

The Homeowner Survey 2016

Issues, trends and how we feel about our homes



A HomeOwners Alliance Report, July 2016

in partnership with BLP Insurance



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About the HomeOwners Alliance

The HomeOwners Alliance champions the interests of Britain's homeowners and aspiring homeowners.

We are a consumer group providing helpful advice and services and acting as the voice of the homeowner in the media, lobbying for their interests in government, and campaigning against bad practices in industry.

We directly engage with government and the media by conducting independent research and publishing reports that promote and champion the interests of homeowners

At hoa.org.uk, we provide independent advice for the key moments in owning a home, supported by legal and industry experts.

We believe we are one of Britain's most popular property advice websites, staying true to our mission to help homeowners facing some of the biggest and most complex decisions of their lives. Last year, more than 2.9 million homeowners and aspiring homeowners visited our website, www.hoa.org.uk viewing over 4.7 million pages.

This report was made possible through our sponsor, BLP Insurance, leading provider of housing warranty insurance.

Introduction

Every year we undertake a nationwide survey to find out how people feel about their most obsessed about possession – their homes. Our Homeowner Survey 2016, polled by YouGov, gives a state of the nation report on the biggest concerns and latest trends affecting homeowners and those aspiring to own.

This year's report also examines how **housing concerns have shifted over the past few years** with a particular look at how things are changing for aspiring homeowners. The appetite amongst UK residents to own their home has risen steadily over the past four years. Almost three quarters (73%) of non-homeowners now say they would like to own their home compared to 69% last year, 68% in 2014 and 65% in 2013. But despite more people wanting to own the roof over their heads, homeownership levels have been declining for the past decade (peaking in 2002 at 69.7%) because the high demand for homes is pushing house prices to unaffordable levels. The mismatch between house prices and wages is worsening, average house prices have risen 5 times more than wages in the last five years – exacerbated by an inadequate supply of new homes.

Political parties, experts and the government all agree that the underlying cause of the housing crisis is that **we have not been building enough new homes for decades**. The need to build more homes has been a recurrent theme since the last general election with the government announcing that it is aiming to build one million homes by the end of this parliament. But, there is growing concern that **the pressure to build is coming at the expense of quality**. In response to these concerns, the All Party Parliamentary Group (APPG) for Excellence in the Built Environment made a number of hard-hitting recommendations to tackle the quality and workmanship of new housing in England. To support this effort, we look at what quality measures potential new home buyers consider and what safeguards they are likely to take when buying a new home.

This year saw a series of measures announced by the government aimed at supporting first-time buyers – the Starter Homes Initiative, extension of the Help to Buy loan scheme and introduction of a new Help to Buy ISA. This coincided with the buy-to-let sector coming under greater scrutiny. The Bank of England published data showing that buy-to-let mortgage lending had increased by more than 40% since the 2008 banking crisis, while owner-occupied lending increased by 2% over the same period. **We have also campaigned for a fairer stamp duty for homeowners**. This culminated in the Chancellor introducing a **3% stamp duty surcharge on buy-to-let and second homes** with the aim of making investment properties less attractive and tilting the balance in favour of homeownership – *“people buying a home to let should not be squeezing out families who can't afford to buy.”* We explore the reaction this announcement and will continue to lobby for the receipts from this surcharge to be ploughed back into housing.

In dealing with the housing crisis, much of the focus has been on helping first-time buyers, but there is growing recognition that solutions need to go further. With availability of homes for sale at record low, **last time buyers in under occupied homes have become a focus for freeing up housing stock for younger families**. We look at the barriers that stop people from moving and whether the homes being built today are meeting the needs of the last time buyer.

Methodology

This is the fourth Annual Homeowner Survey, a state of the nation report covering concerns and issues faced by UK homeowners, issued in four parts and made possible through sponsorship by BLP Insurance, leading provider of housing warranty insurances.

- Part 1 of the survey *Support for Stamp Duty Surcharge*. This release explores response to the introduction of the 3% stamp duty surcharge on buy-to-let properties and second homes coming into effect April 1st, 2016.
- Part 2 of the survey looks at Housing Concern Trends over the last three years with a particular focus on aspiring first-time buyers *Concerns Mount for Increasingly Desperate First Time Buyers*
- Part 3 of the survey focuses on the steps potential buyers of new build homes take to check quality against a backdrop of mounting concern around new build housing quality and recommendations issued by the APPG - All Party Parliamentary Group report into New Build house quality *Hard-hitting Recommendations to Tackle Poor Quality of New Build Homes*
- Part 4 of the survey, *Lack of Suitable Housing for 500,000 Last Time Buyers*, explores the suitability of new build homes among homeowners age 55+ in response to assertions that this may help ease the housing supply crisis – If older homeowners living in homes that are under-occupied moved to smaller properties it would free up more housing stock.

YouGov Plc conducted the fieldwork for HomeOwners Alliance in two tranches:

1. For the 2016 general housing themes, 2,095 UK adults were interviewed of which 1,293 were homeowners. Fieldwork was undertaken 4-5th April 2016. Trend data is also reported and the fieldwork details are as follows:
 - a. In 2015, total sample size was 2,214 adults of which 1,390 were Homeowners. Fieldwork was undertaken 4-5th March 2015.
 - c. In 2014, total sample size was 2,527 adults of which 1,606 were Homeowners. Fieldwork was undertaken 20th March 2014.
 - d. In 2013, total sample size was 2056 adults of which 1,393 were Homeowners. Fieldwork was undertaken 18th -21st January 2013.
2. The Stamp duty questions were asked to the political YouGov panel.
 - a. In 2016, total sample size was 2,050 adults of which 1,429 were Homeowners. Fieldwork was undertaken between 6th - 11th April 2016.
 - b. In 2015, total sample size was 2,184 adults of which 1,420 were Homeowners. Fieldwork was undertaken between 6th - 9th March 2015.

All surveys were carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

Key Findings

The state of the housing market

Desire to own your home is rising but so too are concerns among first-time buyers about the availability and quality of housing

- More people dream of becoming homeowners, with the proportion of non-homeowners who aspire to own their home rising to almost three quarters (73%), up from 65% four years ago.
- The proportion of aspiring homeowners who say availability of housing is a serious problem has jumped to 78%, up from 72% last year. Aspiring homeowners are also increasingly concerned about the quality of housing, with 60% saying it is a serious problem.
- House prices, the ability to get on the property ladder and saving for a deposit continue to top the nation's list of housing concerns

"Despite a blizzard of government initiatives aimed at helping homeowners, the housing crisis is deepening across the country, with ever more non-homeowners wanting their own home, and ever greater concern about the lack of housing. Many government policies have boosted demand for homes, but what this survey shows is that the real problem is the desperate shortage of houses. Until the government tackles the fundamental issue that we just don't have enough good quality homes, the housing crisis will continue to deepen and a generation will continue to have their dreams of homeownership crushed."

*Paula Higgins, Chief Executive
HomeOwners Alliance*

London is a hotspot for housing concerns

- The capital registers higher levels of concern than the UK overall for house prices, availability and quality of housing, ability to get a mortgage/ remortgage, stamp duty rates, gazumping and leasehold / freehold system.
- Levels of concern about house prices, availability and quality of homes are rising over time.

Response to stamp duty surcharge on second homes

Twice as many support the new stamp duty surcharge than oppose it

- More than twice as many people (47%) support the 3% stamp duty surcharge than oppose it (18%).
- The policy is seen to support first-time buyers and homes for living in. Those who oppose the surcharge say it could have unintended consequences – driving up rents as landlords pass costs on to tenants or as rental properties become more scarce.
- Concerns over stamp duty have fallen dramatically since the government reform of the stamp duty system in 2014. In 2014, two-thirds of UK adults (64%) said stamp duty was a serious problem, compared to half of UK adults (52%) in 2016

In support of stamp duty surcharge:

"It might help reduce number of people buying property for financial gain and allow first time buyers to have a chance."

"Buy to let are pricing people out of where they were brought up, so anything to make it fairer for them I support."

