The Homeowner Survey 2015

Issues, trends and how we feel about our homes



A HomeOwners Alliance Report, July 2015

*in partnership with BLP Insurance, myhomemove & TrustMark*

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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](http://www.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 Britain’s most popular and fastest growing property advice website, staying true to our mission to help homeowners facing some of the biggest and most complex decisions of their lives. Last year, more than 1.5 million homeowners and aspiring homeowners visited our website, [www.hoa.org.uk](http://www.hoa.org.uk) ; viewing over 2.5 million pages.

This report was made possible through our sponsors, BLP Insurance, myhomemove and TrustMark.

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# Introduction

Every year we undertake a nationwide survey to find out how people feel about their most obsessed about possession – their homes. Our Homeowners Survey 2015, 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 year**. The appetite amongst UK residents to own their own home continues to rise. In 2015, 69% of non-homeowners said they would like to own their home up from 65% in 2013. But despite the desire to own, homeownership levels have been declining for the past decade (peaking in 2002 at 69.7%) because of high demand pushing house prices to unaffordable levels, the mismatch between house prices and wage rises – all exacerbated by the inadequate supply of new homes.

Housing concerns also feature prominently in this year’s national election and we wanted to uncover the **British public’s most popular housing policies**. We explore the popularity of the party policies such as Mayor Boris’ marketing of new properties in the UK first, Labour’s mansion tax, the Conservative’s extending the right to buy and building on the green belt.

Political parties, experts and the government all agree that the underlying cause of the dysfunctional housing market is that **we have not been building enough new homes for decades**. As the Conservative government promised to build 200,000 new homes in the next parliament, we have taken a look at the **reputation of new homes in the UK** and the challenges this presents for the government and the house building industry. We also look to see if homeowners are properly safeguarding themselves when hiring a tradesman.

**It has been a dynamic 12 months for the housing market** with transactions and house prices up sharply, resulting in the Mortgage Market Review and the introduction of tougher lending criteria (to prevent the market from overheating). It was also a year of heightened competition in the industry – with the proliferation of online estate agents and conveyancing services and the introduction of a new property portal ‘on the market’ to challenge Rightmove and Zoopla. 2014 ended with the Chancellor’s overhaul of Stamp Duty. We also explore **how these market changes have impacted the way the British public** feel about homeownership.

# Methodology

This is the 3rd Annual Homeowner Survey, a state of the nation report covering concerns and issues faced by UK homeowners, issued in 5 parts, and made possible through sponsorship by **BLP Insurance**, leading provider of housing warranty insurance, **myhomemove**, the UK’s leading conveyancing provider and **TrustMark**, the government endorsed find a tradesman scheme.

* Part 1 of the survey*,* [*“First time buyers dealt a ‘body blow’ by the mortgage drought”*](http://hoa.org.uk/2015/03/mortgage-concerns-2015/) was issued on 20th March. This release focuses on how serious a problem getting a mortgage/ remortgaging is seen to be (amid MMR and stricter lending criteria).
* Part 2 of the survey compares changes in the level of concern across a range of housing issues: [*“Confidence in the housing market rebounds – concerns about stamp duty and negative equity fade away”*](http://hoa.org.uk/2015/03/homeowners-survey-2015-housing-concerns/)was issued on 23rd March.
* Part 3 of the survey asks the British public [*which of the major housing policies touted by political parties they support*](http://hoa.org.uk/2015/03/2015-survey-major-housing-policies/) was issued on 30th March.
* Part 4 of the survey, [*“Homeowners at risk of letting ‘the wrong ones in’*](http://hoa.org.uk/2015/04/homeowners-are-at-risk-of-letting-the-wrong-ones-in/)reveals poor checks on tradesman by UK homeowners was issued on 18th April.
* Part 5 of the survey, explores the reputation of new build homes in the UK as the new government looks at how it will meet its promise of building 200,000 new homes [*“In the rush to build more homes – worry that new homes standards are slipping”*](http://hoa.org.uk/2015/06/new-homes-standards-are-slipping/)

YouGov Plc conducted the fieldwork for HomeOwners Alliance. The work was split into two tranches:

1. For the general survey themes, 2,214 UK adults were interviewed of which 1,390 were homeowners. Fieldwork was undertaken 4-5th March 2015.
2. For the pre-election survey themes, 2,184 UK adults were interviewed of which 1,420 were homeowners. Fieldwork was undertaken 6th-9th March 2015.

Both 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

Confidence in the housing market lifts over past year – housing concerns have receded across the board

* Most dramatically, the proportion worried about negative equity dropped to 49% from 64% last year (down 15%); after a steady increase in house prices.

Concern about stamp duty rates drops sharply over the past year – coinciding with reforms

* Concerns about stamp duty rates have dropped 13% in past year (64% in 2014 to 51% in 2015).
* Since reforms, one third feel better able to afford to buy for the first time or move up the ladder.

Ability of aspiring first-time buyers to save for a deposit and get on the housing ladder top concerns

* 83% say the ability of first-time buyers to get on the ladder and saving for a deposit are a serious problem), followed by house prices (76%) and the ability to get a mortgage (72%).
* 51% believe that the home buying/selling process in this country is a serious issue.
* Nearly half (49%) say gazumping is a serious issue, while 43% say gazundering is a serious issue.
* The leasehold and freehold system is causing widespread concern across the UK, with 42% of adults saying it is a serious problem.

