guidance provided by the estate agent when they were deciding whether and what to offer on properties was lower (66 per cent).
Other third party ('ancillary') services

6.24 Buyers who had bought their home from a seller using a traditional or online estate agent were asked a series of questions relating to other third party ('ancillary') services. Around two thirds (65 per cent) said the seller's estate agent had recommended an additional third party ('ancillary') product or service.

6.25 The most common recommendations reported were to financial or mortgage advisors (46 per cent) and solicitor or conveyancing services (44 per cent). Just over a third (35 per cent) also reported recommendations to surveyors and approximately a quarter (26 per cent) to insurance products. The fewest recommendations were made about building or maintenance service providers (one per cent).
6.26 For each of the services that had been recommended to them by the seller’s estate agent, buyers were asked to indicate whether they obtained the service, and whether this was done through the estate agent or independently. Where financial or mortgage advisors and insurance product providers were recommended, the majority (64 per cent and 63 per cent respectively) obtained the service independently. Where solicitor or conveyancing services were offered, just slightly more obtained the service independently rather than taking the service recommended by the estate agent (53 per cent compared with 46 per cent). Surveyors were the only service where more buyers reported having taken the service recommended by the seller’s estate agent rather than obtaining it independently (56 per cent compared with 41 per cent).
### Table 6.68: Whether used service providers recommended by seller's estate agent

<table>
<thead>
<tr>
<th>Service Provider</th>
<th>Financial/ Mortgage Advisor</th>
<th>Insurance Products</th>
<th>Surveyor</th>
<th>Solicitor/ Conveyancing Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Took the service referred by the</td>
<td>181</td>
<td>104</td>
<td>140</td>
<td>173</td>
</tr>
<tr>
<td>estate agent</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Obtained the service independently</td>
<td>34</td>
<td>34</td>
<td>56</td>
<td>46</td>
</tr>
<tr>
<td>Not applicable</td>
<td>64</td>
<td>63</td>
<td>41</td>
<td>53</td>
</tr>
</tbody>
</table>

Base: All who were offered each service

6.27 Those who had taken the service recommended by the estate agent were asked whether they had investigated other providers of the service before making a decision. The majority (74 per cent) of those who had taken the financial or mortgage advisors recommended to them by the estate agent had investigated other providers of advice before deciding to use the recommended provider. Fifty-four per cent had investigated other providers of insurance products before deciding to take up the third party service provider the estate agent recommended them to. In the case of surveyors and solicitor or conveyancing services the majority had not investigated other providers before deciding to take up the third party service provider the estate agent recommended to them (56 per cent and 53 per cent respectively).
Table 6.69: Whether investigated other providers before deciding to take up the third party service provider the estate agent recommended

<table>
<thead>
<tr>
<th></th>
<th>Financial/ mortgage advisors</th>
<th>Insurance products</th>
<th>Surveys</th>
<th>Solicitor/ conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>61%</td>
<td>35%</td>
<td>78%</td>
<td>80%</td>
</tr>
<tr>
<td>No</td>
<td>26%</td>
<td>46%</td>
<td>56%</td>
<td>53%</td>
</tr>
</tbody>
</table>

Base: All who were offered each service

6.28 The reason given by most for not having investigated other providers before deciding to take up the third party service the estate agent recommended to them was that ‘it was easier or more convenient to accept the estate agent’s recommendation’.

6.29 Table 6.70 shows the breakdown of responses for this and other reasons given for not investigating other providers.
Table 6.70: Why did not investigate other third party service providers

<table>
<thead>
<tr>
<th>Reason</th>
<th>Financial/mortgage advisors</th>
<th>Insurance products</th>
<th>Surveyors</th>
<th>Solicitor/conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent suggested would be cheaper/faster to use their recommendation</td>
<td>16</td>
<td>16</td>
<td>44</td>
<td>42</td>
</tr>
<tr>
<td>Agent suggested was mandatory if I wanted to use their agency services</td>
<td>4</td>
<td>4</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Agent suggested I was more likely to be able to buy the home I wanted if I used the services they recommended</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Had already used service provider that the agent recommended</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>I did not think I would get a better deal</td>
<td>1</td>
<td>2</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>It was easier / more convenient to accept estate agent’s recommendation</td>
<td>4</td>
<td>9</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>I did not know where / how to look for other services</td>
<td>1</td>
<td>-</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>Trusted agent's advice / expertise</td>
<td>-</td>
<td>-</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Lack of time</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Happy with their service / didn’t feel need to look elsewhere</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Didn’t occur to me / didn’t think of it in time</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Recommended by others</td>
<td>2</td>
<td>-</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Don’t know/ No answer</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Base: All who did not investigate other providers of service before deciding to take third party service the estate agent recommended

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.
6.30 In all cases, most buyers did not recall being given any information from the seller’s estate agent about the commission they would get from the use of third party services. This ranged from 51 per cent of buyers who used the recommended financial or mortgage advisors to 75 per cent of those who took the solicitor or conveyancing services.

6.31 Table 6.71 shows a breakdown of responses here.

Table 6.71: Buyers recalling whether seller’s estate agent gave any information on commission they would get

<table>
<thead>
<tr>
<th></th>
<th>Financial/ mortgage advisors</th>
<th>Insurance products</th>
<th>Surveyors</th>
<th>Solicitor/ conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yes</strong></td>
<td>61%</td>
<td>35%</td>
<td>78%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>No</strong></td>
<td>51%</td>
<td>63%</td>
<td>72%</td>
<td>75%</td>
</tr>
<tr>
<td><strong>Don’t know/ Can’t remember</strong></td>
<td>2%</td>
<td>8%</td>
<td>9%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Base: All who took the service recommended

6.32 In all cases, most buyers said that the estate agent had described the options available for taking third party services, but did not push them. Thirty-one per cent of buyers said their agent at least encouraged them to use the financial or mortgage advisors recommended to them. Similarly, 40 per cent of those recommended insurance products felt some degree of pressure to take the recommendation, as did 28 per cent of those recommended surveyors and 29 per cent of those offered solicitors or conveyancing services.
Table 6.72: How strongly feel the estate agent encouraged them to take the service

<table>
<thead>
<tr>
<th></th>
<th>Financial/ mortgage advisors</th>
<th>Insurance products</th>
<th>Surveyors</th>
<th>Solicitor/ conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estate agent told me I had to use them</td>
<td>61%</td>
<td>35%</td>
<td>78%</td>
<td>80%</td>
</tr>
<tr>
<td>Estate agent tried very hard to persuade me</td>
<td>5%</td>
<td>3%</td>
<td>4%</td>
<td>-</td>
</tr>
<tr>
<td>Estate agent encouraged me to take services</td>
<td>21%</td>
<td>14%</td>
<td>14%</td>
<td>19%</td>
</tr>
<tr>
<td>Estate agent described options, but did not push them</td>
<td>66%</td>
<td>54%</td>
<td>69%</td>
<td>70%</td>
</tr>
<tr>
<td>None of these</td>
<td>3%</td>
<td>6%</td>
<td>3%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Base: All who took the service recommended

6.33 Taking into account everything they had been told and offered when the seller's estate agent was recommending other service providers, the majority (82 per cent) did not feel that they had received a 'hard sell'.
Chart 6.73: Whether had a 'hard sell' or not

Base: All who were recommended to third party service providers (257)

6.34 When asked whose interests they felt the estate agent from whom they bought their property was representing, most buyers (53 per cent) felt that the estate agent was working equally on behalf of them and the seller. Two in five buyers (40 per cent) felt that the estate agent was working mostly on the seller’s behalf, while six per cent felt that the estate agent was working mostly on their behalf, as a buyer.
Chart 6.74: Whose interest estate agent from whom property was bought was representing

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>53%</td>
<td>Equally on both my and the seller's behalf</td>
</tr>
<tr>
<td>40%</td>
<td>Mostly on the seller's behalf</td>
</tr>
<tr>
<td>6%</td>
<td>Mostly on my behalf</td>
</tr>
<tr>
<td>2%</td>
<td>Don’t know</td>
</tr>
</tbody>
</table>

Base: All who bought their home from a seller using a traditional or online estate agent (397)

6.35 All those who had bought their home from a seller using a traditional or online estate agent were read a series of statements and asked whether the seller’s estate agent had mentioned any of these. Thirty-six per cent said the seller’s estate agent had not said any of the statements. The most common statement was that price was a bargain as the seller wanted to sell quickly (42 per cent).

6.36 Chart 6.75 shows a breakdown of other responses given here.
Chart 6.75: Did seller’s estate agent say any of the following

- The seller wants to sell quickly so the price is a bargain: 42%
- There’s a lot of interest in the property: 32%
- Offers have already been made: 31%
- An offer is expected at any moment: 16%
- None: 36%

Base: All who bought their home from a seller using a traditional or online estate agent (397)

6.37 Those buyers who had heard any of the specified statements from the seller’s estate agent were asked whether the comment(s) had affected the offer they made.

6.38 Nearly a third (31 per cent) of the buyers whose seller’s estate agent had made one or more of these remarks said the estate agent’s comment(s) had made them put in an offer sooner than they had anticipated and 16 per cent said they had put in a higher offer than anticipated as a result of the comment(s). Seven per cent said their offer had been both higher and sooner than anticipated. Overall, most buyers (60 per cent) had not changed their anticipated offer as a result of any comments made by the seller’s estate agent. This is illustrated in chart 6.76.
Chart 6.76: Effect of seller’s estate agent’s statements on buyer

Base: All buyers whose estate agents had used one of the above statements (254)

6.39 Considering everything they were told and offered when making enquiries about buying their home, the majority of buyers (87 per cent) did not feel they had received a 'hard sell'.

**Negotiations and purchases**

6.40 All buyers were asked a series of questions focusing on negotiations and purchases.

6.41 Overall, the majority (89 per cent) had conducted some type of survey after their offer was accepted. Around one in ten (nine per cent) had not, and a small number (two per cent) could not remember conducting a survey.

6.42 The most common survey, conducted by 60 per cent of buyers, was a Mortgage Valuation Survey for their lender. In addition, 43 per cent conducted a Homebuyer Survey and 28 per cent a Full Buildings or Structural Survey.
Chart 6.77: Type of survey conducted after offer accepted

- Mortgage valuation survey for my lender: 60%
- Homebuyer Survey: 43%
- Full Buildings Survey / Structural Survey: 28%
- None: 9%
- Don't remember: 2%

Base: All (435)

6.43 Twenty per cent of those who had commissioned a survey revised their offer on the basis of the survey results, as Chart 6.78 shows.
Chart 6.78: Whether offer was revised on basis of survey

Base: All who had a survey (397)

6.44 Thirty-six per cent of those who had a full buildings or structural survey conducted revised their offer on the basis of the survey compared to 21 per cent of those who had mortgage valuation survey conducted.

6.45 Of the 78 buyers who had revised their offer, 36 per cent revised their offer by between £1,000 and £4,999, and a further 26 per cent revised their offer by between £5,000 and £9,999. In addition, 12 per cent of buyers who revised their offer did so by over £20,000 on the basis of their survey.

6.46 Chart 6.79 below, shows a breakdown of the amount by which the offer was reduced.
Chart 6.79: Amount by which the offer was revised

<table>
<thead>
<tr>
<th>Price Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £500</td>
<td>3%</td>
</tr>
<tr>
<td>£500 to £999</td>
<td>14%</td>
</tr>
<tr>
<td>£1000 to £4999</td>
<td>36%</td>
</tr>
<tr>
<td>£5000 to £9999</td>
<td>26%</td>
</tr>
<tr>
<td>£10,000 to £14,999</td>
<td>8%</td>
</tr>
<tr>
<td>£15,000 to £19,999</td>
<td>3%</td>
</tr>
<tr>
<td>Over £20,000</td>
<td>12%</td>
</tr>
</tbody>
</table>

Base: All who revised their offer based on the survey (78)

6.47 One in five buyers (19 per cent) were in a chain of buyers and sellers where their purchase was dependent on other people’s transactions completing. Those using a traditional estate agent were significantly more likely to be in such a chain than those buying through other methods (21 per cent compared with nine per cent).
Chart 6.80: Whether in chain where purchase depended on other’s transactions completing

Base: All (435)

6.48 Just over half (55 per cent) of those in such a chain were in chains with one or two other buyers or sellers. A further 40 per cent were in chains of between three and five buyers or sellers, and four per cent were in chains of six or more buyers and sellers.

6.49 Chart 6.81 shows the breakdown of how many other buyers or sellers were in the chains.
Chart 6.81: Number of buyers/sellers in chain

Base: All who were in a chain where the purchase was dependent on other people’s transactions (84)

6.50 The period between the seller accepting the buyer’s offer and the exchange of contracts was less than eight weeks for 56 per cent of buyers, 8-12 weeks for 21 per cent of buyers and more than 12 weeks for 22 per cent of buyers.

6.51 Chart 6.82 shows a breakdown of the length, in weeks, of the period between the seller accepting an offer and exchanging contracts.
6.52 In 2004 this question was asked with reference to the period between choosing their home and completing the sale. In comparison with the 2009 data, 32 per cent of buyers said this process lasted less than two months (compared to 57 per cent in 2009 for the equivalent period of less than eight weeks). Slightly fewer (28 per cent) said it lasted between two and three months (compared to 22 per cent in 2009 for the equivalent period of 8-12 weeks). Slightly more (39 per cent) said the process had lasted more than three months (compared to 20 per cent in 2009 for the equivalent period of more than 12 weeks). It is perhaps worth noting here that the 2004 market study report on estate agency indicated that in England and Wales (but not Scotland) it typically
takes another four weeks from the exchange of contracts until completion.\footnote{See Table 3.1 of Annexe C of Estate agency market in England and Wales, International Comparison at \url{www.of.gov.uk/shared_of/report/consumer_protection/of693c.pdf}}

6.53 During this period, the majority (77 per cent) of buyers felt well informed about the progress with the sale, as Chart 6.83 shows.

**Chart 6.83: How well informed about progress with sale**

- **Very well informed**: 43%
- **Quite informed**: 35%
- **Not very informed**: 16%
- **Very poorly informed**: 7%

Base: All (435)

6.54 Forty-three per cent of buyers felt that the process between their offer being accepted by the seller to the exchange of contracts had taken about as long as they had expected. Almost two fifths (39 per cent) felt that it had taken longer than expected and 17 per cent felt that it had been a shorter process than they had expected.
The proportion of those who felt that the process between choosing their home and completing the sale took longer than expected has fallen from 53 per cent in 2004 to 38 per cent in 2009. In line with this the proportion of those who felt that it was as expected has risen from 36 per cent in 2004 to 43 per cent in 2009, and the proportion who felt it was shorter than expected from 10 per cent in 2004 to 17 per cent in 2009.

In line with 39 per cent of buyers saying the process had taken longer than they had expected, 38 per cent also said that they thought the transaction process had been delayed.
Chart 6.85: Did buyer think the transaction process was delayed

![Chart showing yes and no responses]

Base: All (435)

6.57 Those who said they thought that the transaction process had been delayed were asked a series of further questions about this. Buyers were most likely to say that the person (or people) that they bought from – the seller – was responsible for this delay (34 per cent).

6.58 Chart 6.86 shows a breakdown of whom or what else buyers felt was responsible for the delay.
The number of buyers placing responsibility for delays in the process between choosing their home and completing the sale on the sellers has risen significantly, from 13 per cent in 2004 to 34 per cent in 2009. In 2004 buyers were most likely (16 per cent) to say that the seller’s solicitor was primarily responsible for delays in the transaction process.

All those who mentioned something or someone as responsible for the delay in the transaction process were asked why they had given that response.

Table 6.87 shows a breakdown of all reasons given here, although the total numbers are too small to provide detailed analysis.
Table 6.87: Reasons for the delay

<table>
<thead>
<tr>
<th></th>
<th>You/Your mortgage provider/ estate agent/ solicitor/ conveyancer</th>
<th>The sellers</th>
<th>Seller’s estate agent/ solicitor / conveyancer</th>
<th>Problems elsewhere in chain</th>
<th>Someone or something else</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>56</td>
<td>56</td>
<td>24</td>
<td>15</td>
<td>27</td>
</tr>
<tr>
<td>Communication issues</td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Failure to chase others involved in transaction/ had to do the running around / chasing myself</td>
<td>14</td>
<td>8</td>
<td>5</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>No interest once the offer was accepted</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Errors /mistakes</td>
<td>19</td>
<td>4</td>
<td>8</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Tried to get a better deal than that already agreed</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Slow service / delays</td>
<td>2</td>
<td>-</td>
<td>4</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Problems getting mortgage / financing</td>
<td>4</td>
<td>2</td>
<td>-</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Did not meet / stick to deadlines / completion date</td>
<td>2</td>
<td>5</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Failure to provide information / documents</td>
<td>-</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Problems with chain / delays further down the chain</td>
<td>-</td>
<td>5</td>
<td>-</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Problems getting repairs done / building quotes / planning permission</td>
<td>3</td>
<td>4</td>
<td>-</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Others</td>
<td>9</td>
<td>19</td>
<td>3</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know/ No answer</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Base: All who mentioned something or someone responsible for the delay (see table)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.
6.62 All those who said that the transaction process had been delayed were asked approximately how much extra time they thought the delays had added to the process. Six per cent said delays had added less than a week to the process. Between 12-18 per cent of buyers who experienced delays said two, three, four, five or six weeks was added to the process. A fifth of buyers who experienced delays said these had added more than six weeks to the process.

6.63 Chart 6.88 shows a breakdown of responses given here.

**Chart 6.88: Approximate extra time delays added to transaction**

- More than six weeks: 20%
- Five weeks up to six weeks: 12%
- Four weeks up to five weeks: 13%
- Three weeks up to four weeks: 18%
- A fortnight up to three weeks: 14%
- A week up to a fortnight: 16%
- Less than 1 week: 6%

Base: All who said the transaction process was delayed (166)

6.64 The majority (76 per cent) of buyers who said they had experienced delays to their transaction process suffered general stress or worry as a result. Almost two thirds (63 per cent) also faced the problem of their move being delayed. Seven per cent felt that delays in the transaction process had not caused them any problems.

6.65 Chart 6.89 shows a breakdown of other problems faced as a result of delays.
Overall, 38 per cent of those who said they experienced delays were subject to costs as a result. These costs ranged from under £100 (five per cent) to £1,500 or more (16 per cent).

Chart 6.90 shows a breakdown of these costs.
Thinking about their most recent purchase of a home, 41 per cent of buyers said they had made offers on more than one property, including the one they eventually bought. The majority (59 per cent) of buyers said the only offer they had made on a property was on the one they had bought. Almost a quarter (23 per cent) had made offers on a total of two properties, and three per cent had made offers on a total of five or more properties, including the one they eventually bought.
Chart 6.91: How many properties an offer was made on, including the one eventually bought

<table>
<thead>
<tr>
<th>Number of Properties</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 only</td>
<td>59%</td>
</tr>
<tr>
<td>2</td>
<td>23%</td>
</tr>
<tr>
<td>3</td>
<td>12%</td>
</tr>
<tr>
<td>4</td>
<td>4%</td>
</tr>
<tr>
<td>5 or more</td>
<td>3%</td>
</tr>
</tbody>
</table>

Base: All (435)

6.70 The pattern here is similar to that seen in 2004, when 51 per cent had made an offer on only one property, 23 per cent on two, 16 per cent on three and nine per cent had made an offer on four or more properties, including the one they eventually bought.

6.71 Almost all (92 per cent) of buyers who had bought through a traditional or online estate agent said they had not been aware, at any point, that an offer they made had not been passed on by the seller’s estate agent to the seller.
Chart 6.92: Whether aware of any offers not passed to seller

Base: All who bought their home from a seller using a traditional or online estate agent (397)

6.72 All those buyers who said that they had become aware of an omission to the seller’s client (seven per cent) had bought their home from a seller using a traditional, rather than online, estate agent.

6.73 Nineteen per cent of buyers said they had experienced a purchase falling through after they had made an offer that the seller had accepted. This figure may include those who withdrew their offer.
Chart 6.93: Whether experienced a purchase falling through after offer accepted

Base: All (435)

6.74 Thinking about the most recent experience of this happening, buyers were asked to recall why the purchase had fallen through. The main reason, given by 14 buyers, was that they had been 'gazumped' by another buyer making a better offer on the property. This was followed by 11 who said that they withdrew their offer following a survey that showed problems with the property, 10 who said they withdrew for personal reasons and 10 who said the purchase had fallen through due to problems elsewhere in the chain.
Chart 6.94: Reasons for purchase falling through

- Another buyer made a better offer: 17%
- I withdrew following a survey that showed problems with the home: 14%
- I withdrew my offer for personal reasons: 12%
- Problems elsewhere in chain: 12%
- I did not have sufficient funds / lender would not agree funds needed: 11%
- Seller withdrew home without explanation: 7%
- Other problems with house / lease / searches: 6%
- Seller demanded I increase my offer: 5%
- Seller subsequently rejected offer: 5%
- Other: 11%

Base: All who experienced a purchase falling through after they had made an offer that had been accepted (81)

6.75 Similarly, in 2004 19 per cent of buyers who had experienced a failed offer said the purchase had fallen through because they were 'gazumped' when another buyer had put in a better offer. The proportion withdrawing their offer after a survey revealed problems with the home has risen from one per cent in 2004, to 14 per cent in 2009.