"If you can afford to buy another property, you can afford to pay tax on it."

Opposition to stamp duty surcharge:

"There is a great need for private rental properties - this is just another way of the Government raising taxes to the detriment of others."

New build quality measures and checks undertaken by potential homebuyers

When assessing new homes quality, people focus more on space, layout and finish than on the reputation of the house builder, quality of the sales process or detail of sales particulars

- New builds are not popular with more than twice as many people preferring an older home (49%) to a new build home (19%).
- When considering new homes quality, people are likely to focus on size of rooms (74%), the feeling of space on the development (65%), layout (62%) and the level of finish (61%).
- Quality aspects which are less focused on include: the reputation of the house builder (11%), clear explanation of the sales process (31%) and the provision of detailed floor plans including square footage (40%).
- 58% would want a survey as a quality check before buying a new build home.

HomeOwners Alliance and BLP Insurance back APPG hard-hitting recommendations to tackle poor quality of new homes

- The All Party Parliament Group (APPG) inquiry into the quality of new-build homes have made a number of hard hitting recommendations, from creating a New Homes Ombudsman, to requiring developers to produce a Home Information Pack and giving buyers a right to inspect and survey their property before financial completion.

“BLP fully supports the APPG review and its headline findings. Transparency coupled with clarity in terms of the contractual requirements of purchasing a home and the quality of the product that the consumer is receiving for their money are fully supported by BLP’s Code for the Sale of New Homes. This is a mandatory Code that applies to all clients who require BLPSECURE policies since 1st June 2015. The right for the Home Buyer to survey the property prior to completion is also a pragmatic step to mitigate the number of issues likely to arise post completion.”

*Kim Vernau, Chief Executive Officer
BLP Insurance*

Suitability of new homes for last time buyers

More than 500,000 homeowners aged 55+ struggle to move because of lack of suitable housing

- So-called last time buyers, could help ease the housing crisis in the UK freeing up under-occupied properties. There are an estimated 11.4 million homeowners age 55+.¹
- One in five (19%) homeowners aged 55 or over considered a move in the past two years but did not; equating to more than 2 million homeowners.
- 23% of homeowners aged 55 or over who considered moving say lack of suitable housing was the main reason they did not do so -- more than 500,000 homeowners.
- Stress and upheaval of moving is more likely to be a barrier for those moving later in life (30% vs 21% homeowners overall), as well as, not wanting to move away from friends, neighbours and their community (23% v 17% homeowners overall). Property prices less so (22% vs 31% among homeowners overall).
- Last time buyers may be put off from buying new build homes because they don’t meet their needs. Older homeowners see new builds as being particularly strong on low running costs (52%) but less likely to deliver on spaciousness of rooms (23%), the amount of available green space (23%) and providing living on one level (12%). Being near to amenities and good transport links are also aspects that are seen as less typical of new build homes.

“The issues highlighted by this survey that face last time buyers are as acute as those issues encountered by first time buyers. If we wish to provide the required quality of housing that addresses these concerns we desperately need an appropriate mix of well-designed homes alongside adequate local infrastructure to help address the current housing shortage.”

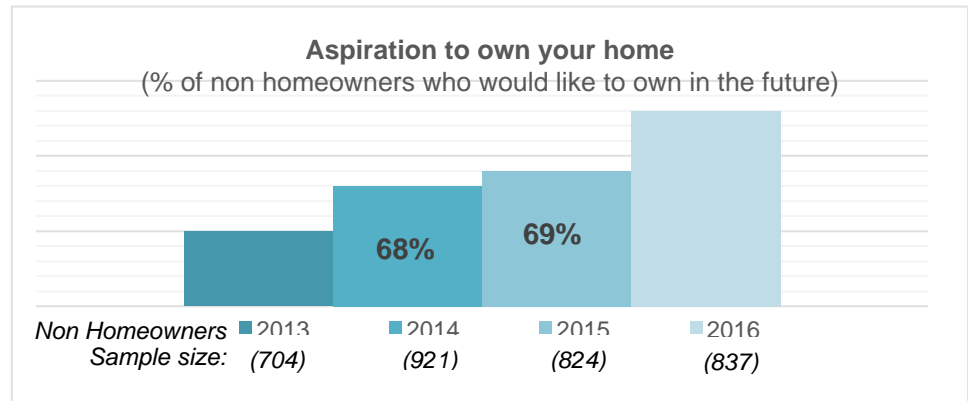
*Kim Vernau, Chief Executive Officer
BLP Insurance*

Footnote ¹: source June 2015 last time buyer report Legal & General prepared by the Cebr with 2012 English Housing survey data and YouGov survey Nov 2014 [source 11.4 million homeowners age 55+](#)

Housing Concerns – top issues & trends

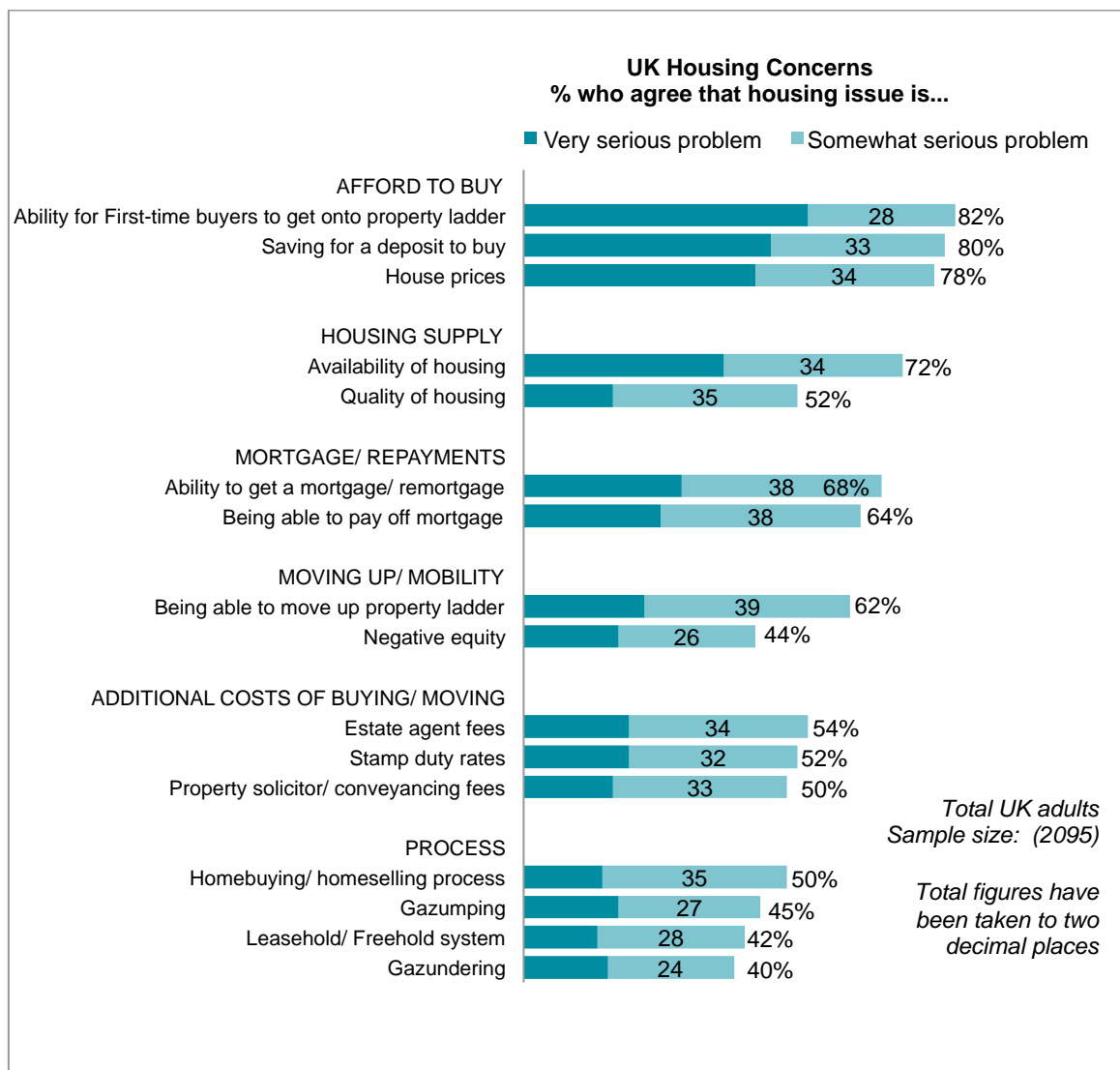
The appetite to own your home is rising steadily.

