

User Interviews

General Questions and Planning

The proposal is to look at using technology to somehow ease the pain of the property buying/selling process from offer-acceptance through to completion. I am deliberately avoiding thinking about a solution in any more detail than that until later in the process.

The interviewees are all (a) people I know, and (b) have either been through the process recently (i.e. are buying or have recently bought a property), or (b) have some specific domain knowledge or expertise.

So my prepared questions are simply:

- Talk me through the property-buying process you are going through / have been through.
- What are/were the most frustrating parts?

And, towards the end:

- How could you imagine technology helping? (or similar)

I then ask more specific follow-up questions during the interview, depending on which way the discussion goes.

Interview Notes

The interviews were all audio-recorded. Two were face-to-face, but Tom's was conducted over the phone due to time pressure. Three interviews have been conducted so far, but I plan to do one or two more over the next few days. What follows are the fairly undigested notes from the interviews. Each set of notes follows the course of the interview – no attempt has been made yet to summarize or organize ideas.

Colin, 09/11/16

As a surveyor, did your career include residential work?

Yes, for the last 5 years.

Do you have any general thoughts about that process? Is it just something that people have to get used to?

"The speed of the transaction is really dependant on the legals and the quality of the solicitors used"

Estate agents are incentivised to move fast, the survey side is straightforward.

"Necessary evil, but they don't give it priority"

"It could all happen in 4 weeks"

"Searches - all on the Internet - you could do it all yourself"

"stressful - once it's out of your control"

Colin's son and soon-to-be daughter-in-law are currently buying a property, so we talked about that specific case for a bit:

"part-buy-part-rent"

"not a normal house purchase", but through a housing association - "no pressure on them to complete quickly, same as solicitors"

The new-build property was finished in March, but the purchase only completed last week

"first experience - you don't know whether a six week delay is right or not"

"should we have a survey on a brand new survey - solicitor says we should"

"you want to know that it's all squeaky clean"

How do you think our system in England compares with other countries / systems?

"Scottish system is fixed - much better because you don't get the gazumping that you do down here"

"I would like to think our system is very good"

"you've got that comeback - if something goes wrong"

"you've got to have the legals, but they don't put the emphasize on speed"

but everyone wants to be in by Christmas – often consumers have unrealistic expectations

Do solicitors have a standard checklist?

I should think the experienced ones do

"it would be nice to have a checklist, but would have lots of things that aren't relevant"

"there's a river at the bottom of the garden - whose responsibility is the wall?"

"Did you know there's the possibility of an East Grinstead bypass to be built next to the land?"
– turns out they've been talking about that for years and it's never going to happen.

What is the usual order in which a prospective buyer engages with professionals?

Usually estate agent first, then mortgage company or financial advisor, then make an offer.

Agents co-ordinate getting the solicitors' details and start the process

"you get these long forms from the solicitors"

"you don't have to answer every question"

"people get scared - it's a legal document" (seller to fill in questionnaire from purchaser's solicitor)

"produced by each individual solicitor rather than standardized"

"you don't want to simplify it to the degree where people at risk"

"I'm sure there are conveyancing firms out there that will do house purchase negotiation for £150 and you think: what do you get for your money?"

"I'd rather pay £1000 and feel ..."

"I'm sure people will go on the cheap"

What about an app that keeps the buyer up-to-date with where the process is?

Anything like that would have to have the solicitor on board

"The majority of properties must be very simple to do"

"Amazon... tracking facility ... something like that gives you comfort, doesn't it?"

"Would demand the solicitor keeping it up-to-date"

Tom, 09/11/16

Talk me through the process you've recently had to go through?

"Most people do buying and selling at the same time, I guess?"

Initial decision to move was made, spoke to agents about how to put house on the market, talked about fee structures, percentages, fixed-fee, bandings, premium postings on rightmove - went for medium option.

App on [estate agent's] phone to make floor-plans, fish-eye lens camera, pictures, start of the selling, 7-8 viewings within 2-3 days, then off the market and sold.

Engaged with solicitor based on recommendation; in our previous purchase our financial advisor recommended a solicitor "who we never saw but got on with things".