6.76 Fifty-four buyers reported that they incurred some kind of expense for a purchase which fell through. The main expenses incurred were survey fees (58 per cent), followed by solicitors’ fees (38 per cent) and mortgage arrangement fees (21 per cent). A very small proportion (six per cent) also mentioned other expenses.

6.77 All of the buyers who incurred expenses for a purchase which fell through estimated that they had spent at least £100, with five spending
approximately £100 - £199, six £300 - £399, seven £500 - £599 and eight estimating that they had spent over £1,500 on these services.

Chart 6.95: Expenses incurred for a purchase which fell through

<table>
<thead>
<tr>
<th>Expense</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survey fees</td>
<td>58%</td>
</tr>
<tr>
<td>Solicitors' fees</td>
<td>38%</td>
</tr>
<tr>
<td>No, none of these</td>
<td>33%</td>
</tr>
<tr>
<td>Mortgage arrangement fees</td>
<td>21%</td>
</tr>
<tr>
<td>Others</td>
<td>6%</td>
</tr>
</tbody>
</table>

Base: All who experienced a purchase falling through after they had made an offer that had been accepted (81)

6.78 In each case there is a noticeable increase in the proportion incurring each expense since 2004, when 27 per cent incurred survey fees, 22 per cent solicitors’ fees and eight per cent mortgage arrangement fees. In 2004, 10 per cent of buyers who had experienced a failed purchase said they had not incurred any expenses as a result. These increases can be explained by a large shift away from the proportion saying they did not know about any expenses incurred as a result of an unsuccessful purchase. In 2004 this accounted for 55 per cent of responses, whereas in 2009 all respondents were able to say either that they had not incurred any expenses or were able to directly identify the expenses they had incurred.
6.79 More than a quarter (28 per cent) of buyers who had experienced a failed purchase said that the seller was mostly responsible. Others said either themselves (19 per cent) or the seller's estate agent (19 per cent) had been mostly responsible. In addition, 12 (15 per cent) buyers said that no-one was mostly responsible for the failed purchase.

Chart 6.96: Who was mostly responsible for this event

- Vendor: 28%
- Yourself: 19%
- Vendor's estate agent: 19%
- No-one: 15%
- Someone else in chain: 11%
- Your mortgage provider / lender: 5%
- Your solicitor: 2%
- Your surveyor: 1%

Base: All who experienced a purchase falling through after they had made an offer that had been accepted (81)

6.80 A similar proportion (31 per cent) in 2004 said that the seller was mostly responsible for their most recent unsuccessful purchase. In line with responses in 2009, 19 per cent said they themselves were mostly responsible and 21 per cent that the seller’s estate agent was mostly responsible. The proportion of those saying no-one was mostly responsible has also remained stable (17 per cent in 2004 and 15 per cent in 2009).

6.81 Buyers were then asked why they felt each of these people or services were mostly responsible, however the base sizes are too small to allow for detailed analysis.
Satisfaction with estate agent

6.82 All buyers who had bought their home from a seller using a traditional or online estate agent were asked a short series of questions about their satisfaction with the estate agent they bought their home from. In all aspects, the majority of buyers were satisfied. Satisfaction was highest in relation to the ease of arranging viewings (94 per cent) and the ability to contact the estate agent (91 per cent), for example with answering the phone and returning their calls. Buyers were least satisfied with how their agent kept them informed of progress for which 17 per cent of buyers said they were dissatisfied.

6.83 Table 6.97 shows a breakdown of responses.
Table 6.97: Satisfaction with aspects of estate agent

<table>
<thead>
<tr>
<th></th>
<th>Very satisfied</th>
<th>Fairly satisfied</th>
<th>A little dissatisfied</th>
<th>Very dissatisfied</th>
<th>No answer/Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ease of arranging viewings</td>
<td>68</td>
<td>26</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Keeping you informed of progress</td>
<td>44</td>
<td>37</td>
<td>12</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Ability to contact</td>
<td>61</td>
<td>30</td>
<td>6</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Accuracy / completeness of information about properties and area</td>
<td>45</td>
<td>43</td>
<td>8</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Manner of agency staff</td>
<td>65</td>
<td>26</td>
<td>4</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Being honest in their dealings with you</td>
<td>52</td>
<td>37</td>
<td>6</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Advice on what offers to make</td>
<td>30</td>
<td>43</td>
<td>10</td>
<td>3</td>
<td>14</td>
</tr>
<tr>
<td>Facilitating access to third party service providers</td>
<td>29</td>
<td>40</td>
<td>6</td>
<td>3</td>
<td>23</td>
</tr>
</tbody>
</table>

Base: All who bought their home from a seller using a traditional or online estate agent (397)

6.84 Satisfaction levels have increased significantly since 2004 when 85 per cent of buyers were satisfied with the ease of arranging viewings, 57 per cent with being kept informed of progress, 79 per cent with the ability to contact the estate agent, 80 per cent with the manner of agency staff and 74 per cent with the estate agent’s honesty in their dealings with them.
Overall, the majority (88 per cent) of buyers who had bought their home from a seller using an estate agent were satisfied with the estate agent who they bought their home through.

Chart 6.98 shows a breakdown of satisfaction levels.

**Chart 6.98: Overall satisfaction with estate agent home was bought through**

![Pie chart showing satisfaction levels]

- **Very satisfied**: 52%
- **Fairly satisfied**: 36%
- **A little dissatisfied**: 8%
- **Very dissatisfied**: 4%

Base: All who bought their home from a seller using a traditional or online estate agent (397)

There has been a noticeable increase in overall satisfaction levels since 2004, when a lower proportion of 72 per cent reported to be satisfied with the estate agent that handled their purchase.

Sixty-two per cent said they would use the same estate agent to sell their property if they decided to move again. A further 18 per cent said they probably would, leaving 19 per cent who said that they would not use the estate agent who handled their purchase if they decide to move again.
In line with the increasing satisfaction levels, there has been a slight but noticeable increase in the proportion saying yes to this question since 2004 when 51 per cent said yes, 29 per cent no and 19 per cent possibly.

**Satisfaction with other service providers**

Focusing on the other service providers they had contact with during the process of purchasing their home, buyers were asked to rate their satisfaction level with each against a five point scale. In each case, the majority of buyers were satisfied with the service provider in question. Satisfaction was highest in relation to their solicitor or conveyancer (92 per cent), followed by their insurance provider (89 per cent).

Table 6.100 shows a breakdown of satisfaction levels across each of the other service providers used.
Table 6.100: Satisfaction with other service providers

<table>
<thead>
<tr>
<th>Service Provider</th>
<th>Very satisfied</th>
<th>Fairly satisfied</th>
<th>A little dissatisfied</th>
<th>Very dissatisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>N/A Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your mortgage lender</td>
<td>56</td>
<td>24</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Your insurance provider</td>
<td>58</td>
<td>31</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Your solicitor / conveyancer</td>
<td>68</td>
<td>24</td>
<td>4</td>
<td>4</td>
<td>*</td>
<td>-</td>
</tr>
<tr>
<td>Your surveyor</td>
<td>48</td>
<td>31</td>
<td>4</td>
<td>4</td>
<td>1</td>
<td>12</td>
</tr>
</tbody>
</table>

Base: All (435)

Problems and complaints

6.92 Buyers were asked a series of questions about any problems or complaints related to the purchase of their home. Almost two thirds (64 per cent) said they had not experienced any serious problems with anyone during their home buying process. Overall of those had them, most problems were reportedly experienced with the seller’s solicitors (36 per cent) or the seller itself (30 per cent).

6.93 Chart 6.101 shows a breakdown of responses here, each given by five per cent or more of buyers.
Chart 6.101: Whether had serious problems with organisation/people

<table>
<thead>
<tr>
<th>Entity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>The seller’s solicitor</td>
<td>36%</td>
</tr>
<tr>
<td>The seller</td>
<td>30%</td>
</tr>
<tr>
<td>Your mortgage lender</td>
<td>20%</td>
</tr>
<tr>
<td>The seller’s estate agent</td>
<td>19%</td>
</tr>
<tr>
<td>Someone else in the chain</td>
<td>15%</td>
</tr>
<tr>
<td>Your solicitors</td>
<td>15%</td>
</tr>
<tr>
<td>Your surveyor</td>
<td>14%</td>
</tr>
<tr>
<td>The lender’s surveyor or valuer</td>
<td>8%</td>
</tr>
</tbody>
</table>

Base: All who had any serious problems (155)

NB: Only responses of five per cent or above are shown on the chart

6.94  This question was asked differently in 2004, asking buyers about serious problems in relation only to the estate agents they were in contact with during the process of buying their home. Twenty-three per cent of buyers said that they had experienced at least one serious problem with estate agents during the buying process.

6.95  Where problems were experienced with the seller’s estate agent, the main nature of these problems was stated as slow moving or delays (23 per cent). Likewise where problems were experienced with sellers themselves this was mainly said to be due to slow moving or delays (23 per cent), or other reasons (26 per cent). In most cases where serious problems were experienced, slow moving or delays was stated as the main nature of the problem.
6.96 Overall, almost two thirds (64 per cent) of buyers who had experienced serious problems reported to have made a complaint to someone about the problems they encountered. The highest proportions of complaints were made where problems were experienced with the buyer’s own mortgage lender (68 per cent) or the seller (64 per cent). The lowest proportion of complaints was made where problems had been experienced with the seller’s solicitor (39 per cent), and the one buyer who reported serious problems with an auctioneer did not make a complaint.

6.97 Table 6.102 shows what percentage of perceived problems resulted in a complaint broken down by category of service provider.

Table 6.102: Breakdown of buyers complaints relative to problems by service provider

<table>
<thead>
<tr>
<th></th>
<th>Seller</th>
<th>Seller’s estate agent/ solicitor</th>
<th>Your mortgage lender / solicitor /surveyor</th>
<th>Someone else in chain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>47 %</td>
<td>86 %</td>
<td>75 %</td>
<td>36 %</td>
</tr>
<tr>
<td>Yes</td>
<td>64 %</td>
<td>35 %</td>
<td>45 %</td>
<td>47 %</td>
</tr>
<tr>
<td>No</td>
<td>36 %</td>
<td>51 %</td>
<td>30 %</td>
<td>53 %</td>
</tr>
</tbody>
</table>

Base: All who had serious problems

6.98 In 2004 55 per cent of those who perceived they had a serious problem with an estate agent made a complaint, suggesting that there has been a decrease in the proportion of buyers making complaints about estate agents.

6.99 Where complaints were made, most were made to the organisation or person who the problem had been experienced with. Sixty-two per cent of complaints about the seller’s estate agent were made to the estate agent itself. In the case of the seller however, 60 per cent of complaints were made to their estate agent and 10 per cent directly to the seller.
Where complaints were made about ‘someone else’ in the chain, 75 per cent of these were made to the buyer’s estate agent.

6.100 Those buyers who had made complaints were then asked a few questions about the outcome of their complaints. In all cases the main response was that nothing had happened as a result of the complaint being made.

6.101 Table 6.103 shows a breakdown of responses given for each organisation or person against who the complaint was made.

**Table 6.103: Outcome of making the complaint**

<table>
<thead>
<tr>
<th></th>
<th>Seller</th>
<th>Seller’s estate agent/solicitor</th>
<th>Your solicitor/ mortgage lender/surveyor/ Lender’s surveyor / valuer</th>
<th>Someone else in chain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>30</td>
<td>35</td>
<td>45</td>
<td>12</td>
</tr>
<tr>
<td>They apologised</td>
<td>2</td>
<td>2</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>The reduced their fees</td>
<td>1</td>
<td>-</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>The paid compensation</td>
<td>-</td>
<td>-</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>The complaint was rejected</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Nothing happened</td>
<td>15</td>
<td>22</td>
<td>33</td>
<td>7</td>
</tr>
<tr>
<td>Ongoing/not yet resolved</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Sped the process up/faster service</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Got the information I requires</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Others</td>
<td>6</td>
<td>5</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Don’t know/ No answer</td>
<td>1</td>
<td>-</td>
<td>3</td>
<td>-</td>
</tr>
</tbody>
</table>

**Base:** All who had serious problems and made a complaint (see table)

**Note:** where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.
6.102 There was a mixed response in terms of satisfaction levels with the outcome of complaints made. Where complaints were made about the seller, the buyer’s mortgage lender or their surveyor, the majority were satisfied (63 per cent, 62 per cent and 55 per cent respectively). Where complaints were made about the seller’s estate agent or the seller’s solicitor or the lender’s solicitor or valuer the majority were dissatisfied (69 per cent, 55 per cent and 80 per cent respectively).

6.103 Table 6.104 shows a breakdown of all responses here.

**Table 6.104: Satisfaction with outcome**

<table>
<thead>
<tr>
<th></th>
<th>Seller</th>
<th>Seller’s estate agent/ solicitor</th>
<th>Your solicitor/ mortgage lender/ surveyor/ Lender’s surveyor / valuer</th>
<th>Someone else in chain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>30</td>
<td>35</td>
<td>50</td>
<td>12</td>
</tr>
<tr>
<td>Very satisfied</td>
<td>11</td>
<td>1</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Fairly satisfied</td>
<td>8</td>
<td>12</td>
<td>21</td>
<td>4</td>
</tr>
<tr>
<td>A little dissatisfied</td>
<td>3</td>
<td>7</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Very dissatisfied</td>
<td>8</td>
<td>14</td>
<td>20</td>
<td>4</td>
</tr>
<tr>
<td>No answer</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td>-</td>
</tr>
</tbody>
</table>

Base: All who had serious problems and made a complaint (see table)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.

6.104 Amongst those who were not satisfied reasons included nothing being done or nothing changing, the length of time it took and the extra stress and frustration it caused. The numbers of buyers answering these questions were too small to allow for detailed analysis.

6.105 Those who had not made a complaint about any of the serious problems they had experienced were asked why they had not complained. The
main reasons given included not knowing who to complain to, not thinking it was worth it and wanting to move on and forget about it.

6.106 Table 6.105 shows a breakdown of the responses given here, but the base sizes are too small to allow detailed analysis.

**Table 6.105: Reasons for not making a complaint**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Seller</th>
<th>Seller’s estate agent/ solicitor</th>
<th>Your solicitor/ mortgage lender/ surveyor/ Lender’s surveyor / valuer/ auctioneer</th>
<th>Someone else in chain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>17</td>
<td>51</td>
<td>37</td>
<td>11</td>
</tr>
<tr>
<td>Didn’t know who to complain to</td>
<td>6</td>
<td>12</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Didn’t think it was worth it</td>
<td>5</td>
<td>23</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td>Always expected there were bound to be problems anyway</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did not realise that there was a cause for complaint until long after</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Could not be bothered</td>
<td>-</td>
<td>5</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>Wanted to move on and forget about it</td>
<td>1</td>
<td>4</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Process too complex</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Issue was resolved to my satisfaction</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>Not my place to /not in a position to complain</td>
<td>-</td>
<td>2</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>No answer</td>
<td>-</td>
<td>2</td>
<td></td>
<td>1</td>
</tr>
</tbody>
</table>

Base: All who had serious problems and made a complaint (see table)

Note: where base counts are low caution should be taken using these figures and they should only be considered indicative rather than representative.
Overall

6.107 Thinking about their overall experience of the buying process, all buyers were asked a series of more general questions. Almost a third (31 per cent) of buyers said that nothing needed to be done to make improvements and that they were happy with the system of buying a home. The most frequently mentioned improvements were better communication (14 per cent) and faster service (12 per cent). Eight per cent thought that getting rid of the HIP would improve the buying process.

6.108 Chart 6.106 shows a breakdown of other responses given here.

Chart 6.106: What could be done to improve buying process

- Nothing/happy with the system: 31%
- Better communication during process: 14%
- Faster service: 12%
- Get rid of the HIP/it is useless: 8%
- More information available on home up front: 6%
- Don't know: 5%
- Others: 16%

Base: All (435)

NB: Only responses of five per cent or above are shown on the chart
6.109 There has been a marked difference in some of the responses to this question since 2004, when four per cent said they were happy with the process or that everything went smoothly. In 2004 the most frequently mentioned improvement (beside those that said 'other' -18 per cent, or 'don't know' - 25 per cent) was for faster service from solicitors (10 per cent).

6.110 Thinking about the outset of the buying process, when they were first considering whether to make an offer on the property they bought, buyers were asked how helpful they would have found a survey of the property’s physical condition. Overall, the majority (78 per cent) said that they would have found such a survey helpful at the outset of buying their property. Seven per cent of buyers thought it would not have been at all helpful, as Chart 6.107 shows.

**Chart 6.107: How helpful would have found a survey on physical condition**

- Very helpful: 46%
- Helpful: 32%
- Not very helpful: 14%
- Not at all helpful: 7%

Base: All (435)
6.111 Still considering a survey of the property’s physical condition, buyers were asked to what extent they would trust such a survey had it been commissioned by the seller but conducted by an independent and professional surveyor. Sixteen per cent said that they would not trust such a survey at all. The remaining buyers saying they would trust it either totally (29 per cent) or to some extent (55 per cent), as Chart 6.108 shows.

Chart 6.108: Extent of trust of survey

[Chart showing trust levels: Not at all 16%, Totally 29%, To some extent 55%]

Base: All (435)

6.112 All buyers were then read the statement 'all estate agents should have to obtain specific estate agency qualifications to be allowed to trade', and asked to rate their agreement with this on a four point scale. Overall, almost all buyers (93 per cent) agreed with this statement.

6.113 Chart 6.109 shows a breakdown of responses given here.
6.114 Buyers were then asked to what extent they would agree with the same statement if such qualifications meant that the cost of using an estate agent rose by a small fee such as £50. Considering the possible cost implication, the level of agreement fell to 66 per cent (a 27 percentage point decrease). However, the proportion of those saying they agreed slightly rose from 22 per cent to 29 per cent (a seven percentage point increase), showing that it was levels of strong agreement that declined.
Chart 6.110: Agreement with statement if such qualifications meant small rise in costs

<table>
<thead>
<tr>
<th>Agreement Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree strongly</td>
<td>37%</td>
</tr>
<tr>
<td>Agree slightly</td>
<td>29%</td>
</tr>
<tr>
<td>Disagree slightly</td>
<td>14%</td>
</tr>
<tr>
<td>Disagree strongly</td>
<td>20%</td>
</tr>
<tr>
<td>Don't know</td>
<td>1%</td>
</tr>
</tbody>
</table>

Base: All (435)

**Demographics**

6.115 The sample of 435 buyers was made up of 53 per cent females and 47 per cent males, more than half of whom (59 per cent) were aged between 25 and 45 years old.

6.116 Almost half (46 per cent) paid the seller less than £150,000 for their new home, with others paying between £150,001 and £500,000. In addition, one per cent of buyers paid the seller between £501,001 and £1 million for their new home.

6.117 The most common size of home bought was three bedrooms (45 per cent), followed by two (28 per cent) and four (17 per cent) bedrooms. Six per cent of buyers bought a home with one bedroom, and at the other end of the spectrum four per cent bought a home with five or more bedrooms. The majority of buyers (86 per cent) bought freehold rather than leasehold property.
6.118 The three regions where most buyers bought their home were South East England (22 per cent), North East England (16 per cent) and South West England (14 per cent). The lowest number of buyers bought in the East of England (1) or Northern Ireland (3). In terms of the area in which the home was located there was a fairly equal split between urban (29 per cent) and rural (25 per cent) areas, with most (46 per cent) buying in suburban areas.

