

## Quick Guide

### Material Information in Property Listings – Guide for Buyers

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Property Agents (estate and letting agents) should provide buyers with “material information” in property listings to ensure an informed decision whether to buy a property can be made.

The National Trading Standards Estate and Letting Agency Team (NTSELAT) has produced [new guidance for property agents](#) to help you identify and disclose this information on residential property listings.

#### What is ‘material information’?

Material information is information that the average person needs to be able to make an informed transactional decision – basically whether you decide to enquire further, view, or buy a property.

This information, where known, should be provided at the earliest reasonable opportunity, normally via the property portals; however, agents should be providing the information via their own property particulars and on their own websites too. **Any** information provided in a property listing must be accurate and truthful and not misleading.

Important information should not be left out of, or hidden, on property listings or at any part of the buying process.

Material information refers to the information the “average” consumer (i.e., buyers) would need and not just information they would like.

#### Why is this important to me?

Buying a home is one of the biggest decisions people can make and has the potential to be stressful and expensive.

Buyers should have all the information they need at the start of the process to make an informed decision whether to continue looking at a

property – to avoid wasting time on enquiries or pulling out of the process at a later stage.

It can also help reduce transaction times and wasted viewings. Many property agents who ensure this information is on a listing are keen to raise standards and want to make the home moving experience as enjoyable as it can be for all parties involved.

#### What should I do if the information is not in the listing?

Buyers can ask the agent questions about the missing material information. It should be available, where it is known by the agent. If they cannot provide it, then they should be able to explain why and supply it at the earliest opportunity.

If you have a complaint, please raise it with the property agent concerned in the first instance. If you are still not happy, you can take your complaint to the redress scheme that the agent is a member of. There are currently two approved redress schemes: [The Property Ombudsman](#) or the [Property Redress Scheme](#) and it is requirement for the agent to be a member of one of them.

You can also report the matter to local trading standards by contacting the Citizens Advice Consumer Helpline on 0808 223 1133.

## What kind of information can I expect to be given by an agent, or see in a property listing?

Ultimately, a lot of the information that you are used to seeing in a property listing will remain, for example, the asking price. You will also likely continue to see floorplans, individual descriptions of rooms as well as photographs and videos/virtual videos. However, there will be additional pieces of information that you should see.

For property buying and selling - the information provided in a property listing is not a replacement for seeking independent advice from a property lawyer (conveyancer) or property surveyor.

A list of things to expect in listings is as follows:

What to expect?	How will this be shown?
<b>Asking price</b>	This should be a number value
<b>Tenure (sales only).</b>	This should be the type of tenure (e.g., freehold, leasehold, shared ownership). Different tenures might require additional information (e.g., for leasehold what are the service charges or ground rents? For shared ownership, what is the percentage share in the property being sold and how much rent needs to be paid on the remaining share?)
<b>Council Tax or Domestic Rates</b>	This should be the council tax banding letter or actual current £GBP cost. In Northern Ireland, it is known as “domestic rates” but the same information should be shown. Some new build properties may not have been banded for council tax when they are advertised, this should be adequately explained.
<b>Physical characteristics of the property.</b>	This should be the type of property (e.g., semi-detached, terraced, flat), and may be shown by photos; and should include extra information if any of the building materials might impact your enjoyment of the property, or your ability to get contents insurance.
<b>Number, types and sizes of rooms</b>	This should be a number of rooms, and measurement details of each room. This can either be listed in the property description or by use of a floorplan.
<b>Utilities information</b>	If the utilities are not on a mains supply, the listing should include information on how they are connected to the property (e.g., when there is a private or non-standard supply) and the sources of the utility. For example, is it LPG heating, does it have a septic tank and is the water supply from a private source such as a private well? The utilities are water, electricity, heating, sewerage, broadband installation type, and mobile signal.
<b>Parking</b>	This should be information about parking at the property, and any known costs or issues in obtaining permits or accessing car parks. If there is no dedicated parking, this needs to be disclosed.
<b>These items will only be on a listing if it relevant to the property in question</b>	
<b>Building safety</b>	This should be information on known issues with the safety or structure of the building. A description of the issue alongside any known costs should be clearly displayed.
<b>Restrictions, rights, easements and other legal considerations</b>	This should be information on things that might restrict the use, or rights of other people over the property and land. Common examples might be not being able to run a business from the address, it being a listed building, or having a public right of way over the garden.

<b>Flooding or coastal erosion</b>	This should be information on recent known flooding history and risk at the property, as this might impact the ability to obtain a mortgage or relevant insurance.
<b>Planning permissions or proposed developments</b>	This should be information of any known planning permission for development that could impact you, as the buyer. Development plans and planning permission can be checked on the local authority website.
<b>Property adaptations and accessibility</b>	This should be information on any existing property accessibility adaptations (such as the presence of grab rails, step-free access, and wet rooms or level-access showers). This can be achieved through photos.
<b>Coalfield or mining area</b>	This should be information on any issue relating to coal or other mining that could have an impact on you as the buyer; for example, you might not be able to obtain contents insurance.