Home buying & selling reform
What does it mean for surveyors?

Alan Milstein
Director, Skyline Surveyors

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Alan Milstein

2005	Sava HI Fast Track 1
2006	Chichester & District Home Information Packs Ltd
2008	CHIPS Surveyors Ltd
2010	Founder member of RPSA
2012	Chairman RPSA
2016	Director, Skyline Surveyors
2014-2019	English Heritage PDD Historic Building Conservation & Repair
2019-2022	NHQB PCI
2020	Post Covid guidance (with RICS)
2024	Exited as RPSA Chairman with membership c1000
2006-2026	Frustrated at the inability of the surveying sector to engage consumers

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Commercial interest?

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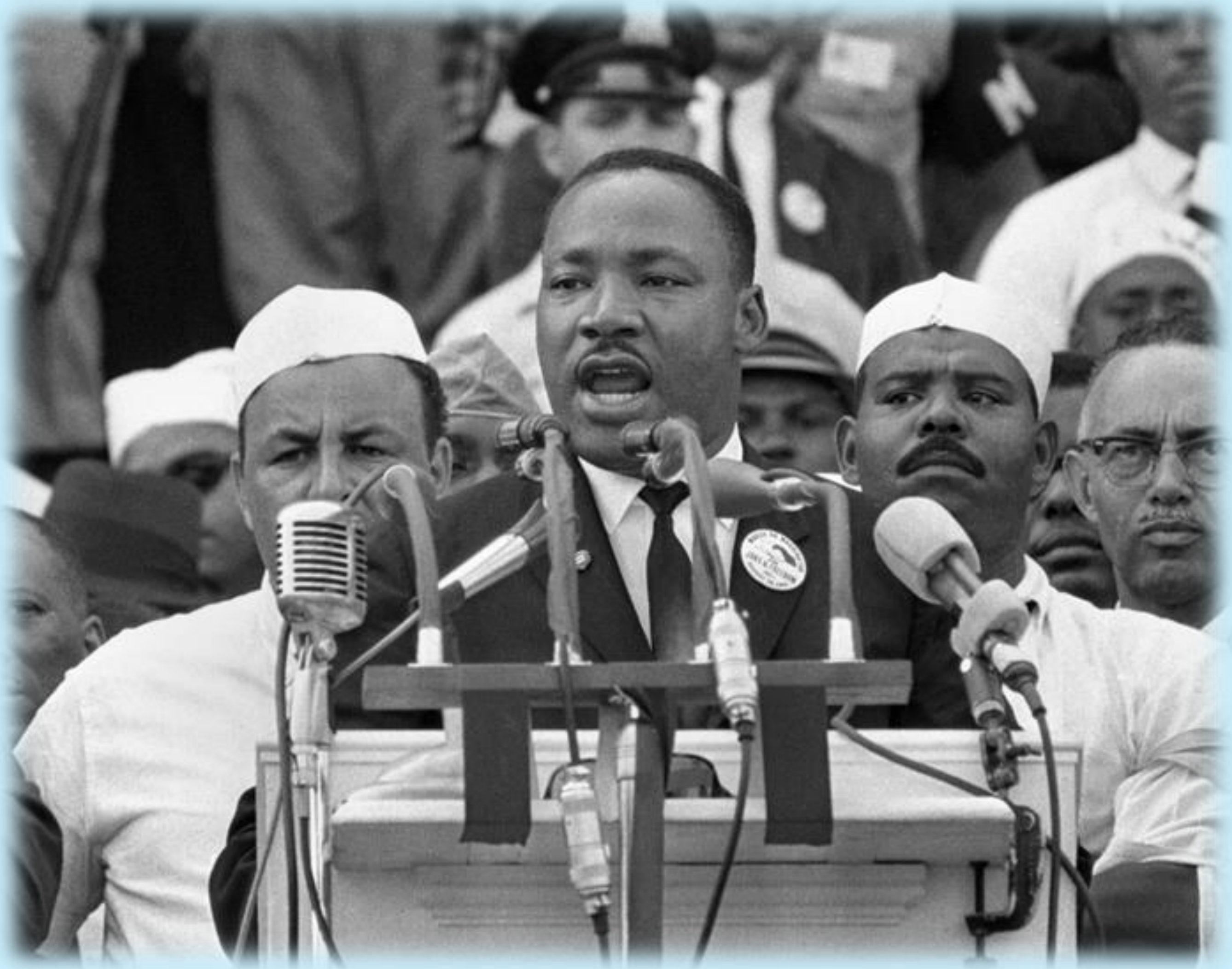
Consumer



28th August 1963

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a package of complementary measures aimed at making the home buying and selling process in England and Wales faster, more transparent and consumer-friendly’.