*“With a desperate shortage of houses and sky high house prices, for many mortgage difficulties will be the nail in the coffin of their dream of owning a home. We hear increasing numbers of stories of people who not only have had to pull out of buying their home but also families who are trapped because they are denied the opportunity to remortgage even with a good payment history. Banks, building societies and regulators need to apply some common sense by ensuring the new rules are proportionate and applied sensibly.”*

*Paula Higgins, Chief Executive*

*HomeOwners Alliance*

The overwhelming majority of UK adults say that the difficulty in getting mortgages is a serious problem, with those hardest hit being first time buyers and those trying to take a first step up the property ladder

* There has been growing concern about the difficulties of getting a mortgage following the introduction of new tough regulations to prevent a return to reckless lending by banks and building societies. The new regulations led to a drop in mortgage agreements, and mortgage approvals have slowed.
* 72% of adults say that the ability to get a mortgage/ remortgage is a serious problem.

## Public’s response to pre-election housing policies

*“As the general election approaches, the most popular housing policies are those that make the best use of the housing that is being built by ensuring that homes are not left empty or sold to foreign investors before they are even offered to domestic buyers.  The Help to Buy Scheme has already provided a really important boost to the UK’s housing market, making it very popular – a large majority want it extended.  The housing market will clearly be a key battleground of this election.”*

*Doug Crawford, Chief Executive*

*myhomemove*

The most popular housing policies respond to the shortage of homes crisis in the UK

* 80% of UK adults support a policy requiring developers to market new homes in the UK ahead of marketing them overseas and only 3% oppose.
* The second most popular housing policy, is charging higher council tax rates on homes that are not occupied year round, with 70% supporting it, and only 13% opposed.
* Such policies are more popular than a new annual property tax or “mansion tax” (60%), raising the threshold of inheritance tax (51%), or ending Right to Buy (42%).
* Regionally, Right to Buy is the policy which most evenly divides the electorate.
* In terms of the building of new homes, Garden Cities are preferred (50% support) to building on Green Belt Land (56% oppose).

Government initiatives to help first-time buyers tend to be popular

* Such as extending the Help to Buy 5% deposit scheme (supported by 65%) and the Starter Home Initiative (offering discounted new homes to first time buyers and supported by 61%). This suggests that the recent Help to Buy ISA could also prove to be popular.

## The reputation of new build homes

Twice as many people desire an old home over a new build home

* Only one in five (21%) would prefer to buy a newly built home, whereas nearly a half (47%) would prefer an old home (built ten or more years ago).

*“With house prices in the UK on the rise, consumers are becoming much more aware as to the type of home they want to invest their hard earned cash in. New built homes must be high quality builds with the requisite space and light desired along with low maintenance costs and energy efficiency requirements.*

*Kim Vernau, Chief Executive*

*BLP insurance*

New homes may be less popular because they are seen as being poorly built, characterless and with too small rooms

* Quality of build is more likely to be seen as a disadvantage (38% overall see build quality of new homes as a disadvantage, with only 30% seeing it as an advantage).
* Size of rooms (45% disadvantage), character/ distinctive features (40% disadvantage) and amount of green space (40% disadvantage) are seen to be the main draw backs of new homes.

New homes are expected to require less maintenance and to be more energy efficient

* One in two (51%) perceive ongoing maintenance and utility bills to be an advantage of new homes.

## Homeowner checks when hiring a tradesman

UK Homeowners may be letting rogue tradesmen into their homes by failing to conduct the right checks

* Homeowners’ heads are being turned by cues such as prompt arrival (84%), using polite language (51%) and even taking their shoes off at the door (38%).

*“The research certainly shows that the UK is at risk of letting the wrong ones in. Rogue traders are the vampires of the sector, seeking out vulnerable homeowners and taking valuable jobs away from the best tradespeople in the country. Checking recent work and up to date qualifications are vital checks – TrustMark is the only scheme that checks live projects, on site, by experts”.*

*Liz Male MBE, Chairman of TrustMark*

* Age is also a factor with nine times as many homeowners saying that an older and more experienced person was a sign of a good tradesman (39%), rather than a younger person with recent training (4%).
* Traditional checks such as visiting a former client’s project or asking for written references from former clients are done by only a minority of people (39% and 28%) compared with twice as many people who rely on personal recommendation (81%).

# Housing concerns – top issues & how this has shifted in past year

## Housing concerns – the nation’s top issues

**The ability for aspiring first-time buyers to get onto the property ladder** **and saving for a deposit to buy** **top the list of housing concerns nationally.**

* 83% say the ability of first-time buyers to get on the ladder and saving for a deposit are a serious problem), followed by house prices (76%) and the ability to get a mortgage (72%).

60%

49%

**The Homebuying/ selling process, Gazumping/ Gazundering and Leasehold/ Freehold system are significant issues.**

* 51% believe that the homebuying/selling process in this country is a serious issue.
* Nearly half (49%) say gazumping is a serious issue, while 43% say gazundering is a serious issue.
* The leasehold and freehold system is causing widespread concern across the UK, with 42% of adults saying it is a serious problem.

## Difficulty getting a mortgage or remortgaging is one of biggest housing concerns

*There has been growing concern about the difficulties of getting a mortgage following the introduction of tougher regulations to prevent a return to reckless lending by banks and building societies.*

**The overwhelming majority of UK adults say that the difficulty in getting mortgages is a serious problem, with those hardest hit being first time buyers and those trying to take a first step up the property ladder.**

* 72% of adults say that the ability to get a mortgage/ remortgage is a very serious (32%) or somewhat serious (40%) problem. In contrast, only 3% of adults say it is not a problem at all.