6.119 Table 6.111 shows a breakdown of responses to the demographic questions.

**Table 6.111: Demographic profiles**

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>435</td>
<td>1,000</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>47</td>
<td>58</td>
</tr>
<tr>
<td>Female</td>
<td>53</td>
<td>42</td>
</tr>
<tr>
<td><strong>Value paid by buyer</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£150,000 or less</td>
<td>46</td>
<td>62</td>
</tr>
<tr>
<td>£150,001 +</td>
<td>52</td>
<td>37</td>
</tr>
<tr>
<td><strong>Region of home</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>North East</td>
<td>16</td>
<td>8</td>
</tr>
<tr>
<td>North West</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>Midlands</td>
<td>22</td>
<td>11</td>
</tr>
<tr>
<td>South East</td>
<td>29</td>
<td>36</td>
</tr>
<tr>
<td>South West</td>
<td>11</td>
<td>25</td>
</tr>
<tr>
<td>Wales</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 25</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>25 – 35</td>
<td>33</td>
<td>33</td>
</tr>
<tr>
<td>36 – 45</td>
<td>26</td>
<td>24</td>
</tr>
<tr>
<td>46 – 55</td>
<td>17</td>
<td>19</td>
</tr>
<tr>
<td>56 – 60</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>61 +</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td><strong>Social Grade</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AB</td>
<td>39</td>
<td>41</td>
</tr>
<tr>
<td>C1</td>
<td>39</td>
<td>38</td>
</tr>
<tr>
<td>C2</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>DE</td>
<td>5</td>
<td>3</td>
</tr>
</tbody>
</table>

Overall, the demographic profile of buyers in England and Wales has remained fairly stable since 2004. Looking at the recorded value of the home bought reflects rising home prices, with an increase of 15 per cent reporting to have bought a home for more than £150,000.
7 MAIN FINDINGS – SELLERS IN SCOTLAND

7.1 In total, 52 sellers were interviewed in Scotland. Virtually all of those who had sold a home in the last 12 months had done so via a traditional (solicitor or non-solicitor) estate agent (96 per cent), as Chart 7.112 shows. Two sellers (or, four per cent) in Scotland reported having sold privately without using any type of estate agent.

Chart 7.112: Method used for last successful sale (Scotland)

- **Traditional estate agent**: 96%
- **Sold privately without using any type of estate agent**: 4%
- **Online estate agent**: 0%
- **Auction**: 0%

Base: All who sold a home in Scotland (52)

7.2 Likewise, the majority (87 per cent) of sellers in England and Wales who had sold a home in the last 12 months had also done so via a traditional estate agent.

Users of non-traditional methods

7.3 Those sellers who had not used a traditional estate agent were asked a series of questions about the method they had used. However, as the
base for these questions is so small (two) it is not possible to provide any kind of analysis.

**Choice of traditional estate agent as a route to market**

7.4 Those sellers who had used a traditional estate agent were also asked a series of questions. The base size for these is still low (50), however it is possible to provide topline analysis of these questions.

7.5 Sellers who had used a traditional estate agent were asked whether they had considered using a number of other ways of selling their home without using a traditional estate agent. As Chart 7.113 shows, the majority (80 per cent) had not considered any of the specified alternatives. Fourteen per cent had considered using an online estate agent and eight per cent had considered selling privately.

**Chart 7.113: Whether considered other ways of selling home**

Base: All who used a traditional estate agent in Scotland (50)

7.6 Results amongst sellers in England and Wales were similar, with around a quarter (27 per cent) having considered using an alternative method to sell their property.
The same sellers were then asked why they decided to use a traditional estate agent rather than the other methods that were available.

The main reason for not considering or using another method was that they thought the traditional estate agent 'would be easier' (30 per cent). In addition, around a quarter said that 'estate agents are better at marketing/attracting potential buyers' and that they had 'done it that way before' (both mentioned by 24 per cent). The only other reason to be mentioned by more than one in ten was that 'estate agents have experience/knowledge/credibility' (16 per cent).

Chart 7.114 shows all of the reasons that mentioned by at least five per cent of this sample.

**Chart 7.114: Reasons for deciding to use a traditional estate agent in Scotland**

- **Thought it would be easier**: 30%
- **Estate agents are better at marketing / attracting potential buyers**: 24%
- **Done it that way before**: 24%
- **Estate agents have experience / knowledge / capacity**: 16%
- **Traditional estate agents can help to arrange other services**: 8%
- **Reputation / trust them / proven track record**: 8%
- **Thought it would be cheaper**: 6%
- **Would achieve higher selling price**: 6%
- **Stress free / somebody else does the hard work for me**: 6%
- **Safety / security / makes you feel less vulnerable**: 6%

Base: All who used a traditional estate agent in Scotland (50)

NB: Only responses of five per cent or above are shown on the chart
Similarities can be seen here with the responses amongst sellers in England and Wales who gave 'thought it would be easier' (28 per cent), 'estate agents have experience/knowledge/capacity' (28 per cent) and 'estate agents are better at marketing/attracting potential buyers' (20 per cent) amongst the main reasons for choosing to use a traditional estate agent to sell their home.

Choosing between estate agents in Scotland

All sellers in Scotland who had used a traditional estate agent during their most recent sale of a property were asked a series of questions about the service they had received.

These sellers were asked about the services they most wanted their estate agent to supply them with. As Chart 7.115 clearly shows, by far the most important service mentioned was 'advertising/marketing' (64 per cent). As this report has already shown, a similar result was found in England and Wales (55 per cent).

Other services which were mentioned by at least one in ten sellers were 'conveyancing and legal work' (22 per cent), 'initial valuation' (18 per cent), 'accompanying viewings' (14 per cent), 'arranging viewings' (12 per cent) and 'help/guidance during negotiations' (10 per cent).
Chart 7.115: Services most wanted from estate agents in Scotland

- Advertising / marketing: 64%
- Conveyancing and legal work: 22%
- Initial valuation: 18%
- Accompanying viewings: 14%
- Arranging viewings: 12%
- Help / guidance during negotiations: 10%
- Guidance on the selling process: 8%

Base: All who used a traditional estate agent in Scotland (50)

NB: Only responses of five per cent or above are shown on the chart

7.14 Sellers who used a traditional estate agent were next asked how many estate agents they had compared before making their final choice.

7.15 Approximately a third (34 per cent) said that they had only looked at one estate agent. Those who had 'shopped' around were most likely to say they had compared three estate agents (32 per cent) or two estate agents (20 per cent). Fourteen per cent had compared more than three estate agents before making their final choice.
Chart 7.116: Number of estate agents compared in Scotland

as in Scotland, sellers in England and Wales were also most likely to have compared two or three estate agents before choosing which one to use (65 per cent).

Sellers who had used a traditional estate agent in Scotland were asked whether they had used a solicitor estate agent or a non-solicitor estate agent. As Chart 7.117 shows, sellers were fairly evenly split in their choice of estate agent type: 50 per cent used a solicitor estate agent, while 46 per cent used a non-solicitor estate agent.
Regardless of the type of estate agent the seller used all were asked why they had chosen that type. Ideally, we would prefer to analyse this question by estate agent type but as the respective base sizes are so small this is not possible. Instead, the following analysis is based on all sellers in Scotland who had used a traditional estate agent.

As Chart 7.118 shows, a wide variety of reasons were given for using a particular estate agent but no reason was mentioned by a majority of respondents. The most frequently cited reasons were:

- 'I had a good experience of using them in the past' (23 per cent)
- 'They are better at marketing' (15 per cent)
- 'They have a better reputation' (13 per cent)
- 'They can handle all the legal work as well' (13 per cent)
• ‘The choice was limited’ (10 per cent)

Chart 7.118: Reasons for choosing type of estate agent in Scotland

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I had a good experience of using them in the past</td>
<td>23%</td>
</tr>
<tr>
<td>They are better at marketing</td>
<td>15%</td>
</tr>
<tr>
<td>They can handle all the legal work as well</td>
<td>13%</td>
</tr>
<tr>
<td>They have a better reputation</td>
<td>13%</td>
</tr>
<tr>
<td>The choice was limited</td>
<td>10%</td>
</tr>
<tr>
<td>They are cheaper</td>
<td>8%</td>
</tr>
<tr>
<td>They are more professional</td>
<td>6%</td>
</tr>
<tr>
<td>Recommendation by acquaintance</td>
<td>6%</td>
</tr>
<tr>
<td>Did not occur to me to look elsewhere</td>
<td>6%</td>
</tr>
</tbody>
</table>

Base: All who knew the type of estate agent they had used in Scotland (48)

NB: Only responses of five per cent or above are shown on the chart

7.20 All sellers who had used a traditional estate agent were asked what made them decide to use the estate agent they used to sell their home. Again, a variety of reasons were mentioned and while none were mentioned by a clear majority some reasons were cited with greater frequency than others.

7.21 As Chart 7.119 shows, 'reputation' was the most important reason (40 per cent), followed by 'used them before' (32 per cent) and 'their location' (30 per cent). 'Professionalism' and the 'size of their fees' were also clearly important considerations (28 per cent and 24 per cent respectively).
Chart 7.119: Reasons for choosing a particular estate agent in Scotland

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reputation</td>
<td>40%</td>
</tr>
<tr>
<td>Used them before</td>
<td>32%</td>
</tr>
<tr>
<td>Their location</td>
<td>30%</td>
</tr>
<tr>
<td>Professionalism</td>
<td>28%</td>
</tr>
<tr>
<td>Size of their fees</td>
<td>24%</td>
</tr>
<tr>
<td>Marketing ability</td>
<td>14%</td>
</tr>
<tr>
<td>Felt confident in their services</td>
<td>6%</td>
</tr>
<tr>
<td>Recommended by acquaintance</td>
<td>6%</td>
</tr>
<tr>
<td>Their valuation of your home</td>
<td>6%</td>
</tr>
</tbody>
</table>

Base: All who used a traditional estate agent in Scotland (50)

NB: Only responses of five per cent or above are shown on the chart

7.22 Similar reasons were given by sellers in England and Wales, with reputation (30 per cent), professionalism (29 per cent), the size of their fees (28 per cent) and their location (23 per cent) amongst the most frequently mentioned.

Costs of using traditional estate agents in Scotland

7.23 Sellers who had used a traditional estate agent were asked a series of questions about estate agent fees. First, they were asked how easy it was to compare their fees.

7.24 Chart 7.120 clearly shows that for the majority (78 per cent) comparing fees was easy. Six per cent of sellers in Scotland felt that comparing
fees was not easy. The remainder (16 per cent) reported that they had not compared estate agent fees.

Chart 7.120: Ease of comparing fees in Scotland

<table>
<thead>
<tr>
<th></th>
<th>58%</th>
<th>20%</th>
<th>4%</th>
<th>16%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td>Fairly easy</td>
<td>Not very easy</td>
<td>Not easy at all</td>
<td>I did not compare their fees</td>
</tr>
</tbody>
</table>

Base: All who used a traditional estate agent in Scotland (50)

7.25 Around three quarters (74 per cent) of those who had compared fees between estate agents said they did not choose the estate agent that gave the lowest fees, although nearly a quarter (24 per cent) claimed that they did choose the estate agent with the lowest fees.

Chart 7.121: Whether chose estate agent who gave lowest fees (Scotland)

<table>
<thead>
<tr>
<th></th>
<th>24%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>74%</td>
</tr>
</tbody>
</table>

Don't remember 2%

Base: All sellers in Scotland who compared fees (42)
Likewise, the vast majority (90 per cent) reported that they had not chosen the estate agent who gave them the highest valuation for their property. One in ten (10 per cent) claimed that this was the case.

Chart 7.122: Whether chose estate agent who gave highest valuation for property (Scotland)

These results were similar amongst sellers in England and Wales, with 87 per cent saying they had found it easy to compare fees: 73 per cent of sellers not choosing the estate agent with the lowest fees and 82 per cent not choosing the one with the highest valuation.

Sellers in Scotland were also asked whether they paid marketing costs upfront. Forty-eight per cent had paid these costs upfront and 42 per cent saying they had not.
Chart 7.123: Whether they paid marketing costs upfront (Scotland)

Next, sellers in Scotland were asked whether they had agreed to pay their estate agent either a percentage of the achieved sale value, a predefined flat fee based on the initial value of their home or a predefined flat fee irrespective of the value of their home.

The option of paying a percentage of the sale value was clearly the most popular option as 76 per cent of sellers claimed to have agreed to do this. In comparison, 24 per cent said they had agreed to pay a predefined flat fee (12 per cent said this was based upon the initial value and 12 per cent said it was agreed irrespective of the value of their home).
Paying a percentage of the achieved sale value of the home was also the most common response in England and Wales, with 78 per cent of sellers agreeing to pay the estate agent this type of fee.

After ascertaining what type of fee had been agreed with the estate agents, sellers were asked whether the fee had been paid upfront or upon completion. As Chart 7.125 shows, virtually all sellers in Scotland paid the estate agents’ fee upon completion (94 per cent). In comparison, four per cent paid some of the fee upfront and some upon completion and two per cent paid the fee upfront.
Chart 7.125: When was the fee paid? (Scotland)

Base: All who used a traditional estate agent in Scotland (50)

7.33 Paying on completion was also the most common option in England and Wales, reported by 90 per cent of sellers.

7.34 Sellers in Scotland were asked whether they had negotiated a lower fee with their chosen estate agent. For approximately three-quarters (74 per cent) this was not the case, but 26 per cent reported that they had negotiated a lower fee.
Chart 7.126: Whether sellers negotiated a lower fee with their chosen estate agent (Scotland)

Yes 26%

No 74%

Base: All who used a traditional estate agent in Scotland (50)

7.35 Two of the thirteen sellers who claimed to have negotiated a lower fee said they had negotiated an amount, whilst the other 11 claimed to have negotiated a percentage reduction in the fee.

The use of third party services in Scotland

7.36 Sellers who had used a traditional estate agent were asked a series of questions about their use of third party, or 'ancillary', services whilst selling their home. The first of these questions asked sellers whether they had obtained ancillary services through providers recommended to them by their estate agent or whether they obtained them independently.

7.37 As Chart 7.127 shows, sellers were most likely to obtain the service recommended by their estate agent for their solicitor or conveyancing services\(^8\) (52 per cent) and surveyors (48 per cent). With insurance

\(^8\) NB a seller using a solicitor estate agent or a buyer purchasing a home from a seller using a solicitor estate agent would be likely to use that solicitor for their legal services.
products and financial or mortgage advice, sellers were more likely to have obtained the service independently (58 per cent and 48 per cent respectively).

Chart 7.127: Whether obtained additional third party products or services independently (Scotland)

<table>
<thead>
<tr>
<th>Service</th>
<th>Took the service referred by the estate agent</th>
<th>Obtained the service independently</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Solicitor/conveyancing service</td>
<td>52%</td>
<td>44%</td>
<td>4%</td>
</tr>
<tr>
<td>Surveys</td>
<td>48%</td>
<td>32%</td>
<td>20%</td>
</tr>
<tr>
<td>Home Report (HR)</td>
<td>18%</td>
<td>12%</td>
<td>70%</td>
</tr>
<tr>
<td>Financial/mortgage advice</td>
<td>6%</td>
<td>48%</td>
<td>46%</td>
</tr>
<tr>
<td>Insurance products</td>
<td>4%</td>
<td>58%</td>
<td>38%</td>
</tr>
</tbody>
</table>

Base: All who used a traditional estate agent in Scotland (50)

7.38 These responses are in line with those given in England and Wales, where sellers were most likely to have used the solicitor/conveyancing service referred by the estate agent (56 per cent and 55 per cent respectively), whilst being most likely to obtain financial/mortgage advice and insurance products independently (13 per cent and 19 per cent respectively).

7.39 Sellers who had used providers recommended by their estate agent were asked whether or not they had investigated other service providers before making their decision. Those who did not investigate other service providers were asked why they had not. Those who had taken a recommendation from their estate agent were also asked whether the
estate agent had given them information about the commission they would get and whether or not the recommendations were a hard sell.

7.40 Unfortunately, for each of these questions the base sizes for each of the services are too small to enable us to provide analysis of these questions.

Negotiations and sales in Scotland

7.41 Sellers were asked a number of questions about negotiations and sales around the sale of their property. All sellers were asked whether they were in a chain of buyers and sellers when they sold their home.

7.42 As Chart 7.128 shows, the vast majority (77 per cent) of sellers said that they were not part of a chain, although one in five (21 per cent) were in a chain.

Chart 7.128: Whether in a chain of buyers and sellers (Scotland)

Base: All who sold a home in Scotland (52)
7.43 The 11 sellers who said they were in a chain were asked how many other buyers or sellers there were in the chain. As the base size is so small it is not possible to provide full analysis of this data, but the most common responses to this question were that there were either two or three other buyers or sellers in the chain (both mentioned by four respondents).

7.44 All sellers were asked a series of questions about the period between accepting the buyer’s offer and exchange of contracts. In terms of the length of this process, 75 per cent said it took less than eight weeks and one in five (19 per cent) said it took between eight and 12 weeks. For the remaining six per cent of sellers it took more than 12 weeks before the contract was signed.

**Chart 7.129: Length in weeks between accepting offer and exchanging contracts (Scotland)**

<table>
<thead>
<tr>
<th>Duration</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between 1 and 2 weeks</td>
<td>8%</td>
</tr>
<tr>
<td>More than 2 up to 4 weeks</td>
<td>19%</td>
</tr>
<tr>
<td>More than 4 up to 6 weeks</td>
<td>23%</td>
</tr>
<tr>
<td>More than 6 up to 8 weeks</td>
<td>25%</td>
</tr>
<tr>
<td>More than 8 up to 10 weeks</td>
<td>13%</td>
</tr>
<tr>
<td>More than 10 up to 12 weeks</td>
<td>6%</td>
</tr>
<tr>
<td>More than 12 up to 16 weeks</td>
<td>2%</td>
</tr>
<tr>
<td>More than 16 weeks</td>
<td>4%</td>
</tr>
</tbody>
</table>

Base: All who sold a home in Scotland (52)
In terms of the length of this process in England and Wales, half of sellers reported it had taken less than eight weeks, nearly a third (31 per cent) said it had taken 8-12 weeks, and 17 per cent that it had taken more than twelve weeks.

During the period between accepting the buyer's offer and exchanging contracts 87 per cent of sellers in Scotland said they felt well informed about the progress of the sale. In fact, around three quarters (73 per cent) said they were 'very well informed' about the progress of the sale.

Chart 7.130: How well informed about progress of sale (Scotland)

| 73% Very well informed | 13% Quite informed | 6% Not very informed | 8% Very poorly informed |

Base: All who sold a home in Scotland (52)

Levels in England and Wales were slightly lower, with 50 per cent feeling very well informed and 29 per cent feeling quite informed.

When asked if they felt the transaction was delayed the majority of sellers (79 per cent) felt that it had not been delayed, while one in five (21 per cent) felt there had been a delay.
Chart 7.131: Whether transaction was delayed

Base: All who sold a home in Scotland (52)

7.49 This is half the rate of delays experienced by sellers in England and Wales (42 per cent).

7.50 The 11 sellers who felt that the transaction was delayed were asked about whom or what was to blame. Although we cannot analyse data with such a small base, the responses do suggest that sellers tend to blame buyers: five of the 11 sellers blamed the buyers themselves and four of the 11 sellers blamed the buyers' solicitors.

Satisfaction with estate agent in Scotland

7.51 Those who had used a traditional estate agent were asked about their satisfaction with a number of aspects of the service they received from their estate agent using a four point scale running from 'very satisfied' to 'very dissatisfied'.

7.52 Satisfaction was very high in relation to 'accessibility/ability to contact' (94 per cent), 'quality of advertising/marketing' (92 per cent), 'support/advice during negotiations' (92 per cent) and 'advice on the likely selling price' (90 per cent).
7.53 Satisfaction was lowest in relation to 'advice on the Home Reports' (42 per cent), however this is because this was not applicable for around half of the sample as Home Reports were not introduced until 1 December 2008 and half the sample was drawn from the three months preceding this.

Chart 7.132: Satisfaction with aspects of service provided by estate agent (Scotland)

7.54 Likewise, in England and Wales satisfaction was highest in relation to 'quality of advertising/marketing' and 'accessibility/ability to contact' (51 per cent and 62 per cent respectively).

7.55 Overall satisfaction with estate agents in Scotland was very high with 92 per cent of sellers saying they were satisfied with the agent who sold their home (68 per cent were 'very satisfied').
7.133: Overall satisfaction with estate agent (Scotland)

<table>
<thead>
<tr>
<th>Satisfied Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very satisfied</td>
<td>68%</td>
</tr>
<tr>
<td>Fairly satisfied</td>
<td>24%</td>
</tr>
<tr>
<td>A little dissatisfied</td>
<td>2%</td>
</tr>
<tr>
<td>Very dissatisfied</td>
<td>6%</td>
</tr>
</tbody>
</table>

Base: All who used a traditional estate agent in Scotland (50)

7.56 In England and Wales overall satisfaction with the estate agent used was also high, with 88 per cent of sellers reporting to be very or fairly satisfied.

7.57 In addition, 80 per cent felt that the fees they paid to the estate agent represented good value for money. In comparison, one in five (20 per cent) felt that these fees represented poor value for money.

Chart 7.134: Whether fees paid to estate agent represented value for money (Scotland)

- Very good value for money, 40%
- Fairly good value for money, 40%
- Slightly poor value for money, 10%
- Very poor value for money, 10%

Base: All who used a traditional estate agent in Scotland (50)
7.58 This was a view shared in England and Wales, where the majority (68 per cent) felt that the estate agents' fees had represented good value for money.

7.59 The 10 sellers who felt the fees they had paid their estate agent had represented poor value for money, were asked why they felt the estate agent fees had represented poor value for money. Due to the small base size on this question it is not possible to provide full analysis of this question, but reasons that were mentioned included:

- 'They gave poor service' (four respondents)
- 'They didn't earn it' (three respondents)
- 'Poor communication/no feedback' (three respondents)
- 'They made little effort to advertise' (two respondents)
- 'I had to do most of the work myself' (two respondents).