- More people dream of owning, with the proportion of non-homeowners who aspire to own their home rising to almost three quarters (73%), up from 65% four years ago.



While desire to own is rising, issues related to buying your first home continue to top housing concerns nationally.

- House prices, the ability to get on the property ladder and saving for a deposit continue to top the nation's list of housing concerns.



Aspiring homeowners are increasingly worried about the availability and quality of homes.

- Nearly 8 out of 10 aspiring first-time buyers are worried about the shortage of housing and concern is deepening over time. 78% of aspiring first-time buyers say availability of housing is a serious problem, up from 72% in 2014/ 2015.
- 60% of aspiring homeowners say quality of housing is a serious problem (up from 57%).

Housing Concerns Trend among Aspiring Homeowners (2016 vs 2015/ 2014)

Housing Concerns	% very/ somewhat serious problem among aspiring homeowners				
	2014	2015	2016	change vs 2015	change vs 2014
Availability of housing	72	72	78	+6	+6
Leasehold/ freehold system	n/a	42	45	+3	n/a
Quality of housing	59	57	60	+3	+1
Being able to move up property ladder	67	63	65	+2	-2
Being able to pay off the mortgage	74	71	72	+1	-2
Homebuying/ homeselling process	58	51	52	+1	-6
House prices	84	84	83	-1	-1
Ability for First-time buyers to get on the property ladder	87	85	84	-1	-3
Estate agent fees	63	57	56	-1	-7
Property/ solicitor fees	60	52	51	-1	-9
Saving for a deposit to buy	87	86	84	-2	-3
Stamp duty rates	58	46	44	-2	-14
Gazundering	n/a	41	38	-3	n/a
Negative equity	59	47	42	-5	-17
Ability to get a mortgage/ remortgage	n/a	78	72	-6	n/a
Gazumping	50	47	41	-6	-9
Sample size (aspiring homeowners):	677	573	573		

Worries about housing quality and housing availability are increasing not just among aspiring first-time buyers but among UK adults generally.

- Quality of housing is of increasing concern generally among UK adults with 52% saying quality of housing is a serious problem up from 49% last year.
- The proportion saying availability of housing is a serious problem increased slightly to 72% up from 70% last year.

Concern about house prices has nudged upwards over the past year.

- Up from last year, 78% vs 76% of UK adults say house prices are a serious problem.

This has coincided with a significant drop in the level worried about negative equity.

- Now only 44% of UK adults say they are concerned about negative equity, compared to 49% last year and 64% two years ago; after a steady increase in house prices.

Housing Concerns Trend among Total UK Adults (2016 vs 2015/ 2014)

Housing Concerns	% very/ somewhat serious problem				
	2014	2015	2016	change vs 2015	change vs 2014
Quality of housing	52	49	52	+3	0
Availability of housing	69	70	72	+2	+3
House prices	77	76	78	+2	+1
Being able to move up property ladder	65	61	62	+1	-3
Leasehold/ freehold system	n/a	42	42	0	n/a
Ability for First-time buyers to get on the property ladder	87	83	82	-1	-5
Being able to pay off the mortgage	70	65	64	-1	-6
Homebuying/ homeselling process	58	51	50	-1	-8
Stamp duty rates	64	51	52	-1	-12
Gazundering	n/a	43	40	-3	n/a
Saving for a deposit to buy	86	83	80	-3	-6
Estate agent fees	64	57	54	-3	-10
Property/ solicitor fees	61	53	50	-3	-11
Ability to get a mortgage/ remortgage	n/a	72	68	-4	n/a
Gazumping	52	49	45	-4	-7
Negative equity	64	49	44	-5	-20
<i>Sample size (total UK adults):</i>	2527	2214	2095		

There is a noticeable drop in concern about the rates of stamp duty in the wake of the government's reforms of the stamp duty system.

- The proportion concerned about stamp duty rates has fallen to 52% from 64% in 2014.

People are less worried about the homebuying process and the cost of moving than they were a few years ago.

- The proportion saying property solicitor/ conveyancing fees (50% vs 61%) and estate agent fees (54% vs 64%) are a serious problem have dropped significantly since 2014.
- 50% in 2016 say the homebuying/ homeselling process is a serious problem vs 58% in 2014.

The continued low interest rate environment has eased concerns about the ability to pay off the mortgage.

- 64% of UK adults in 2016 versus 70% a few years ago say being able to pay off the mortgage is a serious problem.

Regional look at housing concerns

London is a hotspot for housing concerns – levels of concern about house prices, availability and quality of homes are rising over time.

- The capital registers higher levels of concern than the UK overall for house prices, availability and quality of housing, ability to get a mortgage/ remortgage, stamp duty rates, gazumping and leasehold / freehold system.
- 88% say house prices are a serious problem, up from 87% last year and 84% in 2014.
- 86% in London say availability of housing is a serious problem up from 80% a year ago and up from 78% in 2014.
- 60% of Londoners say quality of housing is a serious problem up from 55% a year ago.

The North West of England and Scotland are more positive housing markets generally.

- The North West region registers lower levels of concern than the UK overall on house prices, availability and quality of housing, as well as, ability to save for a deposit, get a mortgage/ remortgage, repay a mortgage, move up the housing ladder, homebuying/ selling process and property solicitor/ conveyancing fees.
- In Scotland, house prices, the quality of housing and saving for a deposit are less of a concern than in the UK overall. Issues related to the homebuying / selling process and stamp duty rates are also seen to be less serious problems.

Housing Concerns	% very/ somewhat serious problem												
	Total UK	N. East	N. West	York. /Hum.	E. Midl	W. Midl	E. Engl	Lon-don	S. East	S. West	Wales	Scot-land	N. Irel
Ability of first time buyers to get on the property ladder	82	88	77	86	78	77	89	87	86	83	82	73	81
Saving for a deposit to buy	80	89	72	83	79	79	86	82	83	79	79	75	78
House prices	78	76	72	79	74	78	84	88	80	76	75	68	57
Availability of housing	72	74	60	69	71	72	78	86	69	70	68	70	66
Ability to get a mortgage/ remortgage	68	76	61	71	68	66	73	75	65	68	72	64	64
Being able to pay off mortgage	64	73	58	68	65	63	64	65	61	64	67	63	67
Being able to move up property ladder	62	72	54	69	54	66	64	68	62	59	60	59	52
Estate agent fees	54	58	46	57	60	58	56	59	56	48	60	43	55
Quality of housing	52	62	45	51	59	50	51	60	49	47	50	43	62
Stamp duty rates	52	47	46	54	51	54	56	58	57	51	55	41	33
Homebuying/ selling process	50	55	42	48	54	55	56	54	48	54	53	39	53
Property solicitor/ conveyancing fees	50	49	43	55	61	51	49	52	52	47	51	48	43
Gazumping	45	41	39	44	38	50	51	58	45	44	43	37	37
Negative equity	44	52	42	49	40	51	43	43	37	39	45	42	66
Leasehold/ freehold system	42	47	38	38	46	43	44	54	44	43	33	29	44
Gazundering	40	37	44	38	37	43	44	43	35	41	37	34	44
Sample size	2095	83	205	176	150	165	185	288	252	188	117	231	55

In the North East of England, affordability issues are a greater worry than other regions.

- Saving for a deposit, ability to get a mortgage/ remortgage, being able to pay off mortgage and being able to move up the property ladder are of greater concern in the North East than the UK overall.