Groups most likely to say getting a mortgage or remortgaging is a problem

**The perception that it is difficult to get a mortgage/ remortgage is seen across all groups in the UK**.

* The large majority of people in every age group, every socio-economic group, in every sector of the housing market, and in every region of the country, say getting a mortgage or remortgaging is a serious problem.

**Those most likely to say that getting a mortgage or remortgaging is a serious problem include:**

* **Non homeowners who aspire to own their first home**, 78% say it is a serious problem.
* **Those at the bottom of the property ladder**, with 78% of those with properties worth less than £125,000 saying getting a mortgage/ remortgaging is a serious problem. By contrast, 67% of those in properties worth over £350,000 say it is a serious problem.
* **Divorced and separated people**, of whom 80% say getting a mortgage/ remortgaging is a serious problem. In contrast, 71% of married couples say it is a serious problem.
* The **Welsh**, with 81% saying getting a mortgage/ remortgaging is a serious problem. The region of the UK with the lowest level of concern in this area is the **North East**, with 65% citing getting a mortgage/ remortgaging is a very or somewhat serious problem.
* **Interest-only mortgage holders** (79% of interest-only mortgage holders versus 72% of UK adults generally saying it is a problem).

## Housing concerns – shifts in the past year

Apart from housing availability, concerns about housing have receded ‘across the board’ over the last year.

**Figure 2: Trend Data – Comparing Housing Concerns (2015 vs 2014 Homeowner Survey)**

|  |  |  |  |
| --- | --- | --- | --- |
| Housing Concerns | % very/ somewhat serious problem | | |
| **2014** | **2015** | **Change**  **(2015 vs 2014)** |
| Negative equity | 64 | 49 | -15 |
| Stamp duty rates | 64 | 51 | -13 |
| Property/ solicitor fees | 61 | 53 | -8 |
| Estate agent fees | 64 | 57 | -7 |
| Homebuying/ homeselling process | 58 | 51 | -7 |
| Being able to pay off the mortgage | 70 | 65 | -5 |
| Ability for First-time buyers to get on the property ladder | 87 | 83 | -4 |
| Being able to move up the property ladder | 65 | 61 | -4 |
| Saving for a deposit to buy | 86 | 83 | -3 |
| Quality of housing | 52 | 49 | -3 |
| Gazumping | 52 | 49 | -3 |
| House prices | 77 | 76 | -1 |
| Availability of housing | 69 | 70 | 1 |
| Ability to get a mortgage/ remortgage | n/a | 72 | n/a |
| Gazundering | n/a | 43 | n/a |
| Leasehold/ freehold system | n/a | 42 | n/a |
| *Sample size (total UK adults):* | *2527* | *2214* |  |

**Most dramatically, the numbers saying that negative equity is a problem has dropped** **by more than 10%**.

* The proportion worried about negative equity dropped to 49% from 64% last year; after a steady increase in house prices.

**Concerns have lessened in respect to estate agent/ conveyancing fees, the ability to pay off the mortgage and the homebuying/ selling process overall.**

* In a year of competitive market activity, the level of concern about conveyancing fees has dropped 8%, concern about estate agent fees and concern about the overall homebuying/ selling process have both dropped 7%.
* In a year of rising house prices, continued low interest rates and improved wages, the proportion saying that being able to repay the mortgage is a serious problem has dropped by 5%.

## Concern about stamp duty rates eases – as a result of reform

**Concerns about stamp duty rates have dropped sharply in past year (64% in 2014 to 51% in 2015). In wake of new government reforms, one third feel better able to afford to buy or move up the ladder.**

* As a result of reforms to stamp duty to do away with the slab system, 11% say that the changes make buying their first home more affordable and 22% say the changes make moving up the property ladder more affordable.

## Regional look at house prices & supply, negative equity, leasehold/ freehold system

**Regionally, concern about high house prices continues to be greater in London than in other regions.**

* 60% of Londoners say house prices are a very serious problem compared with 40% nationally.
* Concern over house prices has risen in London in the past year (up 5%).

**Those living in Northern Ireland and the North East are more concerned with housing availability and negative equity than elsewhere in the UK.**

* Concerns about negative equity persist in Northern Ireland (43% say it is a very serious problem) and the North East (29% very serious problem); the level of concern nationally is 17%.
* Concerns about housing availability are greatest in London (49% very serious problem), North East (41% very serious problem) and Northern Ireland (40% very serious problem); compared with the national level (34% see housing availability as a very serious problem).

**The leasehold and freehold system is of particular concern In London and East Midlands.**

* Approximately one in five see the leasehold/ freehold system as a very serious problem.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Regional Issues: | % very serious problem | | | | | |
| **Ability for FTB to get on ladder** | **House Prices** | **Housing Availability** | **Negative Equity** | **Leasehold/ Freehold System** | **Sample size:** |
| Total UK Adults | **54** | **40** | **34** | **17** | **14** | *2214* |
| UK Regions: |  |  |  |  |  |  |
| London | 61 | 60 | 49 | 14 | 22 | *287* |
| Wales | 58 | 47 | 34 | 17 | 13 | *112* |
| South East | 57 | 41 | 33 | 14 | 12 | *276* |
| East Midlands | 56 | 30 | 29 | 21 | 21 | *154* |
| West Midlands | 54 | 32 | 29 | 18 | 15 | *169* |
| East of England | 54 | 42 | 34 | 14 | 17 | *182* |
| South West | 54 | 43 | 39 | 10 | 10 | *200* |
| North West | 49 | 43 | 27 | 22 | 11 | *227* |
| Northern Ireland | 49 | 33 | 40 | 43 | 17 | *55* |
| North East | 48 | 30 | 41 | 29 | 10 | *97* |
| Yorkshire & Humber | 48 | 33 | 31 | 20 | 13 | *194* |
| Scotland | 48 | 33 | 27 | 14 | 9 | *261* |