7.60 With the exception of 'They made little effort to advertise' (which was not mentioned), each of these reasons was also mentioned by more than 10 per cent of sellers in England and Wales.

7.61 Considering their experience overall all sellers in Scotland were asked what they would do if they sold a home again. The vast majority (87 per cent) said they would sell in the same way again, while 12 per cent said they would choose another method to sell their home.
Chart 7.135: Based on experience if you sold a home again would you… (Scotland)

Base: All who sold a home in Scotland (52)

7.62 Sellers in England and Wales were also most likely to say they would sell in the same way again (72 per cent).

7.63 Regardless of which answer sellers gave they were all asked why they said they would either sell it the same way or they would choose another method of selling. As only six sellers said they would choose another method of selling we cannot analyse this question by that group, however we can analyse responses amongst those who said they would sell again in the same way.
7.64 The most frequently cited reason was 'past experience/it worked for us last time/satisfactory' (44 per cent). Thirteen per cent of sellers said they would use the same method because it was 'easy/easier/simple', because of 'convenience' or because of 'good service from the estate agent/good marketing/advertising'. The only other reason mentioned by more than one in ten sellers was that the method they had used was 'the best way/its better/the only way' (11 per cent).

Chart 7.136: Why would sellers sell their home in the same way next time round?

- Past experience/it worked for us last time/satisfactory: 44%
- Good to hand it all over to someone/a professional/expert: 16%
- Easy/easier/simple: 13%
- Convenience: 13%
- Good service from the estate agent/good marketing/advertising: 13%
- The best way/it's better/the only way: 11%
- Cheaper/more cost effective/value for money: 9%
- Only way I know/familiar with that: 9%
- Quicker/takes less time/quicker completion: 7%

Base: All who said they would sell in the same way again in Scotland (45)

NB: Only responses of five per cent or above are shown on the chart
Satisfaction with other service providers in Scotland

7.65 Sellers in Scotland were asked for their overall satisfaction with both their solicitor or conveyancing services and their Home Report.

7.66 As Chart 7.137 clearly shows, satisfaction with the solicitor or conveyancing services was very high (98 per cent), in fact four in five said they were 'very satisfied' with this.

Chart 7.137: Satisfaction with Solicitors or conveyancing services (Scotland)

<table>
<thead>
<tr>
<th>Very satisfied</th>
<th>Fairly satisfied</th>
<th>A little dissatisfied</th>
<th>Very dissatisfied</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>79%</td>
<td>19%</td>
<td>2%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Base: All who sold a home in Scotland (52)

7.67 The majority of respondents (69 per cent) did not give a satisfaction rating for the Home Report, but amongst the 16 people who did answer the question 14 said they were satisfied, while two were 'very dissatisfied'.

7.68 Sellers in England and Wales were also mostly satisfied with their solicitors or conveyancing services (89 per cent).
Failure to sell in Scotland

7.69 After answering questions about their most recent successful home sale, all sellers in Scotland were asked whether they had experienced a sale falling through after they had accepted an offer on a home. One in five (19 per cent) sellers had experienced a sale falling through, while the majority (81 per cent) had not experienced this.

Chart 7.138: Whether experienced failed sale (Scotland)

Base: All who sold a home in Scotland (52)

7.70 This breakdown was similar in England and Wales, with only 25 per cent having experience a failed sale.

7.71 The 10 sellers who had experienced a sale falling through were asked why that had happened. Due to the small base size it is not possible to provide full analysis of this question, but the most commonly mentioned reasons included:

- 'The buyer turned out not to have sufficient funds' (four respondents)
- 'The buyer withdrew their offer for personal reasons' (three respondents)
- 'The buyer hadn’t sold their house' (two respondents).
The same group were asked whether their experience of a purchase falling through had involved them in any particular expenses. Three sellers said they had incurred expenses (two said 'survey fees' and one said 'solicitor fees'). They were also asked who they felt was responsible for the sale falling through and nine out of 10 felt that someone unrelated to them or their solicitor was to blame: four blamed the buyer, three blamed someone else in the chain and two blamed the buyer’s solicitor.

Each of these reasons was also mentioned in some form amongst sellers in England and Wales that had experienced a sale falling through. Forty-one per cent mentioned that 'The buyer withdrew their offer/bought another house', 38 per cent that 'The buyer turned out not to have sufficient funds/could not get a mortgage' and nine per cent that 'The chain broke/a buyer pulled out/the buyer hadn’t sold their house'.

In addition only the minority (37 per cent) of sellers in England and Wales had incurred expenses as a result of a purchase falling through: with over half of these (56 per cent) feeling the buyer was to blame.

Complaints in Scotland

All sellers in Scotland were asked whether they had any serious problems with any of the following:

- the buyer
- their estate agent
- their solicitors
- the buyer’s solicitors.

The vast majority (83 per cent) said that they had not had any problems with anyone. For the minority who had problems eight per cent mentioned the buyer, six per cent mentioned their estate agent and two per cent mentioned either their solicitors or the buyer’s solicitors.
Likewise, the majority (65 per cent) of sellers in England and Wales had not experienced serious problems. Those who had laid the responsibility mainly with the buyer (39 per cent) or the buyer’s solicitor (34 per cent).

The nine sellers who reported a serious problem when selling their home in Scotland were asked what the nature of the problem was, whether they had complained, who they had complained to, the outcome of the complaint and how satisfied they were with the complaint. However, as the base size is so low for each of these questions it is not possible to provide analysis for them.
8 MAIN FINDINGS – BUYERS IN SCOTLAND

8.1 In total, 38 home buyers were interviewed in Scotland. Virtually all of these had done so via traditional (including solicitor and non-solicitor) estate agents (95 per cent). Two sellers (or, five per cent) in Scotland reported having bought privately without using any type of estate agent.

8.2 The majority of sellers who buyers had bought their home from a seller using a traditional estate agent from had used a solicitor estate agent (64 per cent), rather than a non-solicitor estate agent (36 per cent). Three quarters (75 per cent) said they were able to recall the name of the estate agent they bought through.

8.3 All those who had bought their home from a seller using a traditional estate agent to buy their home were asked how much they had relied on the estate agent’s information and guidance when deciding whether to view properties. Four (11 per cent) buyers said they had relied totally upon this information and guidance in the context of deciding when to view properties, with others equally split between relying to some extent (16) or not at all (16).
When thinking about the decisions they made about whether and what to offer on properties, buyers were least likely (six per cent) to rely totally on the information and guidance they received from their seller’s estate agent. Sixteen said they had relied on the information and guidance to some extent, and half (18) said they had not relied on it at all in this context.
8.5 Buyers in England and Wales relied more heavily on information and guidance from their estate agent when deciding whether to view properties (72 per cent totally or to some extent) as well as when deciding whether and what to offer on properties was lower (66 per cent totally or to some extent).

Other third party ('ancillary') services

8.6 Thinking specifically about the home they actually bought, buyers were asked a series of questions covering other 'ancillary' services involved in the buying process.

8.7 Firstly, buyers were asked to indicate whether they had obtained certain services through providers recommended to them by the seller's estate agent or whether they had obtained them independently. In each case, the majority of buyers reported to have obtained the service
independently rather than using the service provider recommended to them by the estate agent.

8.8 Table 8.142 shows a breakdown of responses relating to each service.

**Table 8.142: Whether obtained services recommended to them by the seller’s estate agent**

<table>
<thead>
<tr>
<th>Service</th>
<th>Financial/ mortgage advisors</th>
<th>Insurance products</th>
<th>Surveyors</th>
<th>Solicitor/ conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Took the service</td>
<td>36%</td>
<td>36%</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>recommended by the estate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>agent</td>
<td>8%</td>
<td>3%</td>
<td>28%</td>
<td>28%</td>
</tr>
<tr>
<td>Obtained the service</td>
<td>72%</td>
<td>83%</td>
<td>69%</td>
<td>69%</td>
</tr>
<tr>
<td>independently</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not applicable</td>
<td>19%</td>
<td>14%</td>
<td>3%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Base: All who bought a home using a traditional estate agent

8.9 Buyers in England and Wales were also most likely to have obtained these services independently, except in the case or surveyors (56 per cent took the service referred by the estate agent). Sixty-four per cent obtained a financial/mortgage advisor independently, 63 per cent in the case of insurance products and 53 per cent in the case of solicitor/conveyancing services.

8.10 The minority of buyers who had taken the service recommended to them by the estate agent were asked whether they had investigated other service providers before deciding to use the recommended service provider. In all cases buyers most buyers had not investigated other providers before deciding to use the estate agent’s recommended service provider.

8.11 Table 8.143 shows a breakdown of responses relating to each service.
Table 8.143: Whether investigated other providers before deciding to take up the third party service provider the estate agent recommended

<table>
<thead>
<tr>
<th></th>
<th>Financial/ mortgage advisors</th>
<th>Insurance products</th>
<th>Surveyors</th>
<th>Solicitor/ conveyancing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>3</td>
<td>1</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>No</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
</tbody>
</table>
| Base: All who took the service recommended by estate agent

Note: where base counts are low caution should be taken using these figures and they should be considered indicative rather than representative

8.12 Those who had not investigated other service providers before deciding to take the service provider recommended by the estate agent were asked why they had not carried out such investigations. Of the 22 recommendations made to 13 buyers, other providers of ancillary services were not investigated in nine cases because it was easier or more convenient to follow the recommendation and in four cases because the buyers did not know where to look for other service providers.

8.13 Still focusing on the services recommended by the seller’s estate agent, buyers who had taken the recommended services were asked whether they had been given any information on the commission the agent would take from each service. In the cases of financial or mortgage advisors and insurance products buyers were most likely to have been given this information (three out of four recommendations). However, in the cases of surveyors and solicitor or conveyancing services most buyers had not been given this information (15 of 20 recommendations).

8.14 Thinking about everything they had been told and offered when the estate agent was recommending other service providers, buyers who had taken the services were asked whether they felt they had received a
‘hard sell’. Three of the 24 recommendations to ancillary service providers where buyers took the services were considered to be a hard sell.

8.15 More than half (56 per cent) of buyers in Scotland felt that the estate agent they bought their home through was working mostly on the seller’s behalf. Less than a quarter (22 per cent) felt that the estate agent was working equally on both their and the seller’s behalf, and around one in six (17 per cent) felt that they estate was working mostly on their behalf.

8.16 Chart 8.144 shows a breakdown of responses.

**Chart 8.144: Whose interest estate agent from whom property was bought was representing**

<table>
<thead>
<tr>
<th>Representation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mostly on my behalf</td>
<td>17%</td>
</tr>
<tr>
<td>Equally on both my and the seller's behalf</td>
<td>22%</td>
</tr>
<tr>
<td>Mostly on the seller's behalf</td>
<td>56%</td>
</tr>
<tr>
<td>Don't know</td>
<td>6%</td>
</tr>
</tbody>
</table>

Base: All who bought a home using a traditional estate agent (36)

8.17 Buyers in England and Wales were more likely to feel that the estate agent had been working equally on both their and the seller’s behalf (53 per cent). A larger proportion also felt that the estate agent had been working mostly on the seller’s behalf (40 per cent) and slightly fewer mostly on their behalf (six per cent).
8.18 Thinking about everything they were told and offered when making enquiries about buying their home, all buyers in Scotland who had bought their home from a seller using a traditional estate agent were asked whether or not this had been a 'hard sell'. Almost all (97 per cent) did not feel it was a 'hard sell'.

8.19 Thinking about the period after their written offer had been accepted, the majority (78 per cent) of buyers who had bought their home from a seller using a traditional estate agent said they felt well informed about the progress with the sale. Nineteen per cent said they did not feel very informed and three per cent that they felt very poorly informed.

8.20 Chart 8.145 shows a breakdown of responses.

**Chart 8.145: How well informed about progress after written offer accepted**

- **Very well informed**: 44%
- **Quite well informed**: 33%
- **Not very informed**: 19%
- **Very poorly informed**: 3%

Base: All who bought a home using a traditional estate agent (36)
Satisfaction with estate agent

8.21 All buyers who had bought their home from a seller using a traditional estate agent were asked a short series of questions about their satisfaction with the estate agent they bought their home from. In all aspects, most buyers were satisfied. Satisfaction was highest in relation to the ease of arranging viewings (100 per cent), accuracy and completeness of information about the properties and area (96 per cent) and their honesty in dealing with them as a buyer (96 per cent). Satisfaction was lowest (although still very high) in relation to the advice they received on what offers to make (72 per cent).

8.22 Table 8.146 shows a breakdown of responses.

Table 8.146: Satisfaction with aspects of estate agent

<table>
<thead>
<tr>
<th></th>
<th>Very satisfied</th>
<th>Fairly satisfied</th>
<th>A little dissatisfied</th>
<th>Very dissatisfied</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ease of arranging viewings</td>
<td>76%</td>
<td>24%</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Keeping you informed of progress</td>
<td>60%</td>
<td>16%</td>
<td>24%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Ability to contact</td>
<td>64%</td>
<td>16%</td>
<td>12%</td>
<td>8%</td>
<td>-</td>
</tr>
<tr>
<td>Accuracy / completeness of information about properties and area</td>
<td>60%</td>
<td>36%</td>
<td>-</td>
<td>4%</td>
<td>-</td>
</tr>
<tr>
<td>Manner of agency staff</td>
<td>60%</td>
<td>32%</td>
<td>8%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Being honest in their dealings with you</td>
<td>64%</td>
<td>32%</td>
<td>4%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Advice on what offers to make</td>
<td>44%</td>
<td>28%</td>
<td>24%</td>
<td>4%</td>
<td>-</td>
</tr>
<tr>
<td>Facilitating access to third party service providers</td>
<td>44%</td>
<td>44%</td>
<td>8%</td>
<td>-</td>
<td>4%</td>
</tr>
</tbody>
</table>

Base: All who bought a home using a traditional estate agent that answered (25) These results are based on 25 respondents who answered this question. Eleven (31 per cent of those who bought a home using a traditional estate agent) were not asked this question due to a scripting error. Initially this question was missed by the majority of respondents, however, after re-contact we managed to ask it of all but 11 respondents.
8.23 Similarities can be seen here with the responses given in England and Wales where 94 per cent were satisfied with the ease of arranging viewings and 91 per cent with the ability to contact the estate agent. However, unlike in Scotland buyers in England and Wales were least satisfied with how their agent kept them informed of progress, with which 17 per cent of buyers said they were dissatisfied with this aspect.

8.24 Overall, almost two thirds (60 per cent) of buyers in Scotland who had bought their home from a seller using a traditional estate agent were satisfied with the estate agent who they bought their home through. Most of these were very satisfied, as Chart 8.147 shows. Just 11 per cent reported to be dissatisfied overall with the estate agent they bought their home through.

**Chart 8.147: Overall satisfaction with estate agent home was bought through**

![Pie chart showing satisfaction levels]

Very satisfied

Very dissatisfied

A little dissatisfied

Fairly satisfied

- Very satisfied 60%
- Very dissatisfied 4%
- A little dissatisfied 12%
- Fairly satisfied 24%

Base: All who bought a home using a traditional estate agent (25)*

* These results are based on 25 respondents who answered this question. Eleven (31 per cent) of those who bought a home using a traditional estate agent were not asked this question due to a scripting error.
8.25 Overall satisfaction was also high in England and Wales, with the majority (88 per cent) of buyers who had bought their home from a seller using an estate agent reporting to be either very or fairly satisfied with the estate agent who they bought their home through.

**Satisfaction with other service providers**

8.26 Focusing on the other service providers they had contact with during the process of purchasing their home, all buyers were asked to rate their satisfaction level with each against a five point scale. In each case, the majority of buyers were satisfied with the service provider in question. Satisfaction was highest in relation to their legal service provider or conveyancer (89 per cent), followed by their insurance provider (84 per cent) or surveyor (84 per cent).

8.27 Table 8.148 shows a breakdown of satisfaction levels across each of the other service providers used.

**Table 8.148: Satisfaction with other service providers**

<table>
<thead>
<tr>
<th></th>
<th>Very satisfied</th>
<th>Fairly satisfied</th>
<th>A little dissatisfied</th>
<th>Very dissatisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your mortgage lender</td>
<td>45</td>
<td>26</td>
<td>3</td>
<td>3</td>
<td>-</td>
<td>24</td>
</tr>
<tr>
<td>Your insurance provider</td>
<td>45</td>
<td>39</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>13</td>
</tr>
<tr>
<td>Your legal service provider /</td>
<td>63</td>
<td>26</td>
<td>11</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>conveyancer</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your surveyor</td>
<td>55</td>
<td>29</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>5</td>
</tr>
</tbody>
</table>

Base: All buyers (38)
8.28 Buyers in England and Wales were also most satisfied with their solicitor (legal service provider)/conveyancer (92 per cent), followed by their insurance provider (89 per cent).
9 MAIN FINDINGS – SELLERS AND BUYERS IN SCOTLAND

OVERALL

Overall

9.1 Thinking about their overall experience of the selling or buying process, all respondents in Scotland were asked a series of more general questions. Just over half (51 per cent) said that nothing needed to be done to make improvements and that they were happy with the system of selling or buying a home. The most frequently mentioned improvement was better communication (nine per cent).

9.2 Chart 9.149 shows a breakdown of other responses given, each by three per cent or more of respondents.

Chart 9.149: What could be done to improve selling/buying process

- Nothing/happy with the system: 51%
- Better communication during process: 9%
- Faster service: 5%
- To remove HIPs: 5%
- Reduce commission: 3%
- Don't know: 5%
- Others: 23%

Base: All (87)

NB: Only responses of three per cent or above are shown on the chart
9.3 Fewer buyers in England and Wales (31 per cent) said that nothing needed to be done to make improvements and that they were happy with the system of buying a home. As in Scotland, the most frequently mentioned improvements were better communication (14 per cent) and faster service (12 per cent).

9.4 All sellers and buyers were then read the statement 'all estate agents should have to obtain specific estate agency qualifications to be allowed to trade', and asked to rate their agreement with this on a four point scale. Overall, almost all buyers (92 per cent) agreed with this statement, with 82 per cent agreeing strongly.

9.5 Chart 9.150 shows the breakdown of responses.

**Chart 9.150: Agreement with statement**

- **Disagree strongly**: 3%
- **Disagree slightly**: 5%
- **Agree slightly**: 10%
- **Agree strongly**: 82%

*Base: All (87)*

9.6 Likewise, almost all buyers (93 per cent) in England and Wales agreed with this statement.
9.7 Respondents were then asked to what extent they would agree with the same statement if such qualifications meant that the cost of using an estate agent rose by a small fee such as £50. Considering the possible cost implication, the level of agreement fell to 83 per cent (a nine percentage point decrease). However, the proportion of those saying they agreed slightly rose from 10 per cent to 29 per cent (a 19 percentage point increase), showing that it was levels of strong agreement that declined.

9.8 Chart 9.151 shows the breakdown of responses.

**Chart 9.151: Agreement with statement if such qualifications meant small rise in costs**

- Disagree strongly: 7%
- Disagree slightly: 10%
- Agree slightly: 29%
- Agree strongly: 54%

Base: All (87)

9.9 Amongst buyers in England and Wales, considering the possible cost implication led to a fall in the level of agreement to 66 per cent (a 27 percentage point decrease). The same can also be said for a decline in the levels of strong agreement declining, with a seven per cent increase in the proportion of those saying they agreed slightly (from 22 per cent to 29 per cent).
Demographics

9.10 The sample of 87 sellers and buyers and Scotland was made up of 59 per cent females and 41 per cent males, the majority of whom (60 per cent) were aged between 25 and 55 years old.

9.11 Two thirds (66 per cent) had sold or bought their home for between £100,001 and £250,001.

9.12 The highest proportions sold or bought homes within East Central Scotland (38 per cent) and West Central Scotland (29 per cent). The largest proportion of homes were located in urban areas (40 per cent), with slightly fewer in suburban areas (33 per cent) and slightly fewer still in rural areas (26 per cent).
APPENDICES

Appendix A – England and Wales recruitment letter
Appendix B - Scotland recruitment letter
Appendix C - GfK NOP Online Panel recruitment text
Appendix D - England and Wales Buyers Questionnaire
Appendix E - England and Wales Sellers Questionnaire
Appendix F - Scotland Questionnaire
Date 27 May 2009

Email: homebuyingandselling@oft.gsi.gov.uk

Dear Sir/Madam

Home Buying and Selling – Request to help with important OFT research
Land Registry (who are sending this letter on our behalf) have selected you to receive this request because you have recently registered a property purchase with them. I assure you that names, addresses or any other personal details have not been given to the Office of Fair Trading (OFT) or any other third parties. If you do not wish to take part in the OFT research described below, or have not recently purchased a property, please simply discard this letter. You will receive no further letters on this issue.

