

# Affinity Map

v1



Colin



Tom



Liz

# General Feelings

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

stressful - once it's out of your control

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

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

[if it's your] first experience - you don't know whether a six week delay is right or not

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

# First Stages

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

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

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.

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

"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"

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.

Usually [a prospective buyer engages with] estate agent first, then mortgage company or financial advisor, then make an offer.

# Speed of Process

Speed of transaction is dependant on the **legals and quality of solicitors**

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

Necessary evil, but they [solicitors] don't give it priority

Estate agents are incentivised to move fast

It could all happen in 4 weeks

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”

survey side is straightforward

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.

# Visibility of Progress

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

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

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

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

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

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

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

# Number of Parties Involved

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.

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

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?

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

"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

# Communication

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

The communication bit is the time-consuming bit

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.

I've tried to communicate with everybody for certain stuff that probably most didn't need to know but it's hard for me to know that

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"

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

# Managing 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?

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

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

should we have a survey on a brand new build? - solicitor says we should

you've got that comeback [solicitor, survey] - if something goes wrong

e.g. there's a river at the bottom of the garden - whose responsibility is it to maintain?

the solicitor working for the buyer is responsible for identifying risks – the system seems to promote over risk-averseness

I'd rather pay £1000 and feel ...

you want to know that it's all squeaky clean

e.g. "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.

I'm sure people will go on the cheap



# What Might be Better?

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

I should think the experienced ones do [have a standard checklist]

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!

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.

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

[would be good] If there was a piece of technology that allows a buyer and a seller to see and download documents

The majority of properties must be very simple to do

Would demand the solicitor keeping it up-to-date

onus should be on the seller to have everything ready to go" "shouldn't be different kinds of survey