SUBMISSION TO THE MINISTRY OF HOUSING, COMMUNITIES AND LOCAL GOVERNMENT

Inquiry on

HOME BUYING AND SELLING REFORM

Submitted by Dr Roger Morgan OBE
On behalf of Pupils 2 Parliament

23rd December 2025

I confirm that no generative AI has been used in the production of this submission.

Introduction

1. Pupils 2 Parliament is a long established project working with schools to gather the views of school pupils for submission to parliamentary committee inquiries and government consultations. The project is part of an independent charity (Youth Participation and Support), and has obtained the permission of the Clerks of both Houses of Parliament to use the term 'Parliament' in its title.

2. Pupils' views are obtained independently, without leading the pupils in any particular direction, after briefing the pupils based on the material published in the relevant consultation document.

3. The views in this submission come from a total of 82 school pupils aged 9 to 11 in three groups, at St George's CE Academy, Clun, Shropshire, Eardisley CE Primary School, Herefordshire, and Stokesay Primary Shropshire.

4. The sections below respond to numbered questions in the consultation document.

Question 1
Are you responding as an individual or organisation?

5. On behalf of an organisation.

Question 3

If responding on behalf of an organisation - what is the name of your organisation and what is your role?

6. Pupils 2 Parliament. Project Director.

Question 4

What type of organisation are you responding on behalf of – estate agent, surveyor, conveyancer, professional body, developer, other?

7. Other. Charitable consultation project.

Question 5

Do you agree with the proposed objectives for reforming the home buying and selling system?

8. The pupils we consulted voted on each of the objectives stated in the consultation document. The majority supported making the process easier, reducing the failure rate in the process, having high standards for professionals involved, and ensuring that individuals have more information about houses they are considering buying.

9. The only objective that did not receive majority support from pupils was that of increasing trust in the process. From discussion, pupils were more concerned about objectives that entailed practical improvements than about the more nebulous concept of increasing trust.

10.   We asked pupils to describe how any recent house purchases had gone for them and their families or carers. Of 26 responses, 15 were primarily negative about the process, using words such as "stressful" and "chaotic".

Question 7

Do you agree that there should be a mandatory requirement for sellers and estate agents to provide comprehensive upfront information?

11.   The majority of pupils (65%) voted in favour of the proposed mandatory requirement for sellers and estate agents to provide comprehensive upfront information.

12.   One pupil thought that buyers should be required to pay for additional information they wanted.

13.   Pupils in discussion recommended that information provided should be required to cover both positives and negatives about the property; it should give details of "all the upsides and all the downsides", including issues such as damp spots and leaky drains.

14.   Specific proposals for inclusion in property information were feedback from previous occupants of the house if it had been occupied before (this could be part of a digital logbook), costs of running the house, prices of utilities for the house, costs of mortgage and insurance, a rating of heating system, details of insulation, details of the location around the house, and distances to nearest shops, schools etc.

15.   Pupils also proposed that details of the house and garden or grounds should also be required to include information on whether they are child-friendly or contain risks to children, and whether they are animal-friendly and secure for and from animals.

16.   Children recommended that information should always include photographs of both the "upsides and downsides" of the property, and a virtual video tour.

Question 8
Do you agree that this should include a requirement to order property searches and undertake a property condition report?

17.   The pupils voted strongly in favour (by 69%) in favour of a mandatory requirement for sellers to order (and pay for) property searches and a property condition survey before putting the property on the market, rather than each potential purchaser doing this. They regarded this change as likely to speed up the process, to avoid waste of money on unnecessary repeat searches and surveys, and to reduce pressure on authorities providing search responses.

18.   One pupil raised a caution about entrusting sellers with the choice of surveyor to produce property condition reports. They made a strong recommendation, which is conveyed here to the relevant decisionmakers: **"people shouldn't be allowed to choose a surveyor who is a family member or someone they**

know. The surveyor must be someone who is not connected with the seller." They asked that this stipulation should be included in the relevant legislation relating to mandatory provision of property condition reports by sellers.