The key measure would be the introduction of a legal requirement on sellers to **create a pack of standard information** for prospective buyers.

11th October 1999

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Ministry of Housing, Communities & Local Government

Consultation outcome

Home buying and selling reform roadmap

Updated 19 June 2026

“Once an offer is accepted, it takes around 120 days on average to complete, and the journey is now around 60% longer than it was in 2007”

https://www.gov.uk/government/consultations/home-buying-and-selling-reform/outcome/home-buying-and-selling-reform-roadmap

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“There are a number of reasons for these issues, including:

upfront information is often missing, late or inconsistent so issues surface only after time and money have already been spent

the role of property agents is not defined by clear standards and expectations, with varying practices around how transactions are managed, undermining the confidence of consumers and other property professionals

commitments are weak until late in the process, making it too easy for parties to withdraw without good reason after others have incurred costs – driving uncertainty and avoidable fall-throughs

there is limited transparency for buyers and sellers who often can’t see which elements of their transaction have been progressed, what remains outstanding, or who is responsible for delays. They also lack clear information to help them choose and evaluate the professionals they rely on

processes are repeated, driving costs and delays for consumers and for professionals trying to move a transaction forward

A lack of digitalisation means too much of the process remains manual and paper-based. Where digital processes are used, systems and data are fragmented across organisations, making it hard to share information securely and efficiently

sellers can be let down by freeholders, managing agents or estate managers who can take too long to provide them with the information they need to sell their property and charge them extortionate amounts for this information”

“Objectives

1. Faster, more reliable transactions – enabled by better digital tools, streamlined processes and reduced repetition
2. Reduced fall throughs and risks, including those caused by property chains – giving consumers and professionals greater clarity
3. High professional standards – ensuring competence and accountability across the sector
4. Better informed consumers – through improved education and transparency
5. Trust and confidence in the system – leading to higher satisfactions and a more resilient market”

Timeline for reform

Now (in 2026)
……… identify 'sales pack' information working with industry that can be **voluntarily provided**, **upfront immediately**, to support more efficient transactions and help the sector adjust in anticipation of legislation

Future (by end of Parliament*)
When parliamentary time allows, introduce legislation to:

- require the preparation of 'sales packs' prior to listing, including searches and a **property condition report**
- require the use of binding conditional contracts in property transactions after sales packs are embedded
- support the secure sharing of data, and make digital sales packs and logbooks a standard feature of all property transactions

*** August 2029**

Annex A: Government commitments

Proposal - what we consulted on	What we heard	We will	Key delivery details
Sellers should be required to gather and provide comprehensive upfront property information	Strong support for mandatory upfront property information with more than half of respondents agreeing this should include property searches and a condition report.	- Require the preparation of 'sales packs' prior to listing, including searches and a property condition report. - Identify 'sales pack' information that can be provided upfront now to support more efficient transactions. - Use guidance to clearly define and communicate specific requirements for sellers and professionals ahead of legislation. - Starting later this year, explore opportunities to support training and skills development.	When parliamentary time allows, we will introduce legislation to require the preparation of sales packs.

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Annex B: Sales pack information

Specific details are subject to change and will be confirmed prior to any legislation, but we anticipate sales packs will include the following types of information:

- tenure type (e.g. freehold, leasehold, etc.)
- Council Tax Band
- EPC rating
- property type (e.g. house, flat, bungalow, etc.)
- title information (e.g. title deeds, known covenants) and documents
- seller ID verification
- leasehold and freehold estate terms (e.g. service charges, ground rent, estate rent charges, managed freehold charges, etc.)
- building safety information (e.g. whether mid or high rise, whether remediation identified, etc.)
- standard search results (e.g. local authority, drainage and water, environmental, locality-specific risks like mining or chalk)
- general property information (e.g. a property questionnaire)
- property condition assessment report tailored to the property age and type
- accessibility information
- chain status

There are known knowns; these are things we know we know.