## Issues for aspiring homeowners

**Aspiring homeowners are significantly more concerned than UK adults, with house prices (84% vs 76%) and the quality of housing (57% vs 49%).**

* Aspiration to own your own home has edged up slightly in the past 12 months, with 69% wanting to own, compared to 68% a year ago and 65% in January 2013.
* The ability to get a mortgage (78% vs 72%) and being able to pay off the mortgage (71% vs 65%) are also more significant issues for those who aspire to own a home.

|  |  |  |  |
| --- | --- | --- | --- |
| Housing Concerns | % very/ somewhat serious problem | | |
| **Total UK Adults** | **Aspiring Homeowners** | **Aspiring Owners**  **vs UK Adults**  **(Over (+)/ Under (-)** |
| House prices | 76 | 84 | +8 |
| Quality of housing | 49 | 57 | +8 |
| Ability to get a mortgage/ remortgage | 72 | 78 | +6 |
| Being able to pay off the mortgage | 65 | 71 | +6 |
| Saving for a deposit to buy | 83 | 86 | +3 |
| Being able to move up the property ladder | 60 | 63 | +3 |
| Ability for First-time buyers to get on the property ladder | 83 | 85 | +2 |
| Availability of housing | 70 | 72 | +2 |
| Estate agent fees | 57 | 57 | 0 |
| Homebuying/ homeselling process | 51 | 51 | 0 |
| Leasehold/ freehold system | 42 | 42 | 0 |
| Property/ solicitor fees | 53 | 52 | -1 |
| Negative equity | 49 | 47 | -2 |
| Gazumping | 49 | 47 | -2 |
| Gazundering | 43 | 41 | -2 |
| Stamp duty rates | 51 | 46 | -5 |
| *Sample size (total UK adults):* | *2214* | *573* |  |

# Housing policies – which policies do the British public most support?

*In the run up to the national election, we ask which of the major housing policies touted by the political parties do the British public most support.*

**The most popular housing policies respond to the shortage of homes crisis in the UK.**

* 80% of UK adults support a policy which would require developers to market new homes in the UK ahead of marketing them overseas and only 3% oppose. The policy was originally put forward for Londoners by Boris Johnson and is the most popular policy in all regions apart from Scotland.
* The second most popular housing policy, proposed by Labour, is charging higher council tax rates on homes that are not occupied year round, with 70% supporting it, and only 13% opposed.

**There is support for increasing tax on homes worth over £2m but introducing a higher rate council tax band is preferred over a new annual tax or so called ‘mansion tax’.**

* 68% favour an additional Council tax on properties over £2million (Liberal Democrat policy) and 60% support an annual property tax on homes over £2 million (Labour policy).
* However, amongst those who value their own homes as worth 500k+ there is a massive 37% difference of opinion. 7 out of 10 support an additional top band of council tax on homes over £2 million, compared to one-third who support a new annual tax on property over £2 million.

**Government initiatives to help first-time buyers tend to be popular**.

* Such as extending the Help to Buy 5% deposit scheme (supported by 65%) and the Starter Home Initiative (offering discounted new homes to first time buyers and supported by 61%). This suggests that the recent Help to Buy ISA could also prove to be popular.

**In terms of the building of new homes, Garden Cities are preferred to building on Green Belt Land.**

* 50% support Garden Cities development, while 56% oppose Green Belt development (even on land deemed to have little environmental or amenity value).

## Response to housing policies among different interest groups

**There is a desire among homeowners to raise the threshold of inheritance tax, with 58% supporting it.**

* Support for the policy is higher amongst those who are older and those who have higher value homes, with 82% of those who value their homes as worth over £500,000 supporting it.
* Regionally, greatest support among homeowners in East of England (68%) and South East (67%).
* Only 40% of non-homeowners support the policy and 51% overall support the policy.

**Aspiring homeowners have higher levels of support than the UK population generally for development of new homes and for programs that help to make buying a home more affordable.**

* 80% support the Starter Homes Initiative (versus 61% nationally), 73% support extending Help to Buy to 2020 (versus 66% nationally), 59% support more building of new towns and Garden Cities (versus 50% nationally) and 37% support Green Belt development (versus 27% nationally). 