In February 2009 the OFT launched a market study into home buying and selling in the UK. The press release and more information about the scope of this study can be found on the OFT website at: http://www.oft.gov.uk/advice_and_resources/resource_base/market-studies/current/buyingandselling.

An important part of our investigation involves understanding the experiences of home buyers and sellers. To do this we are conducting a consumer survey and we would like to invite you to take part in this and tell us about your experiences.

We have engaged an independent market research company called GFK NOP to undertake the survey on our behalf. If you agree to participate in the survey and are selected, you will then be contacted by GFK NOP by telephone. They will then either conduct a telephone interview there and then, or arrange to do so at a time more convenient for you. This interview will take no longer than 20 minutes to complete.
If you are willing to participate please complete the short form enclosed and return it to GFK NOP using the freepost envelope provided. Alternatively, you can register online at www.oft.gov.uk/homesurvey. Subject to the OFT's statutory functions and duties, the information you provide on this form or on the website will not be conveyed to anyone other than GfK NOP or used for any other purpose and will be destroyed once the survey is completed.

The views of consumers are essential to OFT market investigations and can result in recommendations for change to current legislation or regulations, enforcement action or campaigns to improve consumer knowledge. Our mission is to make markets work well for consumers.

We would be very grateful if you can assist us by participating in our survey.

Yours faithfully

Adrian Leigh

Home Buying and Selling Team Leader
Date  4 June 2009

Email  homebuyingandselling@oft.gsi.gov.uk

Dear Sir/Madam

Home Buying and Selling – Request to help with important OFT research

The OFT have selected you to receive this request because you have recently registered a property purchase with Registers of Scotland. If you do not wish to take part in the OFT research described below, or have not recently purchased a property, please simply discard this letter. You will receive no further letters on this issue.

In February 2009 the OFT launched a market study into home buying and selling in the UK. The press release and more information about the scope of this study can be found on the OFT website at: http://www.oft.gov.uk/advice_and_resources/resource_base/market-studies/current/buyingandselling.

An important part of our investigation involves understanding the experiences of home buyers and sellers. To do this we are conducting a consumer survey and we would like to invite you to take part in this and tell us about your experiences.

We have engaged an independent market research company called GFK NOP to undertake the survey on our behalf. If you agree to participate in the survey and are selected, you will then be contacted by GFK NOP by telephone. They will then either conduct a telephone interview there and then, or arrange to do so at a time more convenient for you. This interview will take no longer than 20 minutes to complete.
If you are willing to participate please complete the short form enclosed and return it to GFK NOP using the freepost envelope provided. Alternatively, you can register online at www.oft.gov.uk/homesurvey. Subject to the OFT’s statutory functions and duties, the information you provide on this form or on the website will not be conveyed to anyone other than GfK NOP or used for any other purpose and will be destroyed once the survey is completed.

The views of consumers are essential to OFT market investigations and can result in recommendations for change to current legislation or regulations, enforcement action or campaigns to improve consumer knowledge. Our mission is to make markets work well for consumers.

We would be very grateful if you can assist us by participating in our survey.

Yours faithfully

Adrian Leigh

Home Buying and Selling Team Leader
Q1. Have you bought or sold a home in the UK between the following dates?

September 08 and February 09 inclusive
July 08 and June 09
No

Q2. The Office of Fair Trading is about to conduct a very important telephone survey to explore the practices of estate agents, solicitors and other agents in the buying and selling of homes with the ultimate aim of making the market work better for all concerned. If you are willing, an interviewer from GfK NOP Ltd, an independent research agency, will call you within the next few weeks to arrange a good time to do the interview which will take approximately 20 minutes. Are you happy for us to call you?

Yes
No

Q3. Please could you write in your name and telephone number we should use to contact you in the evenings or at the weekend?

Name:
Contact Telephone Number:
Good morning/afternoon/evening. My name is ..........from GfK NOP Research, an independent market research company.

I understand you have recently agreed to participate in a survey for the Office of Fair Trading about your recent home buying and selling experience. Would it be convenient to do the survey now, it should take no more than 20 minutes?

**IF RESPONDENT CAN NOT RECALL FORM OR LETTER ABOUT THE RESEARCH SAY:**
You may have been asked in a number of ways – either:
- A letter was sent to you in May asking for your help with an investigation into the standard of service provided by estate agents and the extent of any problems encountered in the home buying or selling process. The form you completed asked for your name and a telephone number.
- Or you are a member of GfK’s panel and were asked in July to participate.

Any information you give us will be treated with the strictest of confidence

**QA Have you bought a home or sold a home in the last 12 months?**
Bought
Sold
Both
No <close>

Please can I just confirm: were you either responsible or jointly responsible for the decision making involved in that buying process, for example making the offer, dealing with the solicitors, estate agents etc.?

Yes - CONTINUE
No - ASK FOR THE PERSON WHO WAS

Would it be convenient to do the survey now?

Yes - CONTINUE
No - ARRANGE A CONVENIENT TIME TO CALL BACK
1. First of all, can you just confirm that you have bought a home since August 2008? <Note to interviewer: some respondents may have purchased a home in July 08 which was registered in August, please include these respondents. If bought more than one, use most recent experience>

Yes - CONTINUE
No - THANK & CLOSE

2. And was this

A brand new home that had never been lived in <close>
An existing home that had already been lived in <continue>

IF CODE 3 AT QA SAY: We are just interested in their recent buying experience.

3. How many homes have you bought previously to this one? SINGLE CODE

None – this is the first
1
2
3
4-6
7-9
10 or more

The following questions relate to your experiences when you were looking for the home you recently bought

4. When you had contact with estate agents, what services, if any, did you most want them to supply to you as a potential buyer? DO NOT PROMPT.

Identifying suitable properties
Guidance on the buying process
Making arrangements for viewings
Accompanying you to viewings
Help/guidance when making offers
Help/guidance during negotiations
Chasing progress through to exchange and completion
Recommending third party service providers (e.g. solicitors, surveyors, lenders)
No contact with estate agents
DO NOT READ Don’t know/can’t remember
5. Once introduced to a seller would you prefer to... READ OUT

Buy from an estate agent, or
Buy directly from the vendor?

---

HOME INFORMATION PACKS (HIPS)

6. Thinking about the most recent Home Information Pack you saw, how much influence did it have on your decision to make offers or on the amount to offer?

No influence
Some influence
A lot of influence
Don’t know
<Don’t read out> Not seen a HIP

If Codes 2 or 3 at Q6 ask Q7: if Codes 1 or 4 at Q6 go to Q8.

7. Which part of the HIP had the most influence on your decision to make offers or on the amount to offer? READ OUT

The property information questionnaire
The energy performance certificate
The local property search information
Drainage and water search
Evidence of ownership / copy of lease
FROM ACCEPTANCE ONWARDS

I would now like you to think specifically about the home you actually bought.

8. Can I just check, was the home being marketed by a traditional estate agent or was it a private sale, a sale through an online estate agent (i.e. one that has no branch network at all but instead offers its services over the internet), or through an auction? READ OUT

   Traditional estate agent
   Online estate agent
   Private sale (i.e. without using any type of estate agent)
   Auction

ASK Q9 OF ALL. VARY Q9 ACCORDING TO RESPONSE TO Q8.

9. If Code 2, 3 or 4 at Q8: Were you concerned that the sale was not being handled by a traditional estate agent?
   If Code 1 at Q8: Would you have been concerned if the sale had not being handled by a traditional estate agent?

READ OUT

   Not at all
   A little concerned
   Fairly concerned
   Very concerned

ASK Q10 if Q9 = code 2-4 (concerned). If Code 1 at Q9, go to Q11

10. Why were you concerned? [if Code 2, 3 or 4 at Q8]
    Why would you have been concerned? [if Code 1 at Q8]

PROBE TO PRECODE. MULTICODE POSSIBLE.

   Might be less secure
   Things more likely to go wrong
   Might be harder to communicate
   Uncomfortable talking directly to the owner
   Not trust the details supplied
   Have little experience of buying
   Uncomfortable putting in an offer without advice from the seller’s estate agent
   Uncomfortable putting in an offer without being able to visit the estate agent
   Some other reason (PLEASE SPECIFY)
   Don’t know
If Code 2, 3 or 4 at Q8:

11. Did you perceive any benefits for you from the seller <selling their home privately> <using an online estate agent> <using an auction>?

READ OUT MULTICODE

No
Yes – preferred being able to deal directly with the vendor
Yes – thought would be able to achieve a better price
Yes – thought would be able to resolve problems more easily
Yes – thought it would be faster/easier to complete the process
Other (SPECIFY)

If code 3-4 (private/auction) at Q8 skip to Q29

Once they had selected a property

The following questions are about the estate agent you bought your home through

12. Do you recall the name of the Estate Agent you bought through?

No
Yes – name (open)

IF Code 2 (online) at Q8 skip to Q14

<ASK ALL who used traditional agent (code 1 at Q8)>

13. Did buying through a traditional estate agent have any benefits for you over buying through other methods like private sale, online estate agents or auctions?

READ OUT

Easier/less hassle/less stressful
Faster
Easier access to the agent if any problems
Estate agent able to arrange viewings
Estate agent able to accompany me to viewings
Easier to discuss issues when making offers and negotiating
Estate agent could recommend third party service providers (e.g. solicitors, surveyors, lenders)
More legal protections if things went wrong
DO NOT READ Don’t know/can’t remember
14. What information/assistance did the estate agent give you? DO NOT PROMPT

Property description/photos
Floorplan
The HIP for the property
The asking price
How long the property had been on the market
Interest in the property to date
General information on the buying process
Accompanied you on viewings
Details of vendor’s position
3rd party service recommendations
Other (PLEASE SPECIFY)

15. What specific guidance did the vendor’s estate agent give you? DO NOT PROMPT

What price to offer initially
Arrangements for submitting offers
How to react during negotiations
Recommended third party providers of other services (e.g. surveyors, solicitors, lenders)

16. How much did you rely on the information and guidance provided by the estate agent when deciding whether to view properties? READ OUT

Totally
To some extent
Not at all

17. How much did you rely on the information and guidance provided by the estate agent when deciding whether and what to offer on properties? READ OUT

Totally
To some extent
Not at all

__________________________
OTHER THIRD PARTY (‘ANCILLARY’) SERVICES
18. Did the vendor’s estate agent refer you to any of the following additional third party (or ‘ancillary’) products or services READ OUT. CODE ALL THAT APPLY

Financial/mortgage advice
Insurance products
Surveys
Solicitor/conveyancing services
Other (PLEASE SPECIFY)
DO NOT READ OUT No, none

19. Please indicate whether you obtained each of the following services through providers referred to you by the vendor’s estate agent or whether you obtained them independently: READ OUT

Financial/mortgage advice
Insurance products
Surveys
Solicitor/conveyancing services
Other (PLEASE SPECIFY)
DO NOT READ OUT No, none

Took the service referred to by the solicitor
Obtained the service independently

FOR EACH of the services offered by agent and used at Q19:

20. Did you investigate other providers of <EACH SERVICE USED AS OFFERED BY EA AT 20> before deciding to take up the third party service the estate agent referred you to?

Yes
No
IF NO

21. Why did you not investigate other third party service providers? <FOR EACH SERVICE USED AS OFFERED BY EA AT 19> PROBE TO PRECODE MULTICODE POSSIBLE

Estate agent suggested that it would be cheaper to use their recommendation
Estate agent suggested it would be faster to use their recommendation
Estate agent suggested it was mandatory if I wanted to use their estate agency services
Estate agent suggested I was more likely to be able to buy the home I wanted if I used the services they recommended
Estate agent suggested I would only be able to buy the home I wanted if I used the services they recommended
I had already used the service provider that the estate agent recommended
I would not have been able to buy the home I wanted if I had not
I did not think I would get a better deal
It was easier/more convenient to accept the estate agent’s recommendation
I did not know where/how to look for other services
Other (PLEASE SPECIFY)

22. Did the vendor’s estate agent give you any information on the commission they would get from the <EACH SERVICE USED AS OFFERED BY EA AT 19>? 

Yes
No
Don’t know/can’t remember

23. How strongly do you feel the estate agent encouraged you to take <EACH SERVICE USED AS OFFERED BY EA AT 19>? READ OUT

The estate agent told me I had to use them
The estate agent tried very hard to persuade me
The estate agent encouraged me to take the services
The estate agent described the options but did not push them

24. Thinking about everything you were told and offered when the vendor’s estate agent was recommending other service providers, would you say it was a 'hard sell' or not?

Yes
No
25. Which of the following do you think best describes whose interests the estate agent from whom you bought the property was representing? READ OUT.

Explore to precode.

The estate agent was working mostly on my behalf
The estate agent was working equally on both my and the sellers’ behalf
The estate agent was working mostly on the seller’s behalf
Don’t know

26. Did the vendor’s estate agent say any of the following? READ OUT

There’s a lot of interest in the property
Offers have already been made
An offer is expected at any moment
The seller wants to sell quickly so the price is a bargain
None
IF at least one comment

27. Did this/these comments... READ OUT

make you put in an offer sooner than you’d anticipated?
make you put in a higher offer than you’d anticipated?

28. Thinking about everything you were told and offered when you were making enquiries about buying this home, would you say it was a ‘hard sell’ or not?

Yes
No

NEGOTIATIONS AND PURCHASES

ASK ALL

29. After your offer was accepted, what type of survey of the property, was conducted, if any? READ OUT

None
Mortgage valuation survey for my lender
Homebuyer Survey
Full Buildings Survey/Structural Survey
Don’t remember
Ask Q30 if Q29 = code 2-5 at Q29
30. On the basis of this survey, did you revise your offer?

Yes
No

Ask If Q31 = yes at Q30
31. By how much did you revise your offer on the property?

Under £500
£500-£999
£1000 to £4999
£5000 to £9999
£10,000 to £14,999
£15,000 to £19,999
Over £20,000

ASK ALL
32. Thinking now about the successful purchase of your home, were you in a chain of buyers and sellers where your purchase was dependent on other people’s transactions completing?

Yes
No

Ask Q33 if Q32 = yes
33. How many other buyers/sellers were in the chain?
1
2
3
4
5
6
7
8+
34. How long in weeks was the period between the seller accepting your offer and exchange of contracts? PROBE TO CODE. SINGLE CODE ONLY.

Less than 1 week
More than 1 week, up to 2 weeks
More than 2 up to 4 weeks
More than 4 up to 6 weeks
More than 6 up to 8 weeks
More than 8 up to 10 weeks
More than 10 up to 12 weeks
More than 12 weeks up to 16 weeks
More than 16 weeks up to 20 weeks
More than 20 weeks up to 24 weeks
More than 24 weeks
Don’t know/ can’t remember

35. During this period, how well informed did you feel about the progress with the sale? PROBE TO CODE. SINGLE CODE ONLY.

Very well informed
Quite informed
Not very informed
Very poorly informed

36. And was this process longer, shorter or about what you had expected? SINGLE CODE. PROBE TO PRECODE.

Much longer
A little longer
About what expected
A little shorter
Much shorter

37. Would you say the exchange of contracts was delayed?

Yes
No
ASK Q38 if Q37 delayed, others skip to Q43

38. Who or what, if anything, do you think was mostly responsible for the delay? PROBE TO CODE. MULTICODE OK.

You
Your mortgage provider
Your estate agent
Your solicitor/conveyancer
The sellers
The seller's estate agent
The seller's solicitor/conveyancer
Delayed survey
Local Authority delay in providing 'searches'
Problems elsewhere in the chain
Don't know
Someone or something else (PLEASE SPECIFY)

ASK Q39 for each named at Q38

39. Why do you say that? PROBE FULLY

Communication issues
Failure to chase others involved in the transaction
No interest once the offer was accepted
Errors in how they handled queries and negotiations
Errors in how they handled the process after exchange of contracts
Had to do the running around/chasing myself
Tried to get a better deal than that already agreed
Other (SPECIFY)

40. Approximately how much extra time did all the delays add to the transaction? PROBE TO PROCODE

Less 1 week
A week up to a fortnight
A fortnight up to three weeks
Three weeks up to four weeks
Four weeks up to five weeks
Five weeks up to six weeks
More than six weeks
41. What problems did the delays cause you? READ OUT

Delayed the move
Had to pay to rent accommodation
Had to pay to rent storage
Had to start looking at other properties
Had to renegotiate with my lender
Other costs
General stress/worry
Other (SPECIFY)

Ask Q42 if cost at Q41 (CODES 2, 3, 4, 6)

42. How much were these costs?
Under £100
£100 - £199
£200 - £299
£300 - £399
£400 - £499
£500 - £599
£600 - £699
£700 - £799
£800 - £899
£900 - £999
£1000 - £1499
£1500 +

Unsuccessful Offers

ASK ALL

43. Thinking about your most recent purchase of a home, how many properties did you make an offer on, including the one you eventually bought?

1 only (i.e. I only made one offer – for the home I actually bought)
2
3
4
5 or more
Ask Q45 if Q8 = code 1 or 2 (traditional or online agent), others skip to Q45
44. Did you at any point become aware that an offer you made had not been passed on by the vendor’s estate agent to the vendor?

Yes
No
Don’t know

45. Did you experience a purchase falling through after you had made an offer that the seller had accepted (including because you withdrew your offer)?

Yes
No

Ask Q46 IF Q45=YES, others who said NO skip to Q51 if Q8 = code 1 or 2 (traditional or online agent) or Q54 if Q8 = code 3 or 4 (private or auction)
46. Thinking about your most recent experience of a purchase falling through after your offer was accepted by the seller, can you recall why the sale fell through? PROBE TO PRECODE

I did not have sufficient funds / the lender would not agree the funds needed
I withdrew my offer for personal reasons
I withdrew following a survey that showed problems with the home
Another buyer made a better offer (gazumped)
The seller demanded I increase my offer
The seller hadn’t found a property or accommodation
The seller withdrew the home without explanation
The seller subsequently rejected my offer
Problems elsewhere in the chain
Other (SPECIFY)

47. Did you incur any of the following expenses for a purchase which fell through? READ OUT. ROTATE. CODE ALL MENTIONS.

Survey fees
Mortgage arrangement fees
Solicitors’ fees
ALWAYS HAVE LAST IN ROTATION Anything else (SPECIFY)
DO NOT READ No, none of these
48. Can you estimate approximately how much you had spent on these services?

Under £100
£100 - £199
£200 - £299
£300 - £399
£400 - £499
£500 - £599
£600 - £699
£700 - £799
£800 - £899
£900 - £999
£1000 - £1499
£1500+
Don’t know

49. Who, if anyone, do you feel was mostly responsible for this event? DO NOT PROMPT. SINGLE CODE.

No-one
Yourself
The vendor (person selling)
The vendor’s estate agent
Your mortgage provider/lender
Your solicitor
The vendor’s solicitor
Your surveyor
Your lender’s surveyor
Someone else in the chain

50. Why do you feel (ANSWER AT Q49 – IF CODE 2 USE <you were> )<was> mostly responsible? PROBE FULLY

Open

Satisfaction with estate agent

ASK ALL who used traditional/online estate agent

51. I would now like you to tell me how satisfied you were with the following aspects of the estate agent that you bought your home from. For each that I read out please tell me whether you are very satisfied, quite satisfied, quite dissatisfied or very dissatisfied. READ OUT. ROTATE.
Ease of arranging viewings
Keeping you informed of progress
Ability to contact (answering the phone, returning calls, etc.)
Accuracy and completeness of information about the properties and the area
Manner of agency staff
Being honest in their dealings with you
Advice on what offers to make
Facilitating access to third party service providers (solicitors, surveyors, lenders etc)

52. Overall, how satisfied were you with the estate agent you bought your home through? READ OUT

Very satisfied
Fairly satisfied
A little dissatisfied
Very dissatisfied

53. Would you use this agent to sell your property if you decided to move again?

Yes
Possibly
No

SATISFACTION WITH OTHER SERVICE PROVIDERS

ASK ALL
54. How satisfied were you with... READ OUT

Your mortgage lender?
Your insurance provider?
Your solicitor?/conveyancer
Your surveyor?

Very satisfied
Fairly satisfied
Fairly dissatisfied
Very dissatisfied
Don’t know
PROBLEMS AND COMPLAINTS

ASK ALL

55. For each of the organisations and people I read out please tell me if you had any serious problems with any of them during the home buying process? READ OUT. ROTATE.