Negative equity is a particular concern in Northern Ireland where two thirds (66%) say negative equity is a serious problem compared with 44% in the UK overall.

- Negative equity has lessened as an issue in the UK overall in recent years and, while, negative equity concerns have subsided since 2014 in Northern Ireland, they have not done so to the same extent as the rest of the UK.

Quality of housing concerns are greater in the North East (62%), Northern Ireland (62%), London (60%) and the East Midlands (59%).

- Concern about the quality of homes has risen in each of these areas over the past year.

Regional Housing Concerns Trend: (2014-2016 Homeowner Survey)

Housing Concerns	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Northern Ireland
House prices														
2016	78%	76%	72%	79%	74%	78%	84%	88%	80%	76%	79%	75%	68%	57%
2015	76%	61%	72%	79%	70%	69%	72%	87%	77%	82%	76%	82%	74%	78%
2014	77%	83%	77%	76%	73%	75%	76%	84%	81%	76%	n/a	75%	74%	72%
Availability of housing														
2016	72%	74%	60%	69%	71%	72%	78%	86%	69%	70%	72%	68%	70%	66%
2015	70%	73%	60%	67%	67%	63%	74%	80%	73%	74%	70%	70%	67%	64%
2014	69%	69%	70%	68%	59%	68%	69%	78%	71%	69%	n/a	60%	76%	64%
Quality of housing														
2016	52%	62%	45%	51%	59%	50%	51%	60%	49%	47%	52%	50%	43%	62%
2015	49%	49%	44%	45%	47%	45%	52%	55%	45%	52%	48%	55%	48%	50%
2014	52%	52%	53%	56%	44%	52%	54%	56%	48%	52%	n/a	50%	55%	60%
Negative equity														
2016	44%	52%	42%	49%	40%	51%	43%	43%	37%	39%	43%	45%	42%	66%
2015	49%	47%	56%	55%	55%	47%	50%	39%	40%	45%	48%	56%	53%	68%
2014	64%	81%	71%	68%	65%	63%	63%	59%	59%	57%	n/a	65%	64%	76%

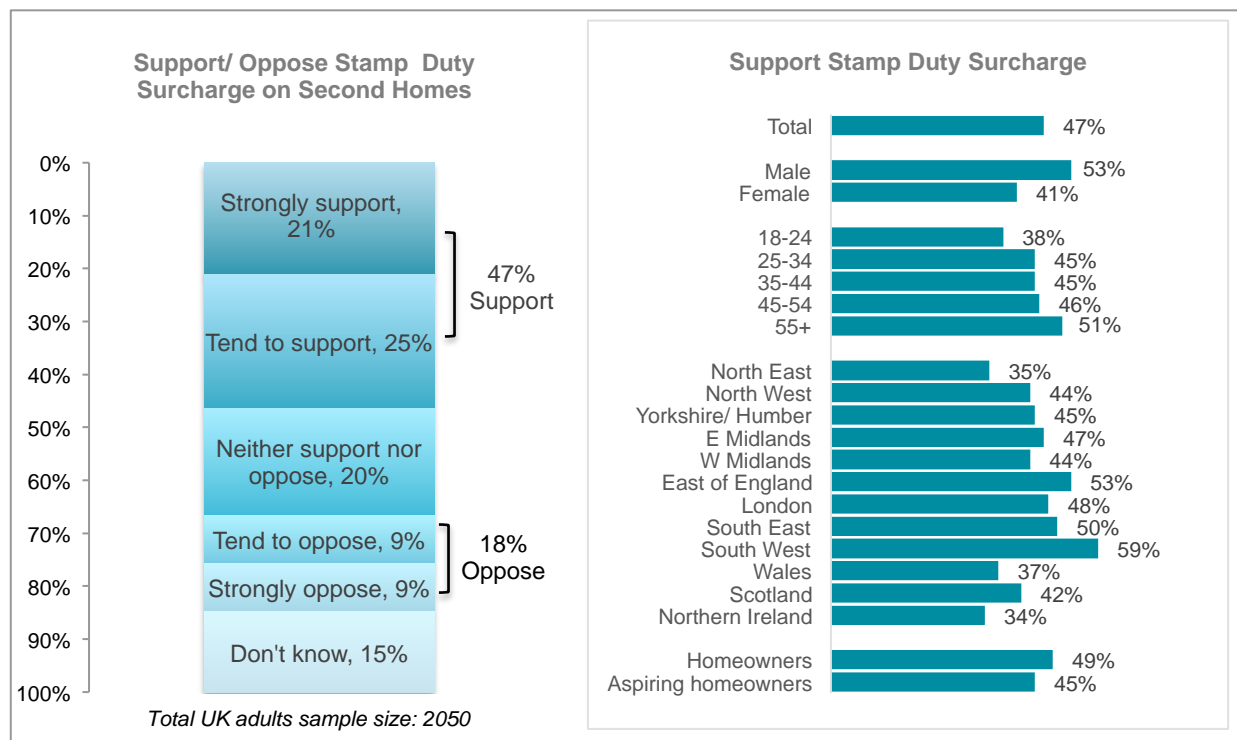
Response to Stamp Duty Surcharge on Second Homes

The government announced a new 3% stamp duty surcharge to be paid by those buying buy-to-let properties and second homes as of April 1st, 2016.

More than twice as many support the 3% stamp duty surcharge on Buy-to-Let and second homes as oppose the policy.

- 47% of UK adults support stamp duty surcharge, while 18% oppose it and the rest are neutral (20%) or don't know (15%).
- Those in the South West, are most in favour, with 6 in 10 (59%) supporting the change.

Response to Stamp Duty Surcharge on Second Homes



Stamp duty reforms introduced at the end of 2014 which replaced the slab structure of tax with a progressive stamp duty tax were also well-received.

- One third (33%) say the reforms make buying their first home or moving up the ladder more affordable according to the 2015 Homeowner Survey.

Concern over stamp duty has subsided in recent years.

- Tracking of top housing concerns indicates that in March 2014, two-thirds of UK adults (64%) said stamp duty was a serious problem, whereas two years on, only half (52%) say stamp duty is a serious problem (down 12%).

Reasons for supporting stamp duty surcharge on second homes

The stamp duty surcharge is seen to support first-time buyers and homes for living in.

- Supporters of the stamp duty surcharge believe the measures are a good way to level the playing field between those buying a home to live in and those making an investment.
- Some feel there has been a shortage of homes available for first-time buyers and this will make it harder for buy-to-let investors competing to purchase similar properties.
- There are some anti buy-to-let feelings – a sense that buy-to-let may have been inflating house prices and pricing out local residents in some areas.
- Others feel those able to afford to buy a second home or to buy a property for the purpose of letting it out and making profit can afford to pay higher stamp duty on their purchase.

Reasons for Supporting Stamp Duty Surcharge on Second Homes (Verbatim Comments)

Homes are for living in, not for speculation:

"The buy to let market is slowly destroying the overall housing market and making affordable properties less available for those wanting to own a home as their principal place of residence."

"May put off buy to let landlords, so giving people who want to buy a property as their own home a better chance."

Some feel there has been a shortage of homes available for first-time buyers and this will help first-time buyers who have had to compete with buy-to-let investors for similar properties:

"It might reduce number of people buying property for financial gain and allow first time buyers to have a chance."

"First time buyers should be buying these properties. People only need one home to live in."

Being able to afford to buy a second home is seen to be a luxury that warrants higher taxation. Similarly, some feel that homes bought for profit should be subject to higher stamp duty:

"If you can afford to buy another property, you can afford to pay tax on it."

Second home buyers/ buy-to let seen to be driving up house prices and pricing out local residents in some communities:

"Buy to let are pricing people out of where they were brought up, so anything to make it fairer for them I support."

Reasons for opposing stamp duty surcharge on second homes

Those who oppose the stamp duty surcharge on second homes suggest the policy could have unintended consequences such as driving up rents.