We also know there are known unknowns; that is to say we know there are some things we do not know.

But there are also unknown unknowns—the ones we don't know we don't know. ......

Donald Rumsfeld, US Secretary of Defense Feb 12th 2002

We know we know…….(England & Wales)

Current survey uptake 10-30% c200k-300k surveys annually

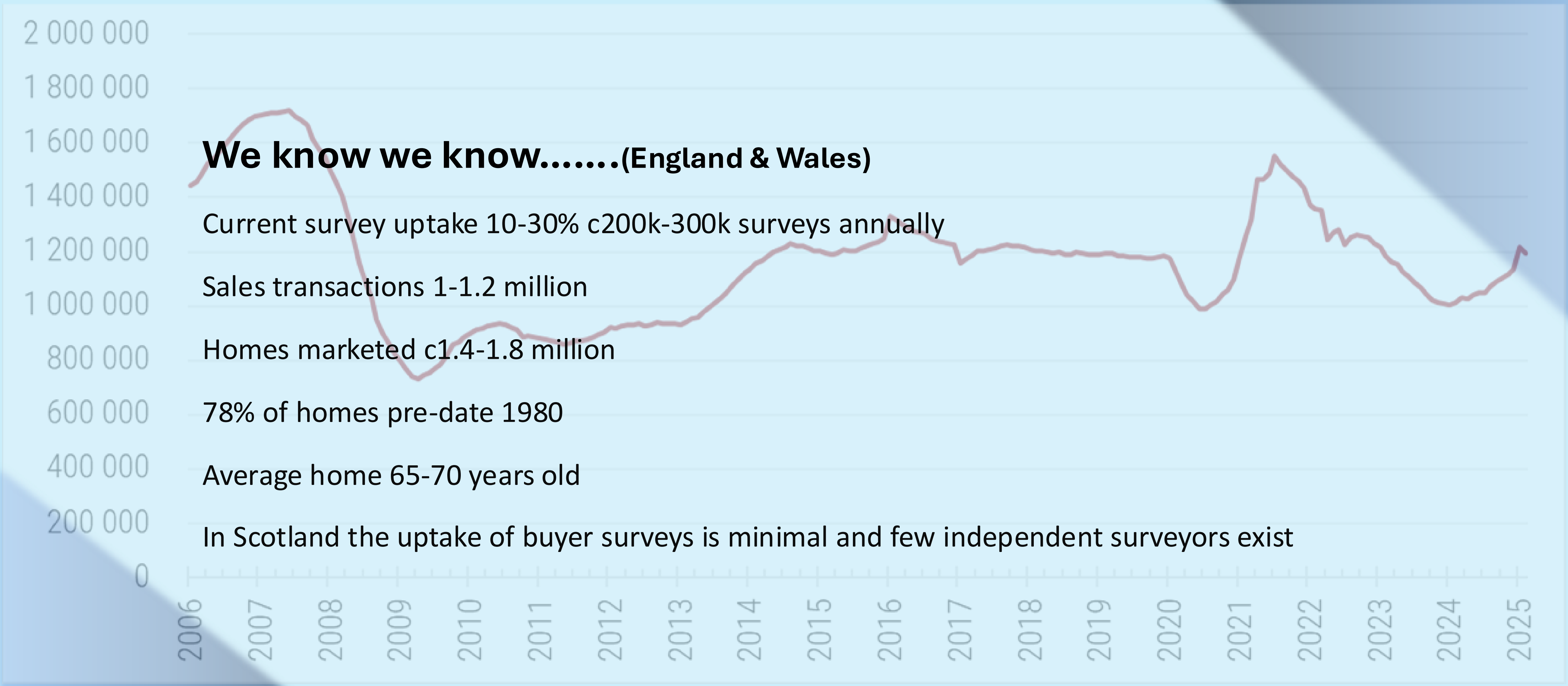
Sales transactions 1-1.2 million

Homes marketed c1.4-1.8 million

78% of homes pre-date 1980

Average home 65-70 years old

In Scotland the uptake of buyer surveys is minimal and few independent surveyors exist



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We also know we know…….(England & Wales)

From MHCLG statement to Surveyor Live 26

- MHCLG's home buying and selling reform consultation included a proposal that ***sellers should work with surveyors*** to carry out a property condition assessment prior to listing.