The vendor (person selling)
The vendor’s estate agent
The vendors’ solicitors
Your mortgage lender
Your solicitors
Your surveyor
The lender’s surveyor/valuer
The auctioneer
Someone else in the chain
DO NOT READ None – no problems with anyone

ASK FOR EACH THING THEY HAD A PROBLEM WITH

56. Can you tell me briefly, what was the nature of the problem(s) with (ANSWER AT Q55)? PROBE FULLY OPEN

57. Did you complain to anyone about the problems you encountered with (ANSWER AT Q55)?

Yes
No

Ask Q58 If Q57 = yes

58. Who did you complain to? PROBE TO CODE. MULTICODE OKAY.

IF VENDOR’S ESTATE AGENT
The estate agent itself
The National Association of Estate Agents
The Independent Association of Estate Agents
The Royal Institution of Chartered Surveyors
The Ombudsmen for Estate Agents/The Property Ombudsman
The Surveyors Ombudsman Service
Legal Complaints Service
Local Trading Standards
Consumer Direct
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)
IF BANK OR BUILDING SOCIETY
The bank or building society itself
Financial ombudsman
Financial Services Authority
Someone else (PLEASE SPECIFY)

IF YOUR SOLICITOR
Your solicitor him/herself
The Legal Complaints Service
The Solicitors Regulatory Authority
The Law Society
Financial Services Authority
Someone else (PLEASE SPECIFY)

59. What was the outcome, if any, of making the complaint? PROBE FULLY

They apologised
They reduced their fees
They paid compensation
The complaint was rejected
Nothing happened
Other (SPECIFY)

60. How satisfied were you with the outcome? READ OUT

Very satisfied
Fairly satisfied
A little dissatisfied
Very dissatisfied

If not satisfied
61. Why not?

Loop back to Q57 for other serious problems at Q56

Ask Q62 If problems at Q56 NOT complained about at Q57

62. Why did you not make a complaint? PROBE TO PRECODE

Didn’t know who to complain to
Didn’t think it was worth it
Always expected there were bound to be problems anyway
Didn’t want to make matters worse
Did not realise that there was a cause for complaint until long after
Could not be bothered
Wanted to move on and forget about it
Process too complex
Persuaded not to by estate agent
Persuaded not to by solicitors
Persuaded not to by bank/building society
Other reason (PLEASE SPECIFY)

OVERALL

ASK ALL

63. With hindsight, what, if anything, do you think could be done to improve the buying process or make it easier? PROBE FULLY

Faster service
Better communication during process
If others in the chain had not accepted conditional offers
If Estate Agents elsewhere in chain had checked that buyers had the requisite funds before accepting offers
If survey already done/available
More information available on home up front
More guidance on the process
Offer should be legally binding
Improve customer service
Agent should be qualified
Reduce commission
If vendor had Home Condition Report
Deposit to be put down early in process/if offer accepted
Have quicker/earlier exchange of contract
Better/stronger enforcement of the law
To remove HIPS
Have a buyers’ agent
Nothing/happy with the system
Other (SPECIFY)
Don’t know
All

64. At the outset, when first considering whether to make an offer on the property you bought, how helpful would you have found find a survey of its physical condition? READ OUT

Very helpful
Helpful
Not very helpful
Not at all helpful

65. To what extent would you trust such a survey had it been commissioned by the seller but conducted by an independent and professional surveyor? READ OUT

Totally
To some extent
Not at all

66. I’m now going to read a statement to you: 'All Estate agents should have to obtain specific qualifications to be allowed to trade?' Do you READ OUT

Disagree strongly
Disagree slightly
Agree slightly
Agree strongly?

67. To what extent would you agree with this statement if such qualifications meant that the cost of using an estate agent rose by a small fee such as £50? READ OUT

Disagree strongly
Disagree slightly
Agree slightly
Agree strongly?
Don’t know

DEMOGRAPHICS

Now I need to ask a few questions in order to classify the data. At this point I should remind you that the survey is completely confidential.

68. INTERVIEWEE CODE GENDER

Male
Female
69. Thinking about what you paid the seller for your new home can you tell me, was it READ OUT

Less than £100,000
Between £100,001 and £150,000
Between £150,001 and £200,000
Between £200,001 and £250,001
Between £250,001 and £300,000
Between £300,001 and £350,001
Between £350,001 and £400,000
Between £400,001 and £500,000
Between £500,001 and £1 million
Over £1 million
DO NOT READ Refused

70. How many bedrooms does your home have?

Studio
1 bedroom
2 bedrooms
3 bedrooms
4 bedrooms
5 bedrooms
More than 5 bedrooms

71. And which region is the home in? READ OUT IF NECESSARY

North East (England)
North West (England)
Yorkshire and The Humber
East Midlands (England)
West Midlands (England)
East of England
London
South East (England)
South West (England)
Wales

72. Would you describe the area in which the home was to be

Urban
Suburban
Rural
73. Was the property freehold or leasehold?

Freehold
Leasehold

74. What was your age at your last birthday?
   
   IF REF ASK: Which of the following age bands do you fall into READ OUT.

Under 25
26-35
36-45
46-55
56-60
61 +
Ref

75. Standard Social Grade question

76. Finally, if the Office of Fair Trading wanted to discuss some of the issues you have raised during the interview in further detail, would you be happy for us to pass on your contacts details to them?

Yes
No

THANK AND CLOSE
Good morning/afternoon/evening. My name is ………from GfK NOP Research, an independent market research company.

I understand you have recently agreed to participate in a survey for the Office of Fair Trading about your recent home buying and selling experience. Would it be convenient to do the survey now, it should take no more than 20 minutes?

IF RESPONDENT CAN NOT RECALL FORM OR LETTER ABOUT THE RESEARCH SAY:
You may have been asked in a number of ways – either:
- A letter was sent to you in May asking for your help with an investigation into the standard of service provided by estate agents and the extent of any problems encountered in the home buying or selling process. The form you completed asked for your name and a telephone number.
- Or you are a member of GfK’s panel and were asked in July to participate.

Any information you give us will be treated with the strictest of confidence

QA Have you bought a home or sold a home in the last 12 months?
Bought
Sold
Both
No <close>

Please can I just confirm: were you either responsible or jointly responsible for the decision making involved in that selling process, for example accepting the offer, dealing with the solicitors, estate agents etc.?

Yes - CONTINUE
No - ASK FOR THE PERSON WHO WAS

Would it be convenient to do the survey now?

Yes - CONTINUE
No - ARRANGE A CONVENIENT TIME TO CALL BACK
1. First of all, can you just confirm that you have sold a home since August 2008? <Note to interviewer: some respondents may have sold a home in July 08 which was registered in August, please include these respondents. If sold more than one, use most recent experience.>

Yes - CONTINUE
No - THANK & CLOSE

IF CODE 3 AT QA SAY: We are just interested in your recent selling experience.

2. How many homes have you sold previously to this one? SINGLE CODE

None – this is the first
1
2
3
4-6
7-9
10 or more

3. Thinking now about your most recent successful sale, did you sell through a traditional estate agent (i.e. one that has at least one physical branch on a high street), an online estate agent (i.e. one that has no branch network at all, but instead offers its services over the internet), through an auction, or did you sell it privately (i.e. without using any type of estate agent)? READ OUT

Traditional estate agent
Online estate agent
Sold privately without using any type of estate agent
Auction

USERS OF NON-TRADITIONAL METHODS

Ask Q4-6 if sold using an ONLINE ESTATE AGENT, SOLD AT AUCTION OR SOLD PRIVATELY (Codes 2, 3 or 4 at Q3)
Users of TRADITIONAL ESTATE AGENTS (Code 1 at Q3) go to Q11
4. How many times had you previously <sold through an online estate agent> <sold privately> <sold at auction>? SINGLE CODE

None – this was the first time
1
2
3
4-6
7-9
10 or more

5. Why did you decide not to sell through a traditional estate agent? DO NOT PROMPT MULTICODE PROBE FULLY

Thought it would be cheaper
Thought it would be easier
Thought it would be faster
Wanted more involvement in / control of the sale
Had enough spare time
Bad opinion of estate agents
Had buyer lined-up in advance
Other (Specify)

6. Why did you decide to <sell through an online estate agent> <sell privately> <sell at auction>? DO NOT PROMPT MULTICODE PROBE FULLY

Thought it would be cheaper
Thought it would be easier
Thought it would be faster
Previous bad experiences of traditional estate agent(s)
Previous good experience of using online estate agent/selling privately / using auction
Wanted more involvement in / control of the sale
Recommended by acquaintance
Other (Specify)
Ask Q7 if **SOLD USING ONLINE AGENT** (Code 2 at Q3).
If **SOLD PRIVATELY** (Code 3 at Q3) go to Q8.
If **SOLD AT AUCTION** (Code 4 at Q3) go to Q9.

7. What concerns, if any, did you have about using an online estate agent? DO NOT PROMPT. MULTICODES ALLOWED

I had no concerns
Might only reach a few potential buyers
Might not advertise on portals like Rightmove, FindaProperty, etc
Might achieve lower selling price
Worries about communication problems
Might have to do too much work myself
Concerned about negotiating with the buyer
Worried about privacy/security/legal protection
Might have to pay a second fee if still under contract with traditional estate agent
Might be harder to organise a HIP
Other (Specify)

If **SOLD USING ONLINE AGENT** (Code 2 at Q3) now go to Q16.
Ask Q8s to 10 if **SOLD PRIVATELY** (Code 3 at Q3).

8. What method did you use to sell your property? DO NOT PROMPT. MULTICODES ALLOWED

Advertising in local paper
'For Sale' board outside home
Advertising on the Internet
Auction
Personal contacts
Other (PLEASE SPECIFY)
Ask Qs 9 to 10 if SOLD PRIVATELY (code 3 at Q3) OR SOLD THROUGH AUCTION (Code 4 at Q3)

9. Approximately how much did it cost you to sell your home?

Nothing
£1 to £99
£100 to £199
£200 to £299
£300 to £399
£400 to £499
£500 to £599
£600 to £699
£700 to £799
£800 to £899
£900 to £999
£1000 to £1499
£1500 to £1999
£2000 to £2999
£3000 +

10. What concerns, if any, did you have about <selling privately> <using an auction>? DO NOT PROMPT. MULTICODES ALLOWED

Might achieve lower selling price
Might only reach a few potential buyers
No advertising on portals like Rightmove, FindaProperty, etc
Take too long to sell
I have limited marketing ability
Have to do too much work myself
Concerned about negotiating / dealing directly with buyer
Concerned about how to resolve any problems I might have with buyer/auctioneer
Other (Specify)

If SOLD PRIVATELY (Code 3 at Q3) now go to Q30 on HIPs
If SOLD BY AUCTION (Code 4 at Q3) now got to Q28

CHOICE OF TRADITIONAL ESTATE AGENT AS ROUTE TO MARKET

Ask Qs 11 to 15 to all who used a TRADITIONAL ESTATE AGENT (Code 1 at Q3)
11. Did you consider any of the following ways of selling your home without using a traditional estate agent? READ OUT

Code each Yes/No

Using an online estate agent
Selling privately
Auction
Other (PLEASE SPECIFY)
ASK ALL

12. Why did you not consider using an online estate agent (if No to Code 1 at Q11) / decide not to use an online estate agent to sell your home (if Yes to Code 1 at Q11)? DO NOT PROMPT. PROBE TO PRECODE. ALLOW MULTICODES

Might achieve lower selling price
Might only reach a few potential buyers
No advertising on portals like Rightmove, FindaProperty, etc
Worries about communication
Have to do too much work myself
Wouldn’t trust an online Estate Agent
Worries about privacy/security/legal protection
Concerned about negotiating with the buyer
Might have to pay a second fee if still under contract with traditional estate agent
Never heard of them
No/limited access to the internet
Might be harder to organise a HIP
Other (Specify)

13. Why did you not consider selling your home privately (if No to Code 2 at Q11) / decide not to sell your home privately? (if Yes to Code 2 at Q11)? DO NOT PROMPT. PROBE TO PRECODE. ALLOW MULTICODES

Might achieve lower selling price
Might only reach a few potential buyers
No advertising on portals like Rightmove, FindaProperty, etc
Take too long to sell
I have limited marketing ability
Have to do too much work myself
Might be harder to organise a HIP
Concerned about negotiating / dealing directly with buyer
Concerned about how to resolve any problems I might have with buyer
14. Why did you not consider using an auction to sell your home (if No to Code 3 at Q11) / decide not to use an auction to sell your home (if Yes to Code 3 at Q11)? DO NOT PROMPT. PROBE TO PRECODE. ALLOW MULTICODES

Auctions are for repossessions
Auctions are for commercial property
Concerned it would fetch a lower price
Concerned it would sell too quickly / I would not be able to find somewhere to buy in time
Concerned it might only reach a few potential buyers/lack of interest
Concerned there are no/limited legal protections
Concerned about how to resolve any problems I might have with auctioneer
Other (SPECIFY)

15. Why did you decide to use a traditional estate agent to sell your property? DO NOT PROMPT. PROBE TO PRECODE. ALLOW MULTICODES

Thought it would be cheaper
Thought it would be easier
Thought it would be faster
Would achieve higher selling price
Estate agents have experience/knowledge/capability
Estate agents are better at marketing / attracting potential buyers
To get access portals like Rightmove, FindaProperty, etc
Didn’t want to have to negotiate / deal directly with buyers myself
Traditional estate agents can help to arrange other services such as surveying, HIPs
Done it that way before
Didn’t know it was possible any other way
Other (Specify)

CHOOSING BETWEEN ESTATE AGENTS [WHETHER TRADITIONAL OR ONLINE]

Ask Q16 to Q22 USERS OF TRADITIONAL ESTATE AGENTS (Code 1 at Q3) and ONLINE ESTATE AGENTS (Code 2 at Q3)

16. When you had contact with estate agents, what services did you most want them to supply to you? DO NOT PROMPT. PROBE TO PRECODE.

Help with getting a HIP
Valuation
Advertising/marketing
Guidance on the selling process
Arranging viewings
Accompanying viewings
Guidance on which offer to accept
Help/guidance during negotiations
Chasing progress through to exchange and completion
Recommending third party service providers (e.g. solicitors, surveyors, lenders)
DO NOT READ Don’t know/can’t remember

17. Did you ‘shop around’ before choosing the estate agent(s) you initially employed?

Yes
No

IF YES to Q17 others go to 19
18. How many estate agents did you compare before you made your eventual choice?

2 estate agents
3
4
5
6
7+ estate agents

Thinking now about the agent you used to successfully sell your home...

19. Do you recall the name of the Estate Agent you sold through?

No
Yes – name was: (open)

20. Deleted

21. What made you decide to use the estate agent you used to sell your home?
DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY.

Their location
Size of their fees
Their valuation of your home
Reputation
Professionalism
Marketing ability
Number of branches
Used them before
Membership of a code scheme/professional body (NAEA, RICS, OEA/TPO)
Recommended by acquaintance
Other (Specify)

22. A. How easy was it to compare their fees? READ OUT

    Very easy
    Fairly easy
    Not very easy
    Not at all easy
    I did not compare their fees

    If codes 1-4 AT Q22, ask:
    B. Did you choose the estate agent that gave you the lowest fees? READ OUT.

        Yes
        No
        DON’T READ OUT – Don’t remember

Ask Q23 to all USERS OF TRADITIONAL ESTATE AGENTS (Code 1 at Q3)
USERS OF ONLINE ESTATE AGENTS (Code 2 at Q3) go to Q24

23. Did you choose the estate agent that gave the highest valuation for your property?

    Yes
    No

Ask Q24 to Q26 USERS OF TRADITIONAL ESTATE AGENTS (Code 1 at Q3)
and USERS OF ONLINE ESTATE AGENTS (Code 2 at Q3)

24. What services did you buy/receive from your estate agent? DO NOT PROMPT. PROBE TO PRECODE. MULTICODES ALLOWED

General advice on the selling process / how to sell
Valuation
Assistance with viewings
Marketing of property
Advertising on property portals like Rightmove, FindaProperty etc
Assistance with negotiations
Chasing sale progress
Recommendations for third party service providers (e.g. solicitors, surveyors, lenders)
Auction services
Other (Specify)

COSTS OF USING TRADITIONAL OR ONLINE ESTATE AGENTS

For the next few questions I would like you to think about the estate agency fees.

25. A. Firstly, did you agree to pay your estate agent READ OUT
   a percentage of the achieved sale value of the home (e.g. 1.8%)
   a predefined flat fee (e.g. £1,000) based on the initial value of your home
   a predefined flat fee (e.g. £1,000) irrespective of the value of the home

   B. Did you pay this fee:
      upfront (i.e. before your home was sold)
      on completion (i.e. once your home was sold)
      a combination of upfront and on completion

26. Did you negotiate a lower fee with your chosen estate agent?

   Yes
   No
   Don’t remember

Ask Q27 IF YES AT Q26. OTHERS GO TO Q28

27. What was the initial fee they suggested and the eventual fee you agreed to pay?

   Initial fee suggested: Figure / Don’t remember
   Eventual fee agreed: Figure / Don’t remember

Ask Q28 for USERS OF TRADITIONAL ESTATE AGENTS (Code 1 at Q3),
USERS OF ONLINE ESTATE AGENTS (Code 2 at Q3) and those who SOLD THROUGH AUCTION (Code 4 at Q3):

28. What commission/fee did you agree to pay your chosen estate agent / auctioneer (if Code 4 at Q3)?

   % OR £
   [Don’t read out: don’t remember]
UP FRONT INFORMATION

Ask Q29 of **USERS OF TRADITIONAL ESTATE AGENTS** (Code 1 at Q3) and **USERS OF ONLINE ESTATE AGENTS** (Code 2 at Q3)
Those who **SOLD THROUGH AUCTION** (Code 4 at Q3) go to Q30

29. Thinking now of the estate agent who sold your home, which of the following pieces of information did the estate agent give you, either verbally, or in writing. READ OUT. ROTATE START.

*Verbally/In Writing/No/DK*

A scale of their charges for a successful sale  
A breakdown of the different components of their fees and charges  
Their fees or charges should the property be taken off the market without a sale  
Their terms of business (whether sole selling rights, sole agency, etc)  
The length of their contract with you

HOME INFORMATION PACKS (HIPS)

Ask Q30 of **ALL SELLERS** including private sales, auctions and online sales (Codes 1 to 4 at Q3)

30. Thinking about the Home Information Pack for the home you sold, what did you think of its contents? PROBE TO PRECODE

I did not get/don’t remember getting a HIP  
I did not read the HIP  
I read the HIP but did not understand it  
I read the HIP and understood it but did not find the contents useful  
I read the HIP, understood it and found the contents useful

OTHER THIRD PARTY (‘ANCILLARY’) SERVICES

Ask Qs 31-42 to **ALL USERS OF TRADITIONAL AND ONLINE ESTATE AGENTS** (Codes 1 and 2 at Q3)  
**PRIVATE SALES** and **USERS OF AUCTIONS** (Codes 3 and 4) go to Q43

31. Thinking only about the sale of your home and any property you subsequently bought, did your estate agent selling your home refer you to any of the following additional third party products or services… READ OUT. CODE ALL THAT APPLY
Financial/mortgage advice
Insurance products
Surveys
Home Information Pack (HIP)
Solicitor/conveyancing services
Other (PLEASE SPECIFY)
DO NOT READ OUT No, none

32. Please indicate whether you obtained each of the following services through providers referred to you by the estate agent or whether you obtained them independently. READ OUT. CODE ALL THAT APPLY

Financial/mortgage advice
Insurance products
Surveys
Home Information Pack (HIP)
Solicitor/conveyancing services
Other (PLEASE SPECIFY)
DO NOT READ OUT No, none

Code as:
Took the service referred by the estate agent
Obtained the service independently

Ask Q33 FOR EACH of the services referred by the estate agent and taken up by the seller at Q32 (Code 1):

33. Did you investigate other providers of <EACH SERVICE USED AS OFFERED BY EA AT Q32> before deciding to take up the third party service the estate agent referred you to?

Yes
No

IF NO
34. Why did you not investigate other third party service providers? <FOR EACH SERVICE USED AS OFFERED BY EA AT 32> PROBE TO PRECODE

Estate agent suggested that it would be cheaper to use their recommendation
Estate agent suggested it would be faster to use their recommendation
Estate agent suggested it was mandatory if I wanted to use their estate agency services
Estate agent suggested I would receive a higher quality of service
I did not think I would get a better deal
It was easier/more convenient to accept the estate agent’s recommendation
I did not know where/how to look for other services
Other (PLEASE SPECIFY)

35. Did the estate agent give you any information on the commission they would get from the <FOR EACH SERVICE USED AS OFFERED BY EA AT 32>?

Yes
No
Don’t know/can’t remember

36. Thinking about everything you were told and offered when the estate agent was recommending other service providers, would you say it was a ‘hard sell’ or not? <FOR EACH SERVICE USED AS OFFERED BY EA AT 32>

Yes
No

CONTRACTS

37. Could you tell me how long was your contract with your estate agent for?

Less than 8 weeks
8 weeks to 12 weeks
12 weeks to 16 weeks
16 weeks to 20 weeks
20 weeks to 24 weeks
More than 24 weeks
Don’t know/remember

NEGOTIATIONS AND SALES

38. Thinking about the successful sale of your home, did your estate agent recommend at any point during the time your home was on the market with them that you reduce your asking price?