Reasons for Opposing Stamp Duty Surcharge on Second Homes (Verbatim comments):

Penalising those who work hard, save money to invest:

"It is wrong to penalise those who have worked to be able to afford either a second home or a buy-to-let property. Why do we punish those who are successful and who can afford to do these things."

More taxation/ just another way of obtaining tax/ unfair tax

"Another taxation in the back door. It's the only way to earn any interest on your savings or pension pot and now they want to double tax you on it."

"The Government are charging a tax on buying homes. Why not just be honest and call it VAT and charge 20% like they want to do?"

Not the answer to addressing housing problems/ will create problems/ push up rent

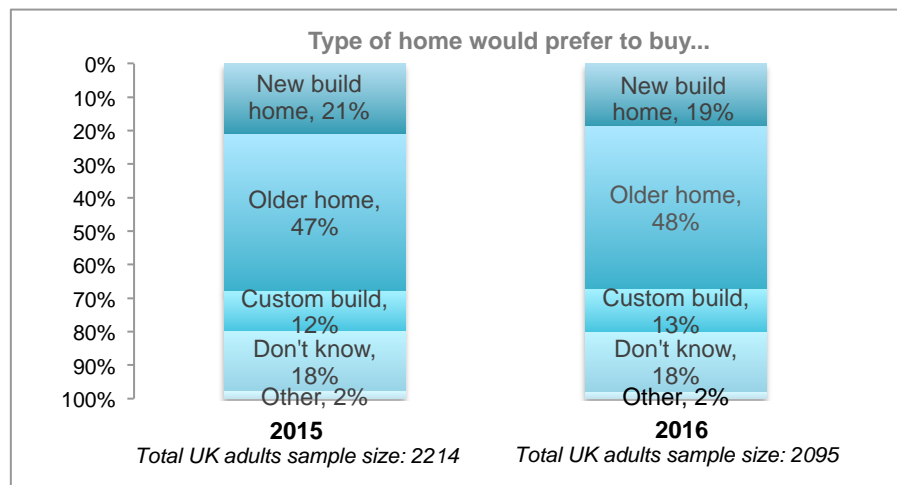
"There is a great need for private rental properties - this is just another way of the Government raising taxes to the detriment of others."

"I own buy-to-let properties as part of my retirement plan. I am a celebrated good landlord. The Chancellor has taken me and others like me as an easy target and hit me with different taxes in this last budget, which can only lead to an increase in rents for the poorer people who need to save for their own homes."

New Homes -- Signs of Quality & Quality Checks

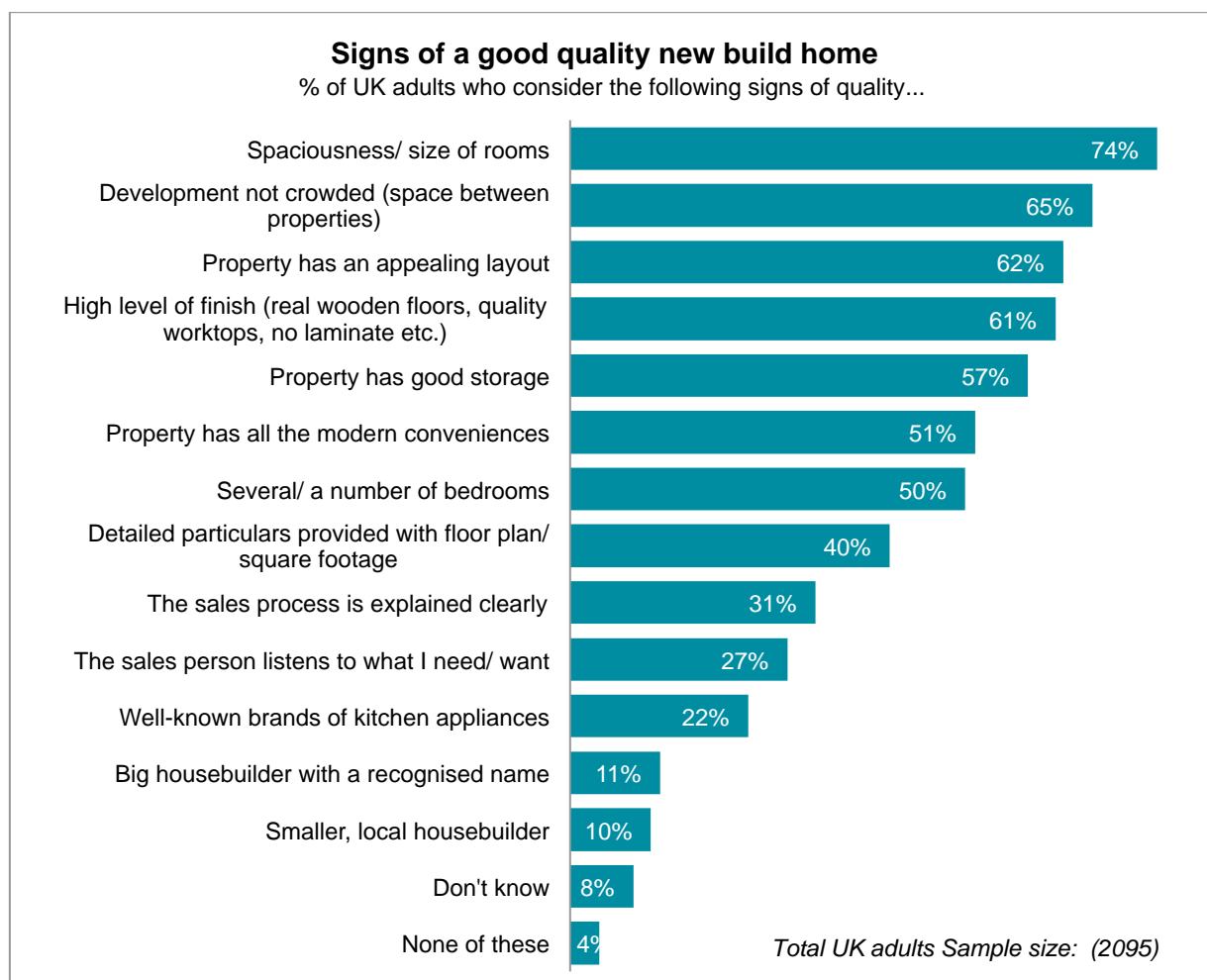
In recent years, the government has come under pressure to increase the building supply of new homes to ease the housing crisis. Whilst it is accepted that increasing the quantity of new homes is a key priority, there have been mounting fears that the pressure to build is coming at the expense of quality. In an attempt to understand the risk posed to potential buyers of new homes, we look at what signals quality and what quality checks new homebuyers are likely to undertake.

New build homes remain less popular than older homes.



- More than twice as many people (49%) prefer older homes to a new build home (19%).

When considering new homes quality, people are likely to focus on size of rooms (74%), the feeling of space on the development (65%), layout (62%) and the level of finish (61%).