Question 11
Do you agree that we should intervene to drive up standards amongst, and improve trust in, property agents?

19.   Pupils generally thought that estate agents should be qualified and work to a professional code of practice, as do other professionals involved in houses buying and selling.

20.   In our group discussions, pupils proposed a single website on which a minimum standard required list of objective details of all properties for sale could be looked up by potential purchasers, validated by the government. They also suggested a star rating system for properties for sale, taking into account the asking price.

21.   Specifically in relation to property agents, pupils also proposed a star rating system for the service offered by individual estate agents.

22.   They suggested that a star rating system could also be applied to surveyors.

23.   Another suggestion made was that a GCSE could be offered in buying and selling houses, both to improve public knowledge of the process, and as a basis for intending estate agents.

Question 12
Do you agree with our proposal to bring forward a Code of Practice on a non-statutory basis, and to legislate to put this on a statutory footing in future if necessary?

24.   Pupils voted strongly (with 82% in favour) for property agents to be subject to a Code of Practice. From discussion, it was clear that pupils considered that this should be mandatory, and similar to the codes applicable to the other professionals involved in transactions, specifically surveyors and solicitors.

Question 13

Do you agree with our proposal to consult on mandatory qualifications for estate and lettings agents?

25.   Pupils very strongly supported a requirement for mandatory qualifications, similar to those required of solicitors and surveyors. 92% voted in favour of this (suggesting their view that this should be implemented, rather than further consulted over).

26.   In discussion, they also proposed a required updating 'crash course' for existing estate agents once a required qualification is introduced.

Question 16

Do you agree that government should aim to support the wider use of digital property logbooks and packs?

27.   The pupils we consulted were overall in favour of establishing a digital logbook for each house, with a new logbook to accompany each new house built, and a logbook started for major events and information about existing houses.

28.   In discussion, it was clear that the children were generally more in favour of the concept of having a logbook for each house, than of this having to be kept in digital form, although they thought this was acceptable. Some thought that a digital format could be problematic for older people not familiar with the relevant technology.

29.   Pupils wished a house logbook to be required to include things that had happened to the house concerned, such as break-ins, as well as problems of, or changes to, the house itself.

Question 18

What risks would need to be considered when creating and storing digital logbooks?

30.   The children were generally concerned that digitally kept house records, like any other digital records, were at risk of technology malfunctions, erroneous entries, and malicious hacking.

31.   One pupil explained why they had voted against introduction of digital format logbooks in these terms "I think no, because if someone scammed the log book and got information, or changed it". Another was concerned that "children might have fun entering the wrong things".

Question 19
Do you agree that government should support mechanisms to make property transactions more binding at an earlier stage?

32.   While the pupils appreciated the risks of breakage of chains of purchasers and sellers, they were on balance AGAINST introducing a significant deposit payable on making an offer to purchase, as a means of making the transaction more binding. It should be noted however that a significant number declared themselves undecided on the question.

33.   The main reasoning against imposition of significant deposits was a view that this was an unfair imposition of additional costs at a difficult time when money was pressured.

34.   On the other hand, views in support were expressed, for example; "I think they should bring in having to pay a deposit, because otherwise you could change your mind 10 times. It gets it done quicker and fewer deals would fall through".

Question 22
Would there be any listed exceptions, or certain situations, for binding contracts not being applied?

35.   In discussion, pupils agreed that there should be some exceptions to binding contracts not being applied. Those discussed included the occurrence of a death, and significant problems (affecting the value of the property) being discovered from a survey or searches prior to finalising the purchase.

Question 27
How can government most effectively support the application of AI conveyancing technology?

36. The majority of pupils opposed the use of Artificial Intelligence to assist property transactions. It was clear in discussion that this stemmed not from this particular application of AI, but from a general opposition to, and suspicion of, AI generally. "AI can go wrong, and someone could get into things they shouldn't".

37. There was a contrary minority view in support of use of AI, in that AI could take over some jobs involved in the process and release those workers to take on more important aspects of the work, reducing pressure on the system. It could also assist in the writing of documentation for information packs.

Roger Morgan