Yes
No

Ask Q39 if Q38 = yes. Otherwise, go to Q40:

39. Do you think the estate agent’s recommendation was: ANSWER – YES, NO, DON’T KNOW
reasonable, given the state of the housing market made in your best interests to improve your chances of selling made in their best interests to secure a faster sale

40. When the first offer came in, did your estate agent's reaction lead you to think they wanted you to take that first offer?

Yes
No

Ask Q41 if Q40 = yes. Otherwise, go to Q42:

41. What in your opinion did the agent do? Did they READ OUT

Encourage you to accept because they said no other offers were likely
Encourage you to accept because they said it was the best you were likely to get
Arrange fewer or no further viewings until you had made a decision
Other [SPECIFY].

42. Did you at any point become aware that an offer a potential buyer had made had not been passed on by the estate agent to you?

Yes
No
Don't know

Ask Q43 of ALL SELLERS including private sales, auctions and online sales (Codes 1 to 4 at Q3)

43. Thinking about the successful sale of your home, were you in a chain of buyers and sellers?

Yes
No
Ask Q44 if Q43 = yes

44. How many other buyers/sellers were in the chain?
   1
   2
   3
   4
   5
   6
   7
   8+

45. How long in weeks was the period between accepting the buyer’s offer and exchange of contracts? PROBE TO CODE. SINGLE CODE ONLY.

Less than 1 week
Between 1 week and 2 weeks
More than 2 up to 4 weeks
More than 4 up to 6 weeks
More than 6 up to 8 weeks
More than 8 up to 10 weeks
More than 10 up to 12 weeks
More than 12 weeks up to 16 weeks
More than 16 weeks up to 20 weeks
More than 20 weeks up to 24 weeks
More than 24 weeks

46. During this period, how well informed did you feel about the progress with the sale? PROBE TO CODE. SINGLE CODE ONLY.

Very well informed
Quite informed
Not very informed
Very poorly informed

47. And was this process longer, shorter or about what you had expected? READ OUT. SINGLE CODE ONLY

Much longer
A little longer
About what expected
A little shorter
Much shorter
48. Would you say the completion of the sale was delayed?

Yes
No

ASK Q49 if Q48 = Yes. Others go to Q54

49. Who or what, if anything, do you think was MOST responsible for the delay? PROBE TO CODE. SINGLE CODE.

You
Your estate agent
Your solicitor/conveyancer
The buyer’s solicitor/conveyancer
The buyers
A delayed survey of your home
Local Authority delay in providing 'searches'
Your auctioneer
Problems elsewhere in the chain
Don’t know
Someone or something else (PLEASE SPECIFY)

ASK Q50 if Q49 identified who or what was MOST responsible for the delay.
Ask for each item identified as responsible
OTHERS GO TO Q51

50. In what way did this cause delays? PROBE TO PRECODE

Communication issues
Failure to chase others involved in the transaction
No interest once the offer was accepted
Errors in how they handled queries and negotiations
Errors in how they handled the process after exchange of contracts
Had to do the running around/chasing myself
Other (SPECIFY)

ASK Q51 IF Q48 = delayed.

51. Approximately how much extra time did all the delays add to the transaction? PROBE TO PRECODE

Less 1 week
A week up to a fortnight
A fortnight up to three weeks
Three weeks up to four weeks
Four weeks up to five weeks
Five weeks up to six weeks
More than six weeks

ASK Q52 IF Q48 delayed.

52. What problems did the delays cause you? PROBE TO PRECODE

Delayed the move
Cost me more money
Lost the home we were buying
General stress/worry
Other (SPECIFY)

If cost [Code 2 above]

53. How much were these costs?
Under £100
£100 - £199
£200 - £299
£300 - £399
£400 - £499
£500 - £599
£600 - £699
£700 - £799
£800 - £899
£900 - £999
£1000 - £1499
£1500+

TRADITIONAL AGENT AND ONLINE AGENT ask Q54
PRIVATE SELLERS AND USERS OF AUCTIONS go to Q59.

SATISFACTION WITH ESTATE AGENT

54. I would now like you to tell me how satisfied you were with the following aspects of service provided by the estate agent you used to sell your property. For each that I read out please tell me whether you are very satisfied, quite satisfied, quite dissatisfied or very dissatisfied. READ OUT. ROTATE START POINT.
Advice on the likely selling price
Quality of advertising/marketing
Advice on the HIP
Number of viewings arranged
Suitability /vetting of potential buyers
Accompanying viewings
Accessibility/ability to contact (answering the phone, returning calls)
Support/advice during negotiations
Chasing progress after exchange of contracts
Keeping you informed of progress
Working in your best interests

55. Overall, how satisfied were you with the estate agent who sold your home?
READ OUT

Very satisfied
Fairly satisfied
A little dissatisfied
Very dissatisfied

56. Would you use this agent to sell your property if you decided to move again?

Yes
Possibly
No

57. Do you think that the fees you paid the estate agent represented value for money? READ OUT

Very good value for money
Fairly good value for money
Slightly poor value for money
Very poor value for money

ASK Q58 IF POOR VALUE FOR MONEY (CODE 3 or 4) AT Q57. OTHERS GO TO Q59.

58. Why do you say that? PROBE TO PRECODE

They didn’t earn it
The home sold very quickly
They didn’t have to do much
They gave poor service
They made little effort to advertise
They didn’t advertise as stated
I had to do most of the work myself
Poor communication/no feedback
They only put in effort at the end of the contract
Other (SPECIFY)
ASK ALL SELLERS (Codes 1-4 at Q3) all questions from Q59 to the end of the questionnaire

59. Based on your experiences if you sold a home again would you... READ OUT. SINGLE CODE

Sell it in the same way again
Choose another method to sell

60. Why do you say that PROBE FULLY

SATISFACTION WITH OTHER SERVICE PROVIDERS

61. How satisfied were you with your... READ OUT

Solicitor/conveyancing services
Home Information Pack (HIP) provider
Auctioneer (if Code 4 at Q3)

Very satisfied
Fairly satisfied
Fairly dissatisfied
Very dissatisfied
Don’t know

FAILURE TO SELL

62. All our questions have focused on your most recent successful home sale. However, can I just ask whether you experienced a sale falling through after you had accepted an offer on your home?

Yes
No

IF YES
63. Can you recall why the sale fell through? PROBE TO PRECODE

The buyer turned out not to have sufficient funds
The buyer withdrew their offer without explanation
The buyer withdrew their offer for personal reasons
The buyer withdrew their offer following a survey
The buyer reduced their offer to below a level acceptable to me
Another buyer made a better offer
Other (SPECIFY)
64. Did your experience of a purchase falling through involve you in any of the following expenses? READ OUT. ROTATE. CODE ALL MENTIONS.

Survey fees
Solicitors’ fees
Other [SPECIFY]
ALWAYS HAVE LAST IN ROTATION Anything else (SPECIFY)
DO NOT READ No, none of these

65. Can you estimate approximately how much you had spent on these services?

Under £100
£100 - £199
£200 - £299
£300 - £399
£400 - £499
£500 - £599
£600 - £699
£700 - £799
£800 - £899
£900 - £999
£1000 - £1499
£1500 +

66. Who, if anyone, do you feel was mostly responsible for this event? DO NOT PROMPT. SINGLE CODE.

No-one
Yourself
The buyer
Your estate agent
Your mortgage provider
Your solicitor
The buyer’s solicitor
Your HIP provider
Someone else in the chain

67. Why do you feel (ANSWER AT Q66 – IF CODE 2 USE ‘you’ were mostly responsible) was mostly responsible? PROBE FULLY

Open
COMPLAINTS

68. Did you have any serious problems with... READ OUT. CODE ALL THAT APPLY.

The buyer
Your estate agent (if Codes 1 or 2 at Q3)
Your solicitors
The buyer’s solicitors
Your valuer/surveyor
The buyer’s surveyors
Your HIP provider
The auctioneer (if Code 4 at Q3)
Someone else in the chain
DO NOT READ None – no problems with anyone

IF NO PROBLEMS WITH ANY, GO TO Q75
FOR EACH CODED YES AT Q68 ASK Q69-74.

69. Can you tell me briefly, what was the nature of the problem(s) with (ANSWER AT Q68)? PROBE FULLY OPEN

70. Did you complain to anyone about the problem(s) you encountered with (ANSWER AT Q70)
Yes
No

ASK Q71-73 if YES at Q70. ASK Q74 if NO at Q70

71. Who did you complain to? PROBE TO PRECODE

IF BUYER
The vendor him/herself
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF YOUR ESTATE AGENT PROBE TO PRECODE
The estate agent itself
The National Association of Estate Agents
The Royal Institution of Chartered Surveyors
The Ombudsmen for Estate Agents/The Property Ombudsman
The Surveyors Ombudsman Service
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF YOUR SOLICITOR/BUYER’S SOLICITOR PROBE TO PRECODE
Your solicitor him/herself
The Legal Complaints Service
The Solicitors Regulatory Authority
The Law Society
Financial Services Authority
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF YOUR VALUER/THEIR SURVEYOR PROBE TO PRECODE
The surveyor him/herself
The Royal Institution of Chartered Surveyors (RICS)
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

YOUR HIP PROVIDER PROBE TO PRECODE
The HIP provider themselves
Association of HIP Providers (AHIPP)
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)
IF THE AUCTIONEER PROBE TO PRECODE
The auctioneer
The National Association of Estate Agents
The Royal Institution of Chartered Surveyors
The Ombudsmen for Estate Agents/The Property Ombudsman
The Surveyors Ombudsman Service
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF SOMEONE ELSE IN THE CHAIN PROBE TO PRECODE
The person him/herself
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

72. What was the outcome, if any, of making the complaint? PROBE FULLY

They apologised
They reduced their fees
They paid compensation
The complaint was rejected
Nothing happened
Other (SPECIFY)

73. How satisfied were you with the outcome? READ OUT

Very satisfied
Fairly satisfied
A little dissatisfied
Very dissatisfied
If not satisfied

ASK Q74 IF NO COMPLAINT MADE AT Q70. OTHERS REPEAT LOOP IF MORE PROBLEMS OR GO TO Q75
74. Why did you not make a complaint? PROBE TO PRECODE

Didn’t know who to complain to
Didn’t think it was worth it
Always expected there were bound to be problems anyway
Didn’t want to make matters worse
Did not realise there was reason for complaint until long after
Could not bothered
Wanted to move on and forget about it
Process too complex
Persuaded not to by estate agent
Persuaded not to by solicitors
Other reason (PLEASE SPECIFY)

OVERALL

ASK ALL SELLERS Q75 TO END...

75. With hindsight, what, if anything, do you think could be done to improve the selling process or make it easier? PROBE FULLY TO PRECODE

Faster service
Better communication during process
Buyers should be pre-approved as having the available funds
If survey already done/available
More information available on home up front
More guidance on the process
Offer should be legally binding
Improve customer service
Agent should be qualified
Reduce commission
Deposit to be put down early in process/if offer accepted
Have quicker/earlier exchange of contract
Better/stronger enforcement of the law
To remove HIPS
Have a buyers’ agent
Nothing/happy with the system
Other (SPECIFY)
Don’t know

76. I’m now going to read a statement to you: 'All Estate agents should have to obtain specific qualifications to be allowed to trade?’ Do you READ OUT

Disagree strongly
Disagree slightly
Agree slightly
Agree strongly?

77. To what extent would you agree with this statement if such qualifications meant that the cost of using an estate agent rose by a small fee such as £50? READ OUT

Disagree strongly
Disagree slightly
Agree slightly
Agree strongly?
Don’t know

Demographics

Now I need to ask a few questions in order to classify the data. At this point I should remind you that the survey is completely confidential.

78. INTERVIEWER CODE GENDER

Male
Female

79. Thinking about what the buyer eventually paid for your home, can you tell me, was it READ OUT

Less than £100,000
Between £100,001 and £150,000
Between £150,001 and £200,000
Between £200,001 and £250,001
Between £250,001 and £300,000
Between £300,001 and £350,001
Between £350,001 and £400,000
Between £400,001 and £500,000
Between £500,001 and £1 million
Over £1 million
DO NOT READ Refused

80. And which region is the home in? READ OUT IF NECESSARY

North East (England)
North West (England)
Yorkshire and The Humber
East Midlands (England)
West Midlands (England)
81. Would you describe the area in which the home was to be
Urban
Suburban
Rural

82. Was the property freehold or leasehold?
Freehold
Leasehold

83. What was your age at your last birthday?
IF REF ASK: Which of the following age bands do you fall into READ OUT.
Under 25
26-35
36-45
46-55
56-60
61+
Ref

84. Standard Social Grade question
A
B
C1
C2
D
E
85. Finally, if the Office of Fair Trading wanted to discuss some of the issues you have raised during the interview in further detail, would you be happy for us to pass on your contacts details to them?

Yes
No

THANK AND CLOSE
Good morning/afternoon/evening. My name is ……… from GfK NOP Research, an independent market research company.

I understand you have recently agreed to participate in a survey for the Office of Fair Trading about your recent home buying and selling experience. Would it be convenient to do the survey now, it should take no more than 20 minutes?

IF RESPONDENT CAN NOT RECALL FORM OR LETTER ABOUT THE RESEARCH SAY:

You may have been asked in a number of ways – either:

- A letter was sent to you in May asking for your help with an investigation into the standard of service provided by estate agents and the extent of any problems encountered in the home buying or selling process. The form you completed asked for your name and a telephone number.
- Or you are a member of GfK’s panel and were asked in July to participate.

Any information you give us will be treated with the strictest of confidence

QA Have you bought a home or sold a home in the last 12 months?

Bought
Sold
Both
No <close>

Please can I just confirm: were you either responsible or jointly responsible for the decision making involved in that selling process, for example accepting the offer, dealing with the solicitors, estate agents etc.?

Yes - CONTINUE
No - ASK FOR THE PERSON WHO WAS

Would it be convenient to do the survey now?

Yes - CONTINUE
No - ARRANGE A CONVENIENT TIME TO CALL BACK
1. First of all, can you just confirm that you have sold a home since August 2008? <Note to interviewer: some respondents may have sold a home in July 08 which was registered in August, please include these respondents. If sold more than one, use most recent experience>

   Yes - CONTINUE
   No - THANK & CLOSE

IF CODE 3 AT QA SAY: We are just interested in your recent selling experience.

2. How many homes have you sold previously to this one? SINGLE CODE

   None – this is the first
   1
   2
   3
   4-6
   7-9
   10 or more

3. Thinking now about your most recent successful sale, did you sell through a traditional estate agent (i.e. one that has at least one physical branch on a high street), an online estate agent (i.e. one that has no branch network at all, but instead offers its services over the internet), through an auction, or did you sell it privately (i.e. without using any type of estate agent)? READ OUT

   Traditional estate agent
   Online estate agent
   Sold privately without using any type of estate agent
   Auction

USERS OF NON-TRADITIONAL METHODS

Ask Q4-6 if sold using an ONLINE ESTATE AGENT, SOLD AT AUCTION OR SOLD PRIVATELY (Codes 2, 3 or 4 at Q3)
Users of TRADITIONAL ESTATE AGENTS (Code 1 at Q3) go to Q11

4. How many times had you previously <sold through an online estate agent> <sold privately> <sold at auction>? SINGLE CODE

   None – this was the first time
   1
   2
5. Why did you decide not to sell through a traditional estate agent? DO NOT PROMPT MULTICODE PROBE FULLY

Thought it would be cheaper
Thought it would be easier
Thought it would be faster
Wanted more involvement in / control of the sale
Had enough spare time
Bad opinion of estate agents
Had buyer lined-up in advance
Other (Specify)

6. Why did you decide to sell through an online estate agent / sell privately / sell at auction? DO NOT PROMPT MULTICODE PROBE FULLY

Thought it would be cheaper
Thought it would be easier
Thought it would be faster
Previous bad experiences of traditional estate agent(s)
Previous good experience of using online estate agent/selling privately / using auction
Wanted more involvement in / control of the sale
Recommended by acquaintance
Other (Specify)

Ask Q7 if SOLD USING ONLINE AGENT (Code 2 at Q3).
If SOLD PRIVATELY (Code 3 at Q3) go to Q8.
If SOLD AT AUCTION (Code 4 at Q3) go to Q9.

7. What concerns, if any, did you have about using an online estate agent? DO NOT PROMPT. MULTICODES ALLOWED

I had no concerns
Might only reach a few potential buyers
Might not advertise on portals like Rightmove, FindaProperty, etc
Might achieve lower selling price
Worries about communication problems
Might have to do too much work myself
Concerned about negotiating with the buyer
Worried about privacy/security/legal protection
Might have to pay a second fee if still under contract with traditional estate agent
Might be harder to organise a HIP
Other (Specify)

If SOLD USING ONLINE AGENT (Code 2 at Q3) now go to Q16.
Ask Q8s to 10 if SOLD PRIVATELY (Code 3 at Q3).

8. What method did you use to sell your property? DO NOT PROMPT.
MULTICODES ALLOWED

Advertising in local paper
'For Sale' board outside home
Advertising on the Internet
Auction
Personal contacts
Other (PLEASE SPECIFY)

Ask Qs 9 to 10 if SOLD PRIVATELY (code 3 at Q3) OR SOLD THROUGH AUCTION (Code 4 at Q3)

9. Approximately how much did it cost you to sell your home?

Nothing
£1 to £99
£100 to £199
£200 to £299
£300 to £399
£400 to £499
£500 to £599
£600 to £699
£700 to £799
£800 to £899
£900 to £999
£1000 to £1499
£1500 to £1999
£2000 to £2999
£3000 +
10. What concerns, if any, did you have about <selling privately> <using an auction>? DO NOT PROMPT. MULTICODES ALLOWED

Might achieve lower selling price
Might only reach a few potential buyers
No advertising on portals like Rightmove, FindaProperty, etc
Take too long to sell
I have limited marketing ability
Have to do too much work myself
Concerned about negotiating / dealing directly with buyer
Concerned about how to resolve any problems I might have with buyer/auctioneer
Other (Specify)

If SOLD PRIVATELY (Code 3 at Q3) now go to Q30 on HIPs
If SOLD BY AUCTION (Code 4 at Q3) now got to Q28

CHOICE OF TRADITIONAL ESTATE AGENT AS ROUTE TO MARKET

Ask Qs 11 to 15 to all who used a TRADITIONAL ESTATE AGENT (Code 1 at Q3)

11. Did you consider any of the following ways of selling your home without using a traditional estate agent? READ OUT

Code each Yes/No

Using an online estate agent
Selling privately
Auction
Other (PLEASE SPECIFY)
ASK ALL

12. Why did you not consider using an online estate agent (if No to Code 1 at Q11) / decide not to use an online estate agent to sell your home (if Yes to Code 1 at Q11)? DO NOT PROMPT. PROBE TO PRECODE. ALLOW MULTICODES

Might achieve lower selling price
Might only reach a few potential buyers
No advertising on portals like Rightmove, FindaProperty, etc
Worries about communication
Have to do too much work myself
Wouldn’t trust an online Estate Agent
Worries about privacy/security/legal protection
Concerned about negotiating with the buyer
Might have to pay a second fee if still under contract with traditional estate agent
Never heard of them
No/limited access to the internet
Might be harder to organise a HIP
Other (Specify)

13. Why did you *not consider* selling your home privately (if No to Code 2 at Q11) / *decide not to* sell your home privately? (if Yes to Code 2 at Q11)? DO NOT PROMPT. PROBE TO PRECODE. ALLOW MULTICODES

Might achieve lower selling price
Might only reach a few potential buyers
No advertising on portals like Rightmove, FindaProperty, etc
Take too long to sell
I have limited marketing ability
Have to do too much work myself
Might be harder to organise a HIP
Concerned about negotiating / dealing directly with buyer
Concerned about how to resolve any problems I might have with buyer
Other (Specify)

14. Why did you *not consider* using an auction to sell your home (if No to Code 3 at Q11) / *decide not to* use an auction to sell your home (if Yes to Code 3 at Q11)? DO NOT PROMPT. PROBE TO PRECODE. ALLOW MULTICODES

Auctions are for repossessions
Auctions are for commercial property
Concerned it would fetch a lower price
Concerned it would sell too quickly / I would not be able to find somewhere to buy in time
Concerned it might only reach a few potential buyers/lack of interest
Concerned there are no/limited legal protections
Concerned about how to resolve any problems I might have with auctioneer
Other (SPECIFY)
15. Why did you decide to use a traditional estate agent to sell your property? 
DO NOT PROMPT. PROBE TO PRECODE. ALLOW MULTICODES

Thought it would be cheaper
Thought it would be easier
Thought it would be faster
Would achieve higher selling price
Estate agents have experience/knowledge/capability
Estate agents are better at marketing / attracting potential buyers
To get access portals like Rightmove, FindaProperty, etc
Didn’t want to have to negotiate / deal directly with buyers myself
Traditional estate agents can help to arrange other services such as surveying, HIPs
Done it that way before
Didn’t know it was possible any other way
Other (Specify)

CHOOSING BETWEEN ESTATE AGENTS [WHETHER TRADITIONAL OR ONLINE]

Ask Q16 to Q22 USERS OF TRADITIONAL ESTATE AGENTS (Code 1 at Q3) and ONLINE ESTATE AGENTS (Code 2 at Q3)

16. When you had contact with estate agents, what services did you most want them to supply to you? DO NOT PROMPT. PROBE TO PRECODE.