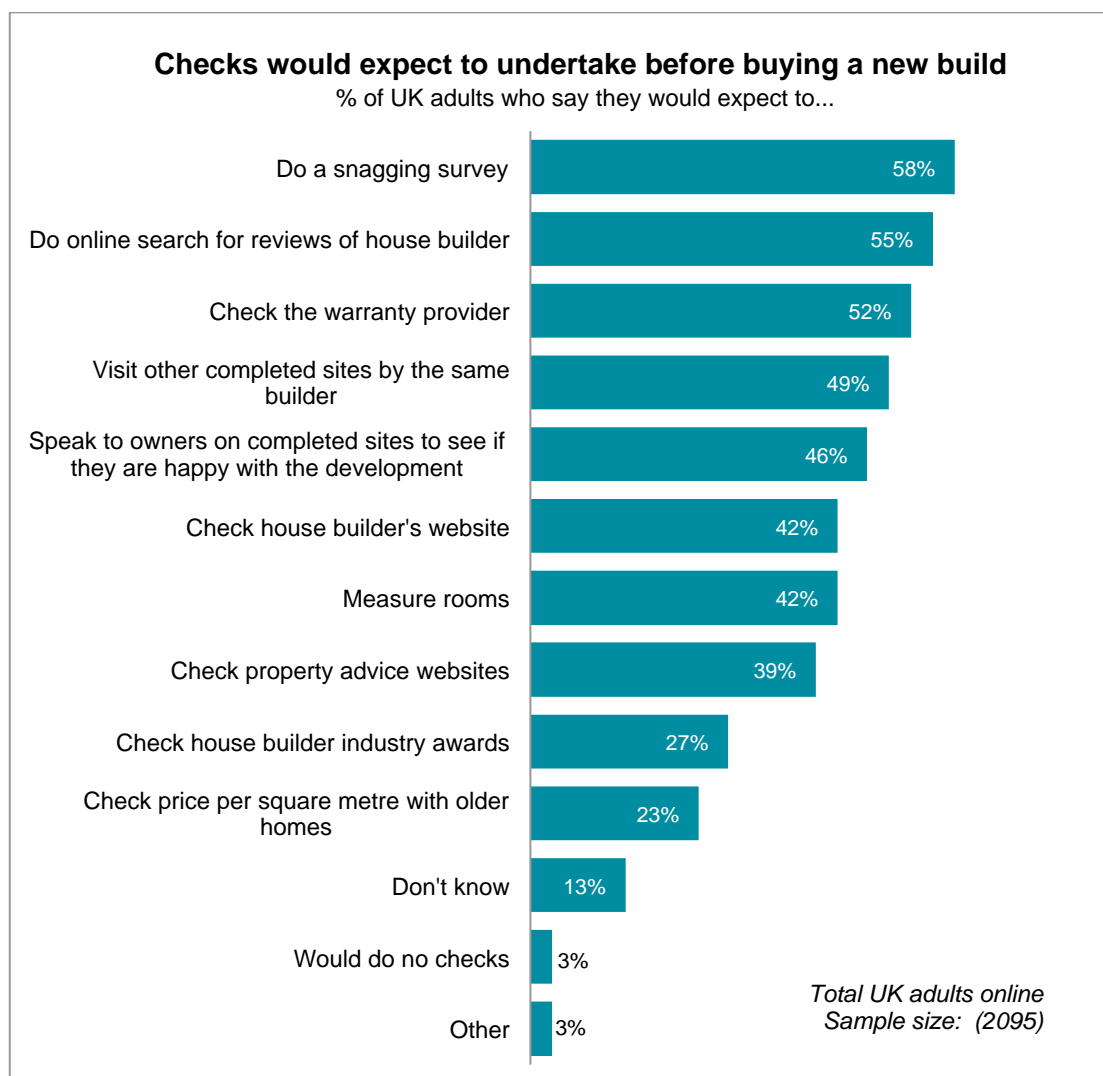


When assessing quality, consumers currently place less emphasis on the reputation of the housebuilder, aspects of the sales process or particulars of the property.

- Aspects which are less focused on as signs of quality in a new build property include: the reputation of the house builder (11%), clear explanation of the sales process (31%) and the provision of detailed floor plans including square footage (40%).

Main checks consumers say they would undertake before buying a new build home include a snagging survey, searching online reviews of the housebuilder and checking the warranty provider.

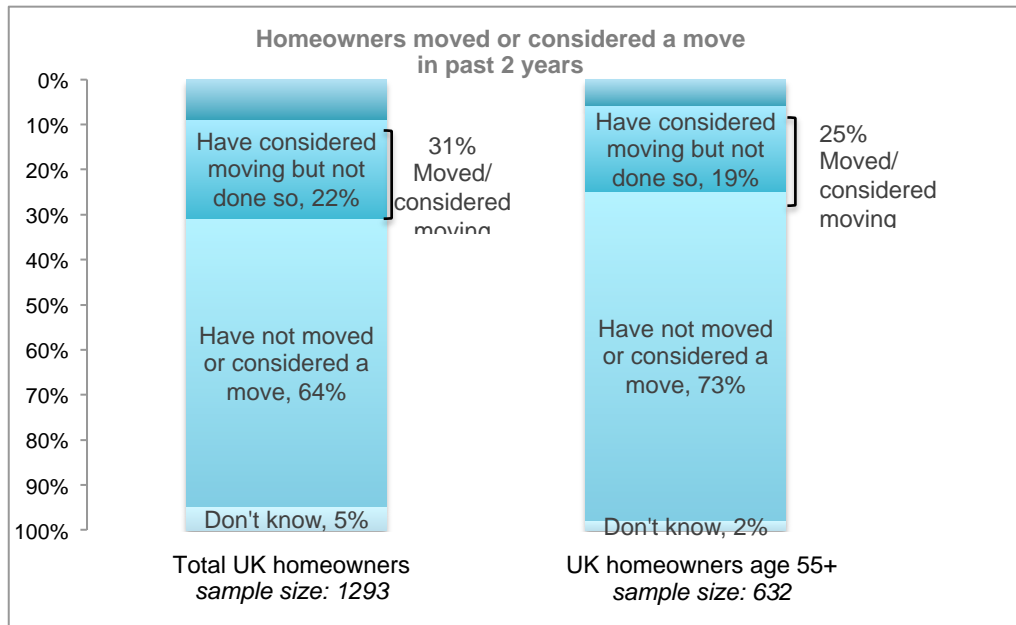
- 58% of UK adults say they would want to undertake a snagging survey as a quality check if buying a new build.



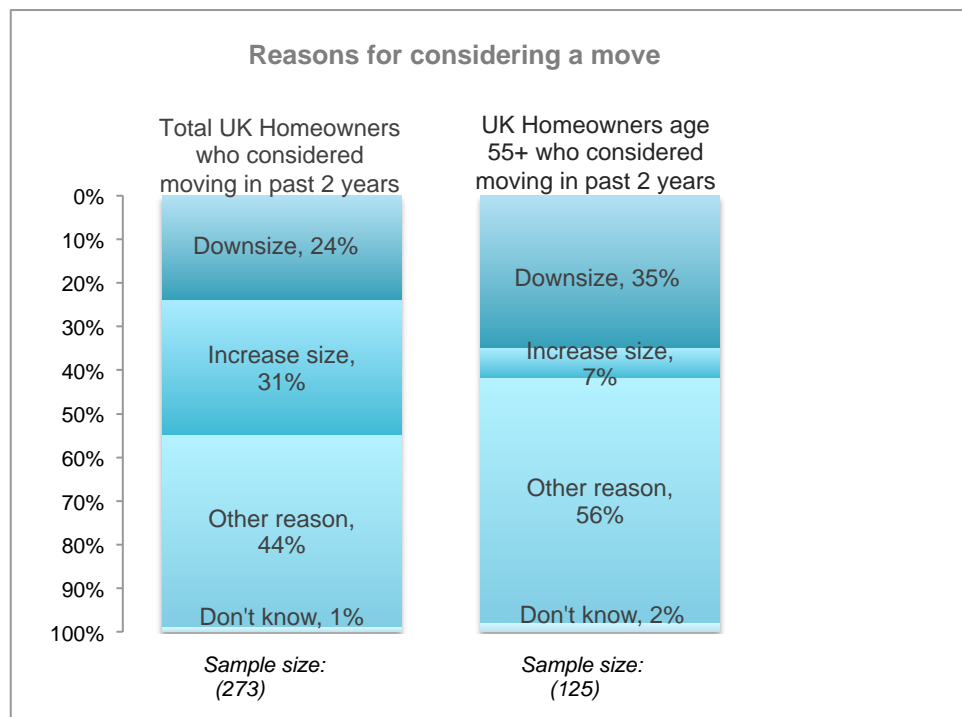
Suitability of New Homes for Last Time Buyers

This year's survey explores suitability of new build homes among 'Last Time Buyers', Homeowners age 55+ in response to assertions that this may help ease the housing supply crisis – If older homeowners living in under-occupied homes moved to smaller properties it would free up housing stock. Legal & General published a Last Time Buyer report in June 2015 prepared by the Cebr that estimated there are **11.4 million homeowners age 55+**¹ -- source data for our calculations.