**Policies of greater interest to those aspiring to get on the housing ladder:**

* 80% support Starter Homes Scheme
* 73% support extending Help to Buy 5% deposit mortgages to 2020
* 59% support more building of New Towns and Garden Cities
* 37% support building on Green Belt land with little environmental/ amenity value

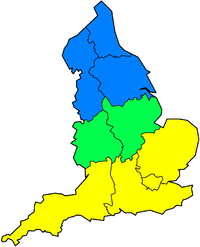
**Differences among men and women:**

* Men more likely to support rise in threshold of 40% inheritance tax than women (54% vs 48% support)
* Women lower level of support than men for building of Garden Cities (45% vs 55% support) or building on Green Belt (22% vs 32% support)



**Issues affecting homeowners:**

* 58% of homeowners support raising threshold of 40% inheritance tax
* 82% of homeowners who valued their home £500K+ support a rise in the inheritance tax threshold
* Homeowners who valued their over £500K prefer Council tax re-evaluation (70% support) to annual property tax on homes over £2 million (33% support)



**Regional Issues:**

*Regions with shortage of homes and higher house prices more support for:*

* Marketing new homes in UK ahead of foreign investors higher support in South West (89%), East of England (86%), London (85%), South East (83%)
* Higher Council tax on empty homes more popular in South West (75%), London (76%)
* Starter Homes Scheme more support in South West (70%), London (71%)
* Raising threshold of 40% inheritance tax more support in East (60%), South East (58%), South West (56%)

*Support for building new Garden Cities or building on Green Belt linked to where people live:*

* Higher support in London (57%) and Yorkshire & Humber (56%) for building new Garden cities and lower support in West Midlands (42%) and North West (43%)
* Higher support in London (39%), Scotland (35%) and Northern Ireland (34%) for building on Green Belt and lower support in West Midlands (19%) and South West (20%)

*Areas with greater cost of living issues more likely to oppose ending Right to Buy:*

* Areas more likely to oppose an end to Right to Buy include: London (44% oppose), North East (40% oppose), Yorkshire & Humber (40% oppose), North West (39% oppose)

*London most opposed to taxation on higher value properties:*

* 30% of Londoners oppose an annual property tax on homes over £2m
* 19% of Londoners oppose the addition of a higher rate of Council tax on homes over £2m

## A regional look

**One in three adults (36%) oppose an end to the Right to Buy your council home and 42% support an end to the Right to Buy. It is the housing policy that most evenly divides the electorate.**

* London (44% oppose) and the North (37% oppose) are most opposed to ending Right to Buy.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | % strongly support/ tend to support | | | | | | | | | |
| Market in UK First | Tax Empty Homes | Add’l Council Tax Band | Extend Help to Buy | Starter Homes Scheme | Annual Tax on Homes over £2m | Raise Threshold of 40% Inheritance Tax | Build Garden Cities | End Right To Buy | Build on Green Belt |
| **Total UK**  ***(2184)*** | **80** | **70** | **68** | **65** | **61** | **60** | **51** | **50** | **42** | **27** |

**More support in Scotland for:**

* Building Garden Cities (56%) and Building on Green Belt (35%)

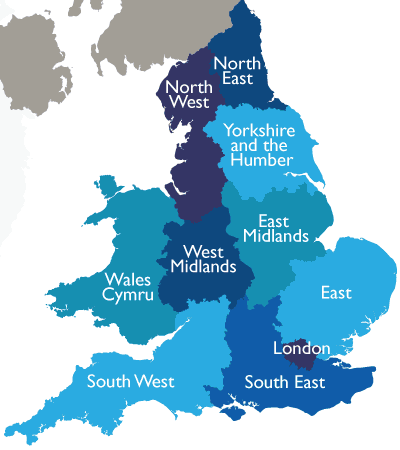
**Less support in Scotland for:**

* Marketing homes in UK first (63%),
* Starter Homes Scheme (51%)
* Raising threshold of 40% inheritance tax (42%)

**More support in Northern Ireland for:**

* Extending Help to Buy to 2020 (73%)
* Annual tax on homes over £2 m (68%)
* Building on Green Belt (34%)

**Less support in Northern Ireland for:**

* Ending Right to Buy (33%)
* Additional Council Tax Band on properties over £2 million (62%)
* 

**More support in South East for:**

* Market homes in UK first (83%)
* Raise threshold of 40% inheritance tax (58%)
* End Right to Buy (48%)

**Less support in South East for:**

* Annual tax on homes over £2 million (52%)

**Similar levels of support in Wales to UK overall**

**Less support in West Midlands for:**

* Extending Help to Buy to 2020 (60%)
* Building Garden Cities (42%)
* Building on Green Belt (19%)

**More support in South West for:**

* Market homes in UK first (89%)
* Tax empty homes (75%)
* Starter Homes Scheme (70%)
* Raise threshold of 40% inheritance tax (56%)
* End Right to Buy (49%)

**Less support in South West for:**

* Building on Green Belt (20%)

**Less support in NE for:**

* Raising threshold of 40% Inheritance Tax (41%)
* Ending Right to Buy (35%)

**More support in London for:**

* Market homes in UK first (85%)
* Tax empty homes (76%)
* Starter Homes scheme (71%)
* Build Garden Cities (57%)
* Build on Green Belt (39%)

**Less Support in London for:**

* Annual tax on homes over £2 million (49%)
* Additional Council tax band for properties over £2m (61%)
* End Right to Buy (35%)

**More support in East for:**

* Market homes in UK first (86%)
* Raising threshold of 40% Inheritance Tax **(60%)**

**More support in East Midlands for:**

* Ending Right to Buy (47%)

**More support in Yorkshire & Humber for:**

* Building Garden Cities (56%)

**Less support in Yorkshire & Humber for:**

* Raising threshold of 40% Inheritance Tax (43%)
* Ending Right to Buy (38%)

**Less support in NW for:**

* Building Garden Cities (43%)
* Ending Right to Buy (38%)

# The reputation of new build homes

*As the new government sets its promise of building 200,000 new homes we look at the reputation of new build homes and the challenges this presents for government and the building industry.*

**Twice as many people desire an old home over a new build home.**

* **Only one in five (21%) would prefer to buy a newly built home**, whereas nearly a half (47%) would prefer an old home (built ten or more years ago).
* **Younger and older buyers are more likely to prefer a new home.** (26% of under 35s, 18% of 35-54s and 22% of those age fifty-five or older)
* **Regionally, those in Wales like new homes more than anyone else** (32% vs 21% nationally).