Help with getting a HIP
Valuation
Advertising/marketing
Guidance on the selling process
Arranging viewings
Accompanying viewings
Guidance on which offer to accept
Help/guidance during negotiations
Chasing progress through to exchange and completion
Recommending third party service providers (e.g. solicitors, surveyors, lenders)
DO NOT READ Don’t know/can’t remember

17. Did you ‘shop around’ before choosing the estate agent(s) you initially employed?

Yes
No

IF YES to Q17 others go to 19
18. How many estate agents did you compare before you made your eventual choice?

2 estate agents
3
4
5
6
7+ estate agents

Thinking now about the agent you used to successfully sell your home...

19. Do you recall the name of the Estate Agent you sold through?

No
Yes – name was: (open)

20. Deleted

21. What made you decide to use the estate agent you used to sell your home?

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY.

Their location
Size of their fees
Their valuation of your home
Reputation
Professionalism
Marketing ability
Number of branches
Used them before
Membership of a code scheme/professional body (NAEA, RICS, OEA/TPO)
Recommended by acquaintance
Other (Specify)

22. A. How easy was it to compare their fees? READ OUT

Very easy
Fairly easy
Not very easy
Not at all easy
I did not compare their fees

If codes 1-4 AT Q22, ask:
B. Did you choose the estate agent that gave you the lowest fees? READ OUT.

   Yes
   No
   DON’T READ OUT – Don’t remember

Ask Q23 to all **USERS OF TRADITIONAL ESTATE AGENTS** (Code 1 at Q3)
**USERS OF ONLINE ESTATE AGENTS** (Code 2 at Q3) go to Q24

23. Did you choose the estate agent that gave the highest valuation for your property?

   Yes
   No

Ask Q24 to Q26 **USERS OF TRADITIONAL ESTATE AGENTS** (Code 1 at Q3)
and **USERS OF ONLINE ESTATE AGENTS** (Code 2 at Q3)

24. What services did you buy/receive from your estate agent? DO NOT PROMPT. PROBE TO PRECODE. MULTICODES ALLOWED

General advice on the selling process / how to sell
Valuation
Assistance with viewings
Marketing of property
Advertising on property portals like Rightmove, FindaProperty etc
Assistance with negotiations
Chasing sale progress
Recommendations for third party service providers (e.g. solicitors, surveyors, lenders)
Auction services
Other (Specify)

**COSTS OF USING TRADITIONAL OR ONLINE ESTATE AGENTS**

For the next few questions I would like you to think about the estate agency fees.

25. A. Firstly, did you agree to pay your estate agent READ OUT
   a percentage of the achieved sale value of the home (e.g. 1.8%)
   a predefined flat fee (e.g. £1,000) based on the initial value of your home
   a predefined flat fee (e.g. £1,000) irrespective of the value of the home
B. Did you pay this fee:
   upfront (i.e. before your home was sold)
   on completion (i.e. once your home was sold)
   a combination of upfront and on completion

26. Did you negotiate a lower fee with your chosen estate agent?

   Yes
   No
   Don’t remember

Ask Q27 IF YES AT Q26. OTHERS GO TO Q28

27. What was the initial fee they suggested and the eventual fee you agreed to pay?

   Initial fee suggested: Figure / Don’t remember
   Eventual fee agreed: Figure / Don’t remember

Ask Q28 for users of traditional estate agents (Code 1 at Q3),
users of online estate agents (Code 2 at Q3) and those who sold
through auction (Code 4 at Q3):

28. What commission/fee did you agree to pay your chosen estate agent / auctioneer (if Code 4 at Q3)?

   %  OR £
   [Don’t read out: don’t remember]

UP FRONT INFORMATION

Ask Q29 of users of traditional estate agents (Code 1 at Q3) and
users of online estate agents (Code 2 at Q3)
Those who sold through auction (Code 4 at Q3) go to Q30

29. Thinking now of the estate agent who sold your home, which of the following pieces of information did the estate agent give you, either verbally, or in writing. READ OUT. ROTATE START.

   Verbally / In Writing / No / DK

   A scale of their charges for a successful sale
   A breakdown of the different components of their fees and charges
   Their fees or charges should the property be taken off the market without a sale
   Their terms of business (whether sole selling rights, sole agency, etc)
The length of their contract with you

**HOME INFORMATION PACKS (HIPS)**

Ask Q30 of **ALL SELLERS** including private sales, auctions and online sales (Codes 1 to 4 at Q3)

30. Thinking about the Home Information Pack for the home you sold, what did you think of its contents? PROBE TO PRECODE

I did not get/don’t remember getting a HIP
I did not read the HIP
I read the HIP but did not understand it
I read the HIP and understood it but did not find the contents useful
I read the HIP, understood it and found the contents useful

**OTHER THIRD PARTY (‘ANCILLARY’) SERVICES**

Ask Qs 31-42 to **ALL USERS OF TRADITIONAL AND ONLINE ESTATE AGENTS** (Codes 1 and 2 at Q3)
**PRIVATE SALES** and **USERS OF AUCTIONS** (Codes 3 and 4) go to Q43

31. Thinking only about the sale of your home and any property you subsequently bought, did your estate agent selling your home refer you to any of the following additional third party products or services... READ OUT. CODE ALL THAT APPLY

- Financial/mortgage advice
- Insurance products
- Surveys
- Home Information Pack (HIP)
- Solicitor/conveyancing services
- Other (PLEASE SPECIFY)

DO NOT READ OUT No, none

32. Please indicate whether you obtained each of the following services through providers referred to you by the estate agent or whether you obtained them independently. READ OUT. CODE ALL THAT APPLY

- Financial/mortgage advice
- Insurance products
- Surveys
- Home Information Pack (HIP)
- Solicitor/conveyancing services
Other (PLEASE SPECIFY)
DO NOT READ OUT No, none

Code as:
Took the service referred by the estate agent
Obtained the service independently

Ask Q33 FOR EACH of the services referred by the estate agent and taken up by the seller at Q32 (Code 1):

33. Did you investigate other providers of <EACH SERVICE USED AS OFFERED BY EA AT Q32> before deciding to take up the third party service the estate agent referred you to?

Yes
No
IF NO
34. Why did you not investigate other third party service providers? <FOR EACH SERVICE USED AS OFFERED BY EA AT 32> PROBE TO PRECODE

Estate agent suggested that it would be cheaper to use their recommendation
Estate agent suggested it would be faster to use their recommendation
Estate agent suggested it was mandatory if I wanted to use their estate agency services
Estate agent suggested I would receive a higher quality of service
I did not think I would get a better deal
It was easier/more convenient to accept the estate agent’s recommendation
I did not know where/how to look for other services
Other (PLEASE SPECIFY)

35. Did the estate agent give you any information on the commission they would get from the <FOR EACH SERVICE USED AS OFFERED BY EA AT 32>? 

Yes
No
Don’t know/can’t remember

36. Thinking about everything you were told and offered when the estate agent was recommending other service providers, would you say it was a ‘hard sell’ or not? <FOR EACH SERVICE USED AS OFFERED BY EA AT 32>

Yes
No
CONTRACTS

37. Could you tell me how long was your contract with your estate agent for?

Less than 8 weeks
8 weeks to 12 weeks
12 weeks to 16 weeks
16 weeks to 20 weeks
20 weeks to 24 weeks
More than 24 weeks
Don’t know/remember

NEGOTIATIONS AND SALES

38. Thinking about the successful sale of your home, did your estate agent recommend at any point during the time your home was on the market with them that you reduce your asking price?

Yes
No

Ask Q39 if Q38 = yes. Otherwise, go to Q40:

39. Do you think the estate agent’s recommendation was: ANSWER – YES, NO, DON’T KNOW

READ OUT
reasonable, given the state of the housing market
made in your best interests to improve your chances of selling
made in their best interests to secure a faster sale

40. When the first offer came in, did your estate agent's reaction lead you to think they wanted you to take that first offer?

Yes
No

Ask Q41 if Q40 = yes. Otherwise, go to Q42:

41. What in your opinion did the agent do? Did they READ OUT

Encourage you to accept because they said no other offers were likely
Encourage you to accept because they said it was the best you were likely to get
Arrange fewer or no further viewings until you had made a decision
Other [SPECIFY].
42. Did you at any point become aware that an offer a potential buyer had made had not been passed on by the estate agent to you?

Yes
No
Don’t know

Ask Q43 of ALL SELLERS including private sales, auctions and online sales (Codes 1 to 4 at Q3)

43. Thinking about the successful sale of your home, were you in a chain of buyers and sellers?

Yes
No
Ask Q44 if Q43 = yes

44. How many other buyers/sellers were in the chain?

1
2
3
4
5
6
7
8 +

45. How long in weeks was the period between accepting the buyer’s offer and exchange of contracts? PROBE TO CODE. SINGLE CODE ONLY.

Less than 1 week
Between 1 week and 2 weeks
More than 2 up to 4 weeks
More than 4 up to 6 weeks
More than 6 up to 8 weeks
More than 8 up to 10 weeks
More than 10 up to 12 weeks
More than 12 weeks up to 16 weeks
More than 16 weeks up to 20 weeks
More than 20 weeks up to 24 weeks
More than 24 weeks
46. During this period, how well informed did you feel about the progress with the sale? PROBE TO CODE. SINGLE CODE ONLY.

- Very well informed
- Quite informed
- Not very informed
- Very poorly informed

47. And was this process longer, shorter or about what you had expected? READ OUT. SINGLE CODE ONLY

- Much longer
- A little longer
- About what expected
- A little shorter
- Much shorter

48. Would you say the completion of the sale was delayed?

- Yes
- No

ASK Q49 if Q48 = Yes. Others go to Q54

49. Who or what, if anything, do you think was MOST responsible for the delay? PROBE TO CODE. SINGLE CODE.

- You
- Your estate agent
- Your solicitor/conveyancer
- The buyer’s solicitor/conveyancer
- The buyers
- A delayed survey of your home
- Local Authority delay in providing 'searches'
- Your auctioneer
- Problems elsewhere in the chain
- Don’t know
- Someone or something else (PLEASE SPECIFY)
ASK Q50 if Q49 identified who or what was MOST responsible for the delay. Ask for each item identified as responsible
OTHERS GO TO Q51

50. In what way did this cause delays? PROBE TO PRECODE

Communication issues
Failure to chase others involved in the transaction
No interest once the offer was accepted
Errors in how they handled queries and negotiations
Errors in how they handled the process after exchange of contracts
Had to do the running around/chasing myself
Other (SPECIFY)

ASK Q51 IF Q48 = delayed.

51. Approximately how much extra time did all the delays add to the transaction? PROBE TO PRECODE

Less 1 week
A week up to a fortnight
A fortnight up to three weeks
Three weeks up to four weeks
Four weeks up to five weeks
Five weeks up to six weeks
More than six weeks

ASK Q52 IF Q48 delayed.

52. What problems did the delays cause you? PROBE TO PRECODE

Delayed the move
Cost me more money
Lost the home we were buying
General stress/worry
Other (SPECIFY)
If cost [Code 2 above]

53. How much were these costs?
Under £100
£100 - £199
£200 - £299
£300 - £399
£400 - £499
£500 - £599
£600 - £699
£700 - £799
£800 - £899
£900 - £999
£1000 - £1499
£1500+

TRADITIONAL AGENT AND ONLINE AGENT ask Q54
PRIVATE SELLERS AND USERS OF AUCTIONS go to Q59.

SATISFACTION WITH ESTATE AGENT

54. I would now like you to tell me how satisfied you were with the following aspects of service provided by the estate agent you used to sell your property. For each that I read out please tell me whether you are very satisfied, quite satisfied, quite dissatisfied or very dissatisfied. READ OUT. ROTATE START POINT.

Advice on the likely selling price
Quality of advertising/marketing
Advice on the HIP
Number of viewings arranged
Suitability /vetting of potential buyers
Accompanying viewings
Accessibility/ability to contact (answering the phone, returning calls)
Support/advice during negotiations
Chasing progress after exchange of contracts
Keeping you informed of progress
Working in your best interests

55. Overall, how satisfied were you with the estate agent who sold your home?
READ OUT

Very satisfied
Fairly satisfied
A little dissatisfied
Very dissatisfied

56. Would you use this agent to sell your property if you decided to move again?

Yes
Possibly
No

57. Do you think that the fees you paid the estate agent represented value for money? READ OUT

Very good value for money
Fairly good value for money
Slightly poor value for money
Very poor value for money

ASK Q58 IF POOR VALUE FOR MONEY (CODE 3 or 4) AT Q57. OTHERS GO TO Q59.

58. Why do you say that? PROBE TO PRECODE

They didn’t earn it
The home sold very quickly
They didn’t have to do much
They gave poor service
They made little effort to advertise
They didn’t advertise as stated
I had to do most of the work myself
Poor communication/no feedback
They only put in effort at the end of the contract
Other (SPECIFY)

ASK ALL SELLERS (Codes 1-4 at Q3) all questions from Q59 to the end of the questionnaire

59. Based on your experiences if you sold a home again would you... READ OUT. SINGLE CODE

Sell it in the same way again
Choose another method to sell

60. Why do you say that PROBE FULLY
SATISFACTION WITH OTHER SERVICE PROVIDERS

61. How satisfied were you with your... READ OUT

Solicitor/conveyancing services
Home Information Pack (HIP) provider
Auctioneer (if Code 4 at Q3)

Very satisfied
Fairly satisfied
Fairly dissatisfied
Very dissatisfied
Don’t know

FAILURE TO SELL

62. All our questions have focused on your most recent successful home sale. However, can I just ask whether you experienced a sale falling through after you had accepted an offer on your home?

Yes
No

IF YES
63. Can you recall why the sale fell through? PROBE TO PRECODE

The buyer turned out not to have sufficient funds
The buyer withdrew their offer without explanation
The buyer withdrew their offer for personal reasons
The buyer withdrew their offer following a survey
The buyer reduced their offer to below a level acceptable to me
Another buyer made a better offer
Other (SPECIFY)

64. Did your experience of a purchase falling through involve you in any of the following expenses? READ OUT. ROTATE. CODE ALL MENTIONS.

Survey fees
Solicitors’ fees
Other [SPECIFY]
ALWAYS HAVE LAST IN ROTATION Anything else (SPECIFY)
DO NOT READ No, none of these

65. Can you estimate approximately how much you had spent on these services?
Under £100
£100 - £199
£200 - £299
£300 - £399
£400 - £499
£500 - £599
£600 - £699
£700 - £799
£800 - £899
£900 - £999
£1000 - £1499
£1500+

66. Who, if anyone, do you feel was mostly responsible for this event? DO NOT PROMPT. SINGLE CODE.

No-one
Yourself
The buyer
Your estate agent
Your mortgage provider
Your solicitor
The buyer’s solicitor
Your HIP provider
Someone else in the chain

67. Why do you feel (ANSWER AT Q66 – IF CODE 2 USE ‘you’ were mostly responsible) was mostly responsible? PROBE FULLY

Open

COMPLAINTS

68. Did you have any serious problems with... READ OUT. CODE ALL THAT APPLY.

The buyer
Your estate agent (if Codes 1 or 2 at Q3)
Your solicitors
The buyer’s solicitors
Your valuer/surveyor
The buyer’s surveyors
Your HIP provider
The auctioneer (if Code 4 at Q3)
Someone else in the chain
DO NOT READ None – no problems with anyone

IF NO PROBLEMS WITH ANY, GO TO Q75
FOR EACH CODED YES AT Q68 ASK Q69-74.

69. Can you tell me briefly, what was the nature of the problem(s) with
(ANSWER AT Q68)? PROBE FULLY

OPEN

70. Did you complain to anyone about the problem(s) you encountered with
(ANSWER AT Q70)

Yes
No

ASK Q71-73 if YES at Q70. ASK Q74 if NO at Q70

71. Who did you complain to? PROBE TO PRECODE

IF BUYER
The vendor him/herself
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF YOUR ESTATE AGENT PROBE TO PRECODE
The estate agent itself
The National Association of Estate Agents
The Royal Institution of Chartered Surveyors
The Ombudsmen for Estate Agents/The Property Ombudsman
The Surveyors Ombudsman Service
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF YOUR SOLICITOR/BUYER’S SOLICITOR PROBE TO PRECODE
Your solicitor him/herself
The Legal Complaints Service
The Solicitors Regulatory Authority
The Law Society
Financial Services Authority
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF YOUR VALUER/THEIR SURVEYOR PROBE TO PRECODE
The surveyor him/herself
The Royal Institution of Chartered Surveyors (RICS)
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

YOUR HIP PROVIDER PROBE TO PRECODE
The HIP provider themselves
Association of HIP Providers (AHIPP)
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF THE AUCTIONEER PROBE TO PRECODE
The auctioneer
The National Association of Estate Agents
The Royal Institution of Chartered Surveyors
The Ombudsmen for Estate Agents/The Property Ombudsman
The Surveyors Ombudsman Service
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

IF SOMEONE ELSE IN THE CHAIN PROBE TO PRECODE
The person him/herself
Legal Complaints Service
Local Trading Standards
Consumer Direct
Police
Citizens Advice Bureau
Which?
Someone else (PLEASE SPECIFY)

72. What was the outcome, if any, of making the complaint? PROBE FULLY

They apologised
They reduced their fees
They paid compensation
The complaint was rejected
Nothing happened
Other (SPECIFY)

73. How satisfied were you with the outcome? READ OUT

Very satisfied
Fairly satisfied
A little dissatisfied
Very dissatisfied
If not satisfied

ASK Q74 IF NO COMPLAINT MADE AT Q70. OTHERS REPEAT LOOP IF MORE PROBLEMS OR GO TO Q75

74. Why did you not make a complaint? PROBE TO PRECODE

Didn’t know who to complain to
Didn’t think it was worth it
Always expected there were bound to be problems anyway
Didn’t want to make matters worse
Did not realise there was reason for complaint until long after
Could not bothered
Wanted to move on and forget about it
Process too complex
Persuaded not to by estate agent
Persuaded not to by solicitors
Other reason (PLEASE SPECIFY)

OVERALL
ASK ALL SELLERS Q75 TO END...
75. With hindsight, what, if anything, do you think could be done to improve the selling process or make it easier? PROBE FULLY TO PRECODE

Faster service
Better communication during process
Buyers should be pre-approved as having the available funds
If survey already done/available
More information available on home up front
More guidance on the process
Offer should be legally binding
Improve customer service
Agent should be qualified
Reduce commission
Deposit to be put down early in process/if offer accepted
Have quicker/earlier exchange of contract
Better/stronger enforcement of the law
To remove HIPS
Have a buyers’ agent
Nothing/happy with the system
Other (SPECIFY)
Don’t know

76. I’m now going to read a statement to you: 'All Estate agents should have to obtain specific qualifications to be allowed to trade?' Do you READ OUT

Disagree strongly
Disagree slightly
Agree slightly
Agree strongly?

77. To what extent would you agree with this statement if such qualifications meant that the cost of using an estate agent rose by a small fee such as £50? READ OUT

Disagree strongly
Disagree slightly
Agree slightly
Agree strongly?
Don’t know
Demographics

Now I need to ask a few questions in order to classify the data. At this point I should remind you that the survey is completely confidential.

78. INTERVIEWER CODE GENDER

Male
Female

79. Thinking about what the buyer eventually paid for your home, can you tell me, was it READ OUT

Less than £100,000
Between £100,001 and £150,000
Between £150,001 and £200,000
Between £200,001 and £250,001
Between £250,001 and £300,000
Between £300,001 and £350,001
Between £350,001 and £400,000
Between £400,001 and £500,000
Between £500,001 and £1 million
Over £1 million
DO NOT READ Refused

80. And which region is the home in? READ OUT IF NECESSARY

North East (England)
North West (England)
Yorkshire and The Humber
East Midlands (England)
West Midlands (England)
East of England
London
South East (England)
South West (England)
Wales
Northern Ireland
81. Would you describe the area in which the home was to be

Urban
Suburban
Rural

82. Was the property freehold or leasehold?

Freehold
Leasehold

83. What was your age at your last birthday?
IF REF ASK: Which of the following age bands do you fall into READ OUT.

Under 25
26-35
36-45
46-55
56-60
61 +
Ref

84. Standard Social Grade question

A
B
C1
C2
D
E

85. Finally, if the Office of Fair Trading wanted to discuss some of the issues you have raised during the interview in further detail, would you be happy for us to pass on your contacts details to them?

Yes
No

THANK AND CLOSE