- MHCLG are considering responses received for their consultation and will publish a response, including a reform roadmap later this year. Future policy regarding upfront information will be confirmed at that stage

- MHCLG recognise upfront property condition reports would represent a significant change, so if this policy were confirmed, it would not happen immediately. ***They would work with industry to understand how and when this proposal would be introduced.***

- The surveying sector have made representations to government regarding the potential unintended consequences mandatory surveys could have for smaller, independent surveyors. Government have listened to this and will consider this issue as part of the process of finalising policy on upfront information. ***They recognise the importance of a thriving, competitive surveying sector.***

We know we don’t know…….

Why most buyers don’t get a survey

What effect “limited condition reports” (inc vals) have on buyer behaviour

The impact of survey outcomes on delays to, and failed, transactions

The size and demographic of the residential surveyor community and their volume capacity

Are there “done deals” in Government in respect of property condition reports?

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We don’t know we don’t know…….

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Options

1. Replicate Scottish Single Survey
2. Basic MI report
3. Replicate Norwegian/Danish solutions
4. ”Scraped-data” risk report/heatmap
5. Agent/Vendor AI supported app “survey”
6. Agent/Vendor AI supported app “survey” with surveyor review
7. Limited physical inspection “data collector” report
8. Limited physical inspection surveyor report
9. Property-specific (age/type) L2/L3 reports
10. Hybrid and new report formats

“Progress is impossible without change; and those who cannot change their minds cannot change anything.”

George Bernard Shaw

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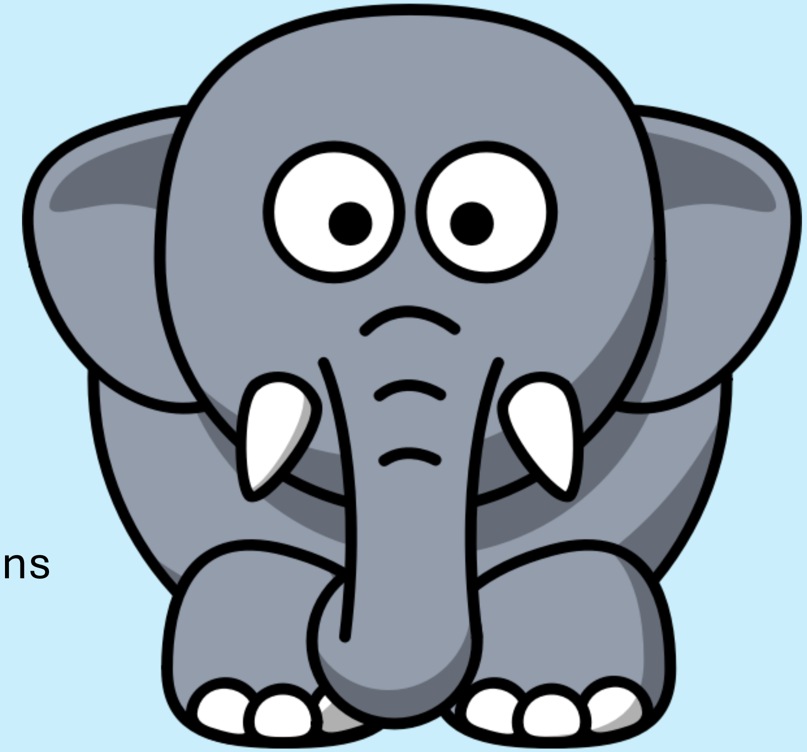
Other considerations

Lenders and valuation
Liability
Quality and consistency
Cost
Shelf-life
Referral fees
Commercial arrangements
Consumer assumptions and expectations
Lettings
Mandatory or voluntary



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Who decides? Everyone has a voice!