## What people don’t like about new homes

**New homes may be less popular because they are seen by some as being poorly built, characterless and with too small rooms.**

* **Quality of build is more likely to be seen as a disadvantage of new homes** (38% overall see build quality of new homes as a disadvantage, with only 30% seeing it as an advantage).
* **Size of rooms** (45% disadvantage)**, character/ distinctive features** (40% disadvantage) **and amount of green space** (40% disadvantage) **are seen to be the main draw backs of new homes.**

**Participants who would prefer to buy an older home said the following about new homes:**

* *“…Most have small rooms, low ceilings, small gardens and zero charm”*
* “*New houses are rabbit hutches thrown up….with small rooms, small gardens, thin walls, dubious build quality*”

## What people like about new homes

* **New homes are expected to require less maintenance and to be more energy efficient** with one in two (51%) perceiving ongoing maintenance and utility bills to be an advantage of new homes. *“A new built home should mean there will be no hidden problems like old pipes or wiring needing replacing and energy ratings should be up to date which will help save money.”*
* **Lower maintenance and running costs appeal to some for retirement** *“I would like to buy a well-built, highly insulated property with low running costs specifically for retirement.”*

**Net Advantage (+)/ Disadvantage (-)**

**+43**

**+23**

**-8**

**-3**

**+1**

**+5**

**-29**

**-27**

**-31**

**-13**

* **The ability to tailor or customise your home is a relative strength of new homes** (33% think the ability to customise is an advantage of new homes, while only 10% see this as a disadvantage).
* **Some feel there are more schemes (such as Help to Buy) available on new homes that make getting on the housing ladder more accessible** *“The Help to Buy scheme along with builders’ offers on deposits etc. mean it’s probably the only way to afford it” “It’s the easiest way to get on the property ladder”.*
* **Housing warranties/ insurance reassure some to buy new.** *“…potentially still have a builder warranty in case of problems.” “Having 10 years peace of mind on repairs”*

# Homeowners letting rogue tradesmen into their homes

*Previous data from TrustMark revealed incompetent tradesmen cost UK homeowners £1.9bn between 2013 and 2014, five times more than domestic burglary claims so we wanted to see what kinds of checks are typically undertaken when choosing a Tradesman for small repair jobs and bigger improvement projects.*

## Signs of a good tradesman

**Homeowners’ heads are being turned by cues such as prompt arrival (84%), using polite language (51%) and even taking their shoes off at the door (38%).**

* Age is also a factor with nine times as many homeowners saying that an older and more experienced person was a sign of a good tradesman (39%), rather than a younger person with recent training (4%).
* Homeowners age fifty-five and older are more likely to regard politeness and experience as signs of a good tradesman.
* Women are more likely than men to see promptness and politeness as signs of a good tradesman.

**Differences by age of homeowners**

*Homeowners age 55+ are more likely to regard politeness and experience as signs of a good tradesman:*

* Using polite language (sign of a good tradesman, 55% of homeowners age fifty-five or older vs 51% of homeowners overall)
* Older and more experienced (49% of homeowners age 55+ vs 39% of homeowners overall)
* Takes shoes off at the door (43% of homeowners age 55+ vs 38% of homeowners overall)

## Checks carried out before hiring a tradesman

**Differences among male and female homeowners**

*Women are more likely than men to see promptness and politeness as signs of a good tradesman:*

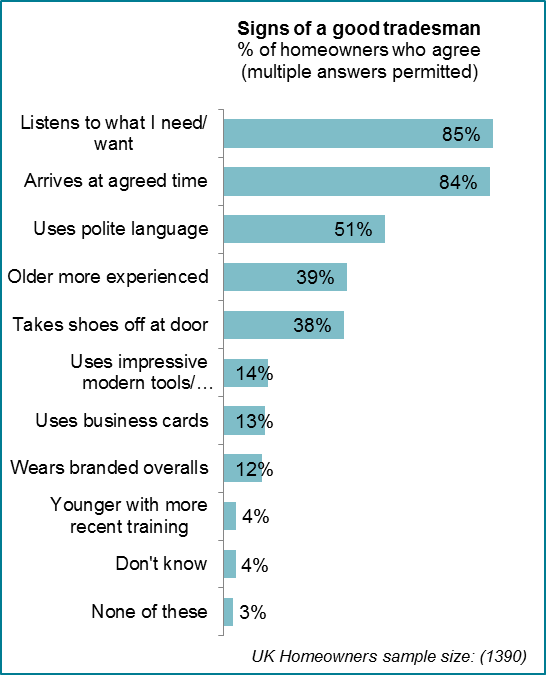
* Arriving at the agreed time (sign of a good tradesman, 87% of women vs 80% of men)
* Using polite language (sign of a good tradesman, 54% of women vs 47% of men)

*Men are more likely to be impressed by modern tools and equipment:*

* Uses impressive modern tools/ equipment (sign of a good tradesman 18% of men vs 11% of women)

**Signs of a good tradesman**

***(gender / age differences)***



**Traditional checks such as visiting a former client’s project or asking for written references from former clients are done by only a minority of people.**

* (39% and 28%) compared to twice as many people who rely on personal recommendation (81%).
* Almost half of homeowners (46%) say they would check if the tradesman was in a doorstep directory, when often these are paid for advertising slots with few checks done.