"got sent a bunch of paperwork to fill out", "fill in an itinerary of stuff to be left, e.g. fridge-freezer, anything that isn't working"

Survey, few questions came back from the buyers - gas safety cert, damp-proof course, etc, it ended up devaluing the house a bit (i.e. post-offer-negotiations), their solicitor then became involved, certain requirements, provision of documentation.

On their side: how much ground-rent - not very well-regulated market-place, original owner of free-hold sold it on to somebody else, who had not invoiced them for ground-rent.

"lots of questions we didn't feel in a great position to answer, with it being a terraced house"

"who is responsible for maintaining the front, back, sides"

"soon as I got anything from the solicitors, I got it done immediately"

"I just don't understand these questions" and the solicitors got it done

Mortgage process (before their house was on the market) - financial advisor struggled to get the mortgage they needed - Fay's [partner] new business income couldn't be included. Developers put them on to another FA who was able to obtain the mortgage they needed.

Saw the new house end of April, would be ready June/July. Buyers could have moved in within a week, so Tom tried to keep them updated with the best guess of move date. [Completion date] kept moving and moving. Ended up paying for some of [the buyers'] storage costs which they split with the developers.

Solicitors had to do a lot of work on the purchase side - they prepared summaries of the mortgage offer and contract, and changes kept coming in as the plans of the developers became more concrete. To sell costs about £750 solicitors' fees, to buy is about £1400 - about twice the price. Tom feels he got value for money.

Frustration across the piece - paper-based, faxing, scanning, relying on post. "It's very difficult to know what's going on at times because everyone else is kind of doing the work"

"felt we had to communicate with the buyers through the estate agents or the solicitors - there's always a 3rd-party involved"

"how's it going?" - most of the time, no idea; no concrete dates until very recently

not having the carpets the developer would provide as too expensive - dependency on that happening pre-completion - had to sign a waiver to allow the fitters to enter the property pre-completion - small local business, busy, hard to co-ordinate a time to do it

thought having a completion date would make him more relaxed, but now there are a load of new worries

"the sale was really painless" "didn't have to do a lot" "just had to keep the house looking nice" "was over in 72 hours"

legal and admin "seems antiquated" lots of questions about crown rent that doesn't think anyone cares about - nobody needs to know that, just has to be done

question about when the canal at the end of the street last flood?

somebody would ring me with some information - I need to get from someone else

"I've tried to communicate with everybody for certain stuff that probably 2/3rd didn't need to know but it's hard for me to know that"

"didn't seem to have a good handle on when things were supposed to be done by"

"onus should be on the seller to have everything ready to go" "shouldn't be different kinds of survey" – i.e. the seller should commi

"could be electronic - lot of paperwork"

The communication bit is the time-consuming bit

"if everyone could see the latest state of affairs - they could take the bits of information"

"there was no way to tell what progress you were making, or what's left to do"

"saleswoman for the developers has not been very pro-active"

Liz, 11/11/16

First-time buyer, no prior experience of buying a house, but Liz's father is a conveyancing solicitor

Talk me through the process you've recently had to go through?

The process hasn't been that bad, but there are lot of fingers in a single pie

"Small pocket of affordable properties in the area, and I have found one"

"Where do I go from here?" so many people recommend people "almost too much choice" conflicting stories; cynical experience from father

Sometimes feels like a runaway train, sometimes like wading through mud

As a first-time buyer, and the seller is moving into new-build retirement property, hence only a two-link chain – enviable position.

Having to start to make big decisions. Always got to keep emotional distance. "Needs to keep grounded – things might go wrong"

Such a drawn-out process – two months since seen the property – would be nice to go back and think about what I need to do. "I want to get going, seems to take a very long time to get things done"

"partly due to the fact there are so many different parties involved" – solicitors, estate agents, surveyors, mortgage companies, developers, as well and the buyer and seller.

Very convoluted process – I guess this is where the Home Information Pack idea came from? So you know exactly what you are buying – should be part of the selling process to have a full survey done – but might put buyers off, but having said that I would rather have all the information available up-front.