One in five (19%) homeowners aged 55 or over considered moving in the past two years but did not do so; equating to more than 2 million homeowners².



Downsizing is a popular reason for considering moving amongst homeowners in the 55+ age bracket (35%) but it is not the only consideration – most have other reasons (56%).



Footnote ¹: source June 2015 last time buyer report Legal & General prepared by the Cebr with 2012 English Housing survey data and YouGov survey Nov 2014 [source 11.4 million homeowners age 55+](#)

Footnote ²: 11.4 million homeowners age 55+ x 19.46% = 2,218,440

Emotional ties more than financial concerns are barriers to moving home in later life.

- The stress and upheaval of moving is more likely to be among the reasons not to move for homeowners age 55+ who considered moving (30% vs 21% homeowners overall), as well as, not wanting to move away from friends, neighbours and their community (23% vs 17% homeowners overall).
- Property prices are less likely to be a barrier for homeowners age fifty-five or older who considered a move (22% vs 31% among homeowners overall).

All reasons for not moving among homeowners who considered a move in past 2 years (multiple answers permitted)	% of homeowners who considered moving but did not move in past 2 yrs.		
	Total	Age 55+	More +/-Less for 55+
Lack of suitable housing to move to	30%	31%	1%
Do not want the stress/ upheaval of moving	21%	30%	+10%
Do not want to move away from my friends/ neighbours/ community	17%	23%	+7%
Property prices are too high/ cannot afford to move	31%	22%	-9%
Current home meets my/ our needs	18%	17%	-1%
Moving costs are too high (e.g. removals, legal fees, estate agent fees etc.)	22%	17%	-5%
Stamp duty is too expensive	12%	9%	-3%
Other	23%	27%	+4%
Don't know/ can't recall	2%	3%	+1%
Sample size:	273	125	

More than 500,000 homeowners aged 55+ want to move but do not because of lack of suitable housing.

- A lack of the right kind of homes is the main reason for older homeowners deciding to stay put (23% of homeowners aged 55+ who considered a move in the past two years say this is the primary reason for not moving). This equates to more than 500,000 homeowners³.

Main reason for not moving among homeowners who considered a move in past 2 years (one answer only)	% of homeowners who considered moving but did not move in past 2 yrs.		
	Total	Age 55+	More +/-Less for 55+
Lack of suitable housing to move to	18%	23%	+5%
Do not want the stress/ upheaval of moving	10%	15%	+5%
Property prices are too high/ cannot afford to move	25%	14%	-11%
Do not want to move away from my friends/ neighbours/ community	8%	8%	0%
Current home meets my/ our needs	8%	6%	-3%
Moving costs are too high (e.g. removals, legal fees, estate agent fees etc.)	5%	5%	0%
Stamp duty is too expensive	3%	2%	0%
Other	21%	23%	+2%
Don't know/ can't recall	2%	3%	+2%
Sample size:	273	125	

Footnote ¹: source June 2015 last time buyer report Legal &General prepared by the Cebr with 2012 English Housing survey data and YouGov survey Nov 2014 [source 11.4 million homeowners age 55+](#).

Footnote ²: 11.4 million homeowners age 55+ x 19.46% = 2,218,440

Footnote ³ 2218440 x 22.9% = 510,019

When thinking about a future move, top priorities are similar regardless of age.

- Good build quality (71%), spaciousness of rooms (72%) and parking (69%) top the list.

However, availability of parking, low running costs, proximity to shops, good transport links and living on one level are relatively more important to last time buyers.

- Compared with UK homeowners generally, a greater proportion of homeowners age 55 or older consider availability of parking (77% vs 69%), low running costs (70% vs 59%), proximity to shops (66% vs 55%), good transport links (56% vs 47%) and living on one level (36% vs 24%) as important considerations in their next new home.

Last time buyers may be put off new build homes because they don't meet their needs.

- Against some of the most important purchase considerations: size/ spaciousness of rooms and the amount of green space, these are seen as less typical in new builds
- The main feature of new build properties is seen to be low running costs (47%) – an area regarded as particularly important to those age 55+ (52%)
- Aspects less likely to be seen as characteristic of new builds include living space on one level (of relatively greater importance to homeowners age 55+), character/ distinctiveness and sense of community.

Important in Next Home & How New Builds Deliver (Total UK Homeowners vs Homeowners Age 55+)

Housing attributes	% of homeowners who say housing attribute important to them in choosing next new home			% who say typical of new builds (Homeowners 55+)
	Total UK Homeowners	UK Homeowners Age 55+	More +/- Less Important to Homeowners 55+	
Good build quality	71%	78%	7%	33% Ranked 3 rd
Availability of parking	69%	77%	8%	40% Ranked 2 nd
Spaciousness/ size of rooms	72%	74%	2%	23% Ranked 8 th
Low running costs (e.g. utility bills, ongoing maintenance etc.)	59%	70%	11%	52% Ranked 1 st
Good amount of green space/ trees/ garden	64%	68%	5%	23% Ranked 8 th
Price/ good deals available	65%	66%	1%	31% Ranked 4 th
Being near to amenities/ shops	55%	66%	11%	30% Ranked 5 th
Several bedrooms/ number of bedrooms	58%	58%	-1%	29% Ranked 6 th
Good transport links	47%	56%	9%	26% Ranked 7 th
Being near family/ friends	35%	40%	5%	n/a
Character/ distinctiveness	36%	36%	0%	12% Ranked 9 th
Living space on one level/ not too many stairs	24%	36%	12%	12% Ranked 9 th
Sense of community	29%	33%	4%	12% Ranked 9 th
Sample size:	1293	632		

Annex - What the papers say – a selection of our media coverage

Press mentions – Last time buyers

19/07/16

- **Building Construction Design** – HOA mention and quote

20/07/16

- **Yahoo Finance** – HOA & BLP mentions and quotes
- **Sunday Post** - HOA & BLP mentions and quotes
- **AOL Money** - HOA & BLP mentions and quotes
- **What Mortgage** - HOA & BLP mentions and quotes
- **Scottish Housing News** - HOA & BLP mentions and quotes
- **Your Money** - HOA & BLP mentions and quotes
- **Business Reporter** - HOA & BLP mentions and quotes
- **Bristol Post** - HOA & BLP mentions and quotes
- **Daily Mail** – HOA & BLP mentions, HOA quote
- **Express & Star** – HOA & BLP mentions, BLP quote
- **Financial Reporter** – HOA mention and quote
- **Express** – HOA & BLP mentions

21/07/16

- **Property Industry Eye** - HOA & BLP mentions and quotes

22/07/16

- **Property Wire** - HOA & BLP mentions and quotes

26/07/16

- **North West Evening Mail** – HOA & BLP mentions, HOA quote



Half-a-million over-55s struggle to move as they can't find homes with the space, parking, garden and running costs they need

- One in five aged over 55 have considered moving since 2014 but haven't
- Almost a quarter said a lack of suitable housing was the main reason
- A suitable home was defined as a good-quality build with parking
- It also needed to be close to amenities, with good transport links

By MYRA BUTTERWORTH FOR MAILONLINE [Twitter](#)

PUBLISHED: 13:51, 20 July 2016 | UPDATED: 13:51, 20 July 2016



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More than half-a-million homeowners aged over 55 have been unable to move due to a lack of suitable housing, new research has claimed.

Almost one in five homeowners aged over 55 have considered moving since 2014 but have not done so, according to consumer group the HomeOwners Alliance and BLP Insurance.



ScottishHousingNews @ScotHousingNews · Jul 20

Family homes being blocked due to lack of suitable homes for 'last time buyers'.

@HomeOwnersAll



Family homes being blocked due to lack of suitable...