**On smaller jobs, homeowners are doing less checking and it is a concern that less than half (39%) of homeowners would check that a receipt or invoice will be given.**

|  |  |  |  |
| --- | --- | --- | --- |
| Checks done before hiring a tradesman  (multiple answers permitted) | % of homeowners | | |
| **Total ‘Net’ Checks** | **Small Jobs (repairs/ maintenance)** | **Large Jobs**  **(improvements/ building work)** |
| See if tradesman personally recommended by friend/ family/ neighbour | 81 | 72 | 73 |
| Check tradesman will specify work/ costs up-front | 79 | 66 | 74 |
| Check tradesman belongs to trade association | 67 | 45 | 62 |
| Online search for reviews | 63 | 47 | 58 |
| Check tradesman’s/ company website | 61 | 46 | 56 |
| Make sure tradesman promises receipt/ invoice | 59 | 39 | 55 |
| See if they appear in one or more trusted tradesman directories I get through my door | 46 | 30 | 41 |
| Ask to visit former client’s project/ home | 39 | 15 | 37 |
| Ask for written references | 28 | 10 | 26 |
| Other | 4 | 2 | 3 |
| Don’t know | 3 | 4 | 4 |
| Not applicable – would not do any checks | 1 | 3 | 1 |
| *UK homeowners sample size: (1390)* |  |  |  |

**Younger homeowners rely more on online checks than making sure the tradesman will provide a receipt or invoice, checking references or visiting previous completed projects.**

* Those aged fifty-five or older rely more on personal recommendations, up-front specified works and directories posted through the door.
* Women appear to do more checks generally than men.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Checks done before hiring a tradesman – Net small/ large jobs  (multiple answers permitted) | % of homeowners | | | | | |  |
| **Total** | **Male** | **Female** | **Age 25-34** | **Age 35-44** | **Age 45-54** | **Age 55+** |
| See if tradesman recommended by friend/ family/ neighbour | 81 | 79 | 82 | 70 | 77 | 81 | 85 |
| Check tradesman specify work/ costs up-front | 79 | 78 | 81 | 71 | 73 | 77 | 85 |
| Check tradesman belongs to trade association | 67 | 64 | 71 | 55 | 70 | 66 | 70 |
| Online search for reviews | 63 | 59 | 67 | 65 | 70 | 66 | 60 |
| Check tradesman’s/ company website | 61 | 55 | 67 | 65 | 66 | 62 | 59 |
| Make sure tradesman promises receipt/ invoice | 59 | 53 | 64 | 51 | 61 | 54 | 63 |
| See if they appear in trusted tradesman directories I get through my door | 46 | 42 | 48 | 30 | 41 | 46 | 50 |
| Ask to visit former client’s project/ home | 39 | 38 | 40 | 27 | 37 | 41 | 42 |
| Ask for written references | 28 | 29 | 27 | 15 | 34 | 27 | 29 |
| Other | 4 | 5 | 3 | 2 | 4 | 4 | 4 |
| Don’t know | 3 | 4 | 3 | 5 | 3 | 4 | 2 |
| Not applicable – would not do any checks | 1 | 2 | 1 | 2 | 2 | 1 | 1 |
| *UK homeowners sample size:* | *1390* | *640* | *750* | *150* | *248* | *336* | *635* |

## A regional perspective

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Checks before hiring tradesman  Net small/ large jobs (multiple answers) | % of homeowners | | | | | | | | | | | |
| **Total** | **NE** | **NW** | **York Humb** | **E Mid** | **W Mid** | **East** | **Lon** | **SE** | **SW** | **Wales** | **Scot** |
| Tradesman recommended by friend/family/ neighbour | 81 | 86 | 75 | 84 | 78 | 76 | 84 | 77 | 76 | 89 | 90 | 78 |
| Tradesman specifies work and costs up-front | 79 | 87 | 82 | 79 | 84 | 72 | 81 | 82 | 75 | 77 | 78 | 82 |
| Check tradesman belongs to a trade association | 67 | 63 | 65 | 66 | 77 | 68 | 62 | 67 | 71 | 76 | 54 | 62 |
| Search online reviews | 63 | 56 | 63 | 59 | 69 | 68 | 58 | 66 | 68 | 69 | 56 | 61 |
| Check tradesman’s own website/ company website | 61 | 57 | 60 | 53 | 64 | 65 | 58 | 63 | 67 | 69 | 49 | 63 |
| Tradesman promises receipt or invoice | 59 | 53 | 56 | 61 | 64 | 63 | 57 | 58 | 53 | 69 | 61 | 52 |
| In one of ‘trusted tradesmen’ directories through my door | 46 | 49 | 42 | 44 | 47 | 55 | 38 | 46 | 45 | 49 | 42 | 47 |
| Ask to visit a former client’s project or home | 39 | 34 | 38 | 39 | 33 | 41 | 40 | 41 | 40 | 39 | 42 | 36 |
| Ask for written references | 28 | 31 | 24 | 24 | 24 | 26 | 31 | 34 | 27 | 31 | 26 | 24 |
| Other | 4 | 3 | 2 | 6 | 5 | 4 | 3 | 2 | 6 | 3 | 6 | 3 |
| Don’t know | 3 | 8 | 4 | 6 | 3 | 2 | 2 | 6 | 2 | 2 | 2 | 3 |
| Not applicable – no checks | 1 | - | 3 | 2 | 2 | 2 | 1 | - | 2 | - | 2 | 2 |
| *UK homeowners*  *Sample size:* | *1390* | *50* | *137* | *115* | *108* | *107* | *121* | *160* | *193* | *119* | *71* | *170* |

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

**Press mentions – Mortgage Concerns**

[*“First time buyers dealt a ‘body blow’ by the mortgage drought”*](http://hoa.org.uk/2015/03/mortgage-concerns-2015/) focuses on how serious a problem getting a mortgage/ remortgaging is seen to be (amid MMR and stricter lending criteria).