The process seems back-to-front that seems an opportunity for the whole industry to... become ridiculous!

Would be interesting to see how many times a person moves – there probably isn't much opportunity for a solicitor to gain repeat business – I'm hoping I'll stay in this house for the next ... 60 years!

"It's in their interest to ... it's going to "it's never clear what value I'm getting for – not transparent. For the surveyor to say there's damp here – it's in his interest. They'll flag the issues – because there's a chance you'll sue them – they'll try to put you off.

To summarize: the solicitor working for the buyer is responsible for identifying risks – the system seems to promote over risk-aversion.

Does the burden of communication itself slow things down?

Agents work on behalf of the seller, not the buyer. Anecdote about previous property for which Liz had made an offer in which the estate agent seemed to be attempting to coerce her to raise the price – fictitious other buyer?

There'll always be reluctance to reach complete transparency around prices and offers.

How easy is it for you as a buyer or seller to see where things are at?

Various queries raised between our solicitors – I don't know where things are. I don't expect to know the detail, but... e.g. the drafted contract is between Liz and a couple – yet Liz knows that one of the couple has died – which she knows is a problem –

Would have been nice if Liz's solicitor could present her with a list of the outstanding items – like an action log – so she can see what needs to be done. Instead of having to wait to hear, or having to chase. Would save her having to print and send things.

Liz doesn't have a printer, so anything she needs to sign or have a legal copy of would still need to have a paper copy of. Would be good to have an audit trail as well.

Liz prefers to deal with people by email, but she knows that not everybody likes that – not everyone is tech savvy.

If there was a piece of technology that allows a buyer and a seller to see and download documents. It can be a very odd process, e.g. freehold vs leasehold. What about "flying freehold"?

Understanding the timescales – the more complex the longer it takes.

I totally understand why you can't get a straight [immediate?] answer – it will take x weeks. From the point of offer, it will take x weeks to do this, that can be done in parallel, and then we can do this, etc. You can do a timeline.

It's like a project plan – I've never seen anything like that for property stuff. I sure there's a way they could do it.

It would also be really handy to define an expected due date – if a search is going to take 4 weeks then I won't start to chase until 4½ weeks, but if I don't know that then I'm going to start chasing. – just wasting time.

I don't know if my parents used any kind of CRM (my Mum was also a solicitor working in probate law). There are portals they have to use for various government actions – a tremendous amount of work has been put into those. They spend a lot of time on email and phone. They must have some kind of central management system. Is it a CRM that anyone can use? Is it a specific law one with compliance rules? What are people using currently? Is it because they can't do it? Or is it because the law is ever-changing, so it can never be nailed down?

CRM / practice-management would be internal. We're talking about a communication tool. But maybe this is opening the door too much to allow clients to see what is really going on. Parents would moan every single night – "clients are ridiculous" they can't believe you have other clients, or you're on lunch – will call any time day or night – and the number of people who don't pay their bills!

Direct relationship between the app and its users – the buyers and sellers, but it relies on other groups – solicitors, surveyors, etc – most of the updates will happen from these other groups. Would solicitors be incentivized to use this?

There are so many different estate agents – so many different solicitors – you're getting two entire industries to buy into this – a thankless task. If you engage a solicitor who won't engage with that app – then...

What about "Kwik-Fit for conveyancing" – raise capital, hire loads of lawyers, and go for scale?

“You would want this championed by the Law Society”

Clients would chase for updates, but as soon as it's the other way round it would take ages to get a response from the buyer/seller. Would there be a cost involved in using the app? Would the buyer pay to use an app? No. The process is painful, but it's not so painful that I would pay money to make it go away. There are a lot of costs facing the buying at the same time.

What about “Check-a-trade.com for solicitors”?

I went on a couple of recommendation sites for solicitors. Do I for someone who's reputable but will charge £200 more to do the exact same thing. In the end I went in middle [in terms of price], and for someone local, because you do need to go in and sign documents. Quotes ranged between £1100 - £2000. I don't understand the reason for the range. It's such a dark art – so you will go for the cheaper option – it's such an expensive process.