Ministry of Housing, Communities & Local Government

RPSA Residential Property Surveyors Association

RICS

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HOWDEN

PCA Property Care Association

HomeOwners Alliance

cabe chartered association of building engineers

SURVEYSPHERE

IHBC · INSTITUTE · OF · HISTORIC · BUILDING · CONSERVATION

Santander

S·P·A·B

Countrywide

"There's nothing we can share on the engagement process at this stage – we're still developing plans for it."

MHCLG 1.7.26

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Questions for surveyors….TODAY

Will I have to compromise professional standards?
Is this a re-run of the HCR?
Will I need to re-qualify as a “Home Inspector”?
Will there be an army of “data collector surveyors”?
Would a buyer rely on a survey commissioned by a seller?
Would sellers restrict access to a surveyor to conceal defects?
Who pays?
Will is deter speculative-sellers?
Will Estate Agents become the survey “gatekeepers”?
Will RICS have any influence?
Who takes the liability for an AI “survey”
Will buyers get a “proper” survey if they receive a “digital report”?
Will it include a valuation?
Will anyone listen to my concerns?
Who is speaking on my behalf?

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What could we do TODAY?

“Now (in 2026)
……… identify ‘sales pack’ information working with industry that can be **voluntarily provided**, **upfront immediately**, to support more efficient transactions and help the sector adjust in anticipation of legislation”

"Never leave that till tomorrow which you can do today."
Benjamin Franklin

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HOME INSIGHT SURVEY

What could we do TODAY?

- Conceived & created for this purpose ©
- Commissioned by a seller
- Can be relied on by a buyer
- Full & thorough inspection with concise report style
- Understood and accepted by PI insurers
- Full coverage of physical MI required by Estate Agents and Conveyancers
- Facilitates "full disclosure" for agents and vendors
- Fully "digital-ready"
- No valuation
- Not intended as a cut-price offering

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HOME INSIGHT SURVEY

No flippin' chance!

Sellers won't pay
Why would anyone get one? Why highlight your defects?
There's no market for seller-commissioned surveys
Buyers won't rely on it
Agents won't promote it
The PI liability is too high
It doesn't fit current RICS survey standards

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HOME INSIGHT SURVEY

But what if ……

Sellers won’t pay	…unless it helped them achieve a higher selling price
Why would anyone get one? Why highlight your defects?	…unless it removed the risk of late renegotiation
There’s no market for seller-commissioned surveys	…unless it made my property stand out in a crowded market
Buyers won’t rely on it	…except the evidence clearly shows that they will
Agents won’t promote it	…unless it helps them sell more houses, and more houses at higher prices
The PI liability is too high	…unless it’s the same as with any other survey
It doesn’t fit current RICS survey standards	…but it does fit RPSA standards

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HOME INSIGHT SURVEY

Surveyor benefits

- Additional, completely new, revenue stream within existing skill-set
- No affect on existing business activities
- Enhances opportunities for promoting buyer surveys (sellers are buyers too!)
- Relevant conversation to have with agents
- No upfront investment or costs (pay-per-click)
- Nil competition facilitates strong fee potential
- Demonstrates proactive approach to Government & industry

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HOME INSIGHT SURVEY

Getting started

- No upfront costs
- No licence fees
- No training fees
- Pay-per-click £20 +VAT
- Full training, sales and product support
- Technical support 7/365
- Desktop + App

RICS Tech Partner Programme 2026 Partner

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- 3 years of “discussion”
- Industry discontent
- Risk to livelihood
- Uncertainty
- Political whim

- The track record isn’t encouraging!

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Each problem has hidden in it an opportunity so powerful that it literally dwarfs the problem.

The greatest success stories were created by people who recognized a problem and turned it into an opportunity.

Joseph Sugarman (Author)

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Next steps – We need to act NOW

www.skylinesurveyors.co.uk – contact form

Upcoming Home Insight Survey webinar 23.7.26 4-5pm

Creation of surveyor representative council Volunteer if interested: alan@skylinesurveyors.co.uk

Dialogue with MHCLG

IF WE DON'T ACT NOW OUR LIVELIHOODS ARE AT RISK!

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QUESTIONS?

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