Over half a million UK homeowners aged 55 or over are unwittingly blocking family homes because they want to move but can't due to a lack of suitable housing, a ne...

scottishhousingnews.com



2



Your Mortgage @Your_Mortgage · Jul 20

Lack of suitable properties leaves older homeowners stuck bit.ly/29Liq5h

@YouGov @HomeOwnersAll @ChooseBLP



2



Press mentions – Quality of New Builds

22/05/16

- **Financial Times** – HOA mention

23/05/16

- **Housebuilder & Developer** – HOA & BLP mentions and quotes
- **Housing Excellence** - HOA & BLP mentions and quotes
- **Building Construction Design** - HOA & BLP mentions and quotes
- **Showhouse** - HOA & BLP mentions

30/05/16

- **Development Finance Today** - HOA & BLP mentions and quotes

12/07/16

- **Today's Conveyancer** – HOA & BLP quotes
- **Building Construction Design** – HOA quote
- **Housebuilder and Developer** – HOA quote

13/07/16

- **Mortgage Introducer** – HOA quote





Landlord News @NewsLandlords · May 23

New measures to tackle the quality of new build homes suggested by @HomeOwnersAll bit.ly/1TEv2dx #property



5 3



Share Radio @ShareRadioUK · May 26

Are new build affordable homes made well enough? Paula Higgins from @HomeOwnersAll joins @GECFrost



Consuming Issues: Are new build affordable homes...

Despite a desperate shortage of new homes on the markets, enough properties aren't being built. However, when they are, some people who need the property, do...
audioboom.com

1 1

Press mentions – Stamp Duty press notice

22/04/16

- **City AM** – HOA & BLP mentions and quotes
- **Property Wire** – HOA & BLP mentions and quotes
- **Financial Reporter** – HOA & BLP mentions and quotes
- **Today's Conveyancer** – HOA & BLP mentions and quotes
- **Housebuilder & Developer** – HOA & BLP mentions and quotes
- **Harlow Star** – HOA & BLP mentions, HOA quote
- **Financial Times** – HOA & BLP mentions, HOA quote
- **Property Industry Eye** – HOA & BLP mentions, HOA quote
- **Landlord News** – HOA & BLP mentions, HOA quote
- **JRHopper.com** – HOA & BLP mentions, HOA quote
- **Estate Agent Today** – HOA mention and quote

26/04/16

- **Herts Advertiser** – HOA & BLP mentions and quotes

ent in UK :: Majority of Australians think it is a good time to buy a home :: More than half of UK te

Survey reveals many home owners support additional home stamp duty charge

FRIDAY, 22 APRIL 2016



Twice as many home owners in the UK support the new 3% stamp duty surcharge on additional homes as oppose it, despite loud opposition from landlord groups, new research shows.

Some 47% support the extra charge which was introduced on second homes and buy to let properties on 01 April while 18% are against it and believe that it supports first time buyers.

The results of the poll, conducted by YouGov for the HomeOwners Alliance and BLP Insurance shows that overall concerns about stamp duty have fallen dramatically since the reforms in 2014.

In 2014, some 64% of UK adults believed that stamp duty was a serious problem but in 2016 that has fallen to 52%.

Supporters of the stamp duty surcharge on second homes believe the measures are a good way to level the playing field between those buying a home to live in and those making an investment purchase.

'The buy to let market is slowly destroying the overall housing market and making affordable properties less available for those wanting to own a home as their principal place of residence,' said one survey respondent.

CITYA.M. ≡

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YouGov Poll: Twice as many people support buy-to-let tax hike than oppose it

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Kasmira Jefford
Kasmira Jefford covers retail, consumer and property news at City A.M.

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The poll showed half of people were in favour of the stamp duty surcharge (Source: Getty)

The recent hike in the stamp duty levy for buy-to-let landlords was met with fierce opposition from landlord groups when it came into force on 1 April.

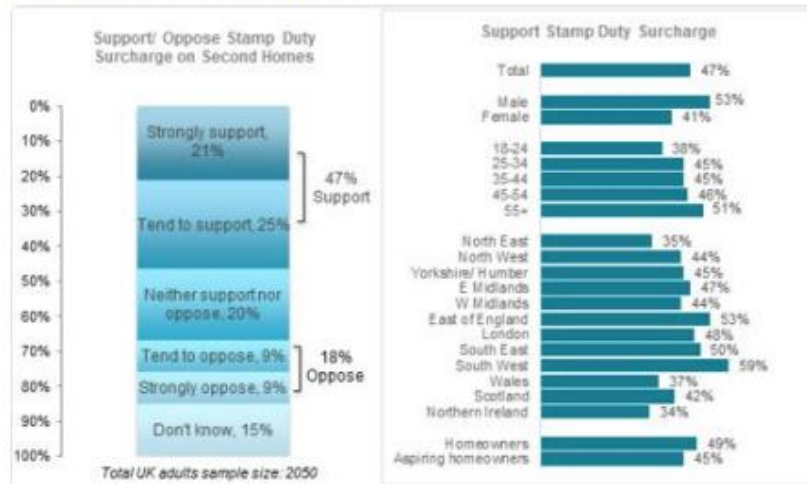
However, according to YouGov survey released today, more than twice the number of UK adults were in favour of the three per cent surcharge than those who opposed it.

The poll, conducted for HomeOwners Alliance and BLP Insurance, showed that 49 per cent supported the policy and 18 per cent opposed it, while the rest were neutral (20 per cent) or said they didn't know (15 per cent).



TrustMark @TrustMarkUK · Apr 25

Twice as many support [#stampdutysurcharge](#) than oppose it says
@HomeOwnersAll - bit.ly/1VxEa5l



1



Spicerhaart @Spicerhaart · Apr 25

2x as many members of the public support the [#stampduty](#) surcharge as oppose it according to [@HomeOwnersAll](#) bit.ly/23VjWYn [@EAToday](#)

2

Press mentions – Homeowner Survey 2016 – Housing concerns

11/05/16

- **Property Wire** – HOA & BLP mentions and quotes
- **Scottish Housing News** – HOA & BLP mentions and quotes
- **What Mortgage** – HOA & BLP mentions and quotes
- **Introducer Today** – HOA & BLP mentions and quotes
- **What House?** – HOA & BLP mentions and quotes
- **Building Construction Design** – HOA & BLP mentions and quotes
- **Leicester Mercury** – HOA & BLP mentions, HOA quote
- **Mishon Welton** – HOA mention and quote
- **M2** – (have to sign in to read, but is a copy of HOA's press release)
- **Property Industry Eye** – HOA mention

12/05/16

- **Share Radio UK** – Paula Higgins as guest, HOA mention and quote
- **The Wharf** – HOA & BLP mentions and quotes

[Home](#) / [News](#) / Housing crisis – Concerns rise about the availability and quality of homes

Housing crisis – Concerns rise about the availability and quality of homes

Posted on May 11, 2016 by Stephen Little in [News](#) with 0 Comments



Concerns are rising about the availability and quality of homes as the housing crisis deepens.

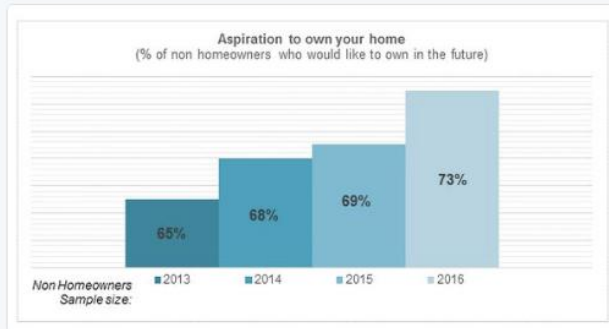
According to the 2016 Homeowner Survey by the HomeOwners Alliance and BLP Insurance, 78% of aspiring homeowners are worried about the availability and quality of homes, up 6% from last year.

The survey, which polled over 2,000 UK adults, revealed that the number of people that aspire to own their home has risen to almost three quarters (73%), up from 65% four years ago.



WhatHouse? @What_House · May 11

New survey by @YouGov for @HomeOwnersAll & @ChooseBLP shows housing crisis is deepening whatou.se/aMNVuY



4



3