The Times: <http://www.thetimes.co.uk/tto/business/industries/construction-property/article4387292.ece>

<http://www.housingexcellence.co.uk/news/mortgage-difficulties-burying-home-owning-dream-suggests-survey>

<http://www.expressandstar.com/business/uk-money/2015/03/20/getting-a-mortgage-nail-in-coffin/>

<http://www.thisismoney.co.uk/money/mortgageshome/article-3003886/How-getting-mortgage-frightens-three-quarters-home-owners-buyers.html>

<http://www.mindfulmoney.co.uk/mortgages-and-property/mortgage-woes-are-nail-in-the-coffin-for-would-be-homeowners/>

<http://www.introducertoday.co.uk/1156-borrowers-suffer-mortgage-drought> <http://www.moneyexpert.com/news/new-lending-regulations-prevent-remortgaging-say-banks/800583244>

**Press mentions – Confidence in Housing Market Rebounds**

[*“Confidence in the housing market rebounds – concerns about stamp duty and negative equity fade away”*](http://hoa.org.uk/2015/03/homeowners-survey-2015-housing-concerns/)focuses on changes in the level of concern across a range of housing issues

<http://www.propertyindustryeye.com/worries-subside-over-estate-agents-fees-and-negative-equity/>

<http://invezz.com/news/real-estate/17317-HomeOwners-Alliance-says-property-market-regains-confidence->

<http://www.expertagent-news.co.uk/news_features/household-sentiment-towards-price-growth-picks-up-as-confidence-bounces-back>

<http://www.knauf.co.uk/news/feed/801780757/brits-more-confident-on-housing-market> <http://www.zoopla.co.uk/discover/property-news/confidence-returns-to-housing-market-23-03-15/#zmslWL1L4V6P3lAi.97>

Share Radio: <https://audioboom.com/boos/3014985-confidence-in-housing-market-improving-but-83-still-worried-about-deposit-paula-higgins-homeownersall-talks-to-gecfrost#t=11m42s>

**Press Mentions - Housing Election Manifestos**

[*Which of the major housing policies touted by political parties British public support*](http://hoa.org.uk/2015/03/2015-survey-major-housing-policies/)

[**http://www.thesundaytimes.co.uk/sto/style/homes\_and\_gardens/Move/article1544889.ece**](http://www.thesundaytimes.co.uk/sto/style/homes_and_gardens/Move/article1544889.ece)

****<http://www.zoopla.co.uk/discover/property-news/marketing-new-homes-first-in-britain-most-popular-housing-policy-27-03-15/#J3TAhuYpagYQfQGA.97>

<http://www.todaysconveyancer.co.uk/the-public-support-action-to-address-housing-shortage-by-advertising-new-homes-in-the-uk-first-cms-15080>

<http://www.24dash.com/news/housing/2015-04-08-Most-popular-housing-policies-address-UKs-chronic-shortage-of-homes>

<http://www.localgov.co.uk/Poll-shows-public-support-for-extra-council-tax-band/38432>

<http://www.estateagenttoday.co.uk/index.php?option=com_k2&view=item&id=2186:survey-claims-60-public-support-for-mansion-tax&Itemid=583>

<http://www.publicsectorexecutive.com/Public-Sector-News/public-prefer-higher-council-tax-over-mansion-tax>

**Press mentions: Homeowner Checks on Tradesmen**

[*“Homeowners at risk of letting ‘the wrong ones in’*](http://hoa.org.uk/2015/04/homeowners-are-at-risk-of-letting-the-wrong-ones-in/)reveals poor checks on tradesman by UK homeowners

The story was picked up by ITV London Television News, three national radio broadcasts (LBC, BBC Radio 5 Live and Sky News Radio), 55 syndicated regional radio interviews and national and trade press coverage, including the Daily Mail.

<http://www.dailymail.co.uk/news/article-3044329/The-rogue-tradesmen-fool-courtesy-Study-suggests-homeowners-likely-duped-polite-fraudsters.html>

**Press Mentions – Reputation of New Homes**

[*“In the rush to build more homes – worry that new homes standards are slipping”*](http://hoa.org.uk/2015/06/new-homes-standards-are-slipping/)explores the reputation of new build homes in the UK as the new government looks at how it will meet its promise of building 200,000 new homes

<http://www.dailymail.co.uk/news/article-3127302/Too-small-no-character-poor-quality-fifth-prefer-buy-new-build-home.html>

<http://www.propertyreporter.co.uk/property/public-concern-that-new-home-standards-are-slipping.html>

<http://www.propertyindustryeye.com/twice-as-many-people-prefer-older-houses-to-new-homes/>

<http://www.todaysconveyancer.co.uk/in-the-rush-to-build-more-homes-concern-that-new-homes-standards-are-slipping-cms-15271>

<http://www.cityam.com/218179/new-build-or-old-house-just-one-five-prefer-new-properties-dubbed-rabbit-hutches-zero-charm>