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### **Evaluation of the potential impact of On Line Surveys to improve the home buying process.**

**MOIRA MACMILLAN AND PATRICIA MCKELLAR**  
(Glasgow Caledonian University, UK)

While most Scottish house buyers (83%), compared to their English counterparts, express satisfaction with the house buying process, the proposed system of sellers' surveys would change radically the consumer experience. Although the English research has identified the many perceived advantages for consumers of the proposed system there are disadvantages as well. This project explores the legal implications of the proposed system in terms of the potential for the contractual and delictual liability of parties involved in a house purchase transaction.

#### **The objectives of the project may be summarised as follows:**

- \* Evaluation of the potential of sellers' surveys to improve the home buying process in Scotland
- \* Assess the extent to which the use of technology in the form of on line surveys will add value to the proposal to introduce sellers' surveys.
- \* Determine the impact of sellers' surveys, hard copy and on line, on the business practices of the various professions (surveyors, estate agents and financial institutions etc) involved in the house purchase transaction.
- \* Consider the attitudes and awareness of consumers to the implications of the proposals for change to the system of house purchase in Scotland
- \* Identify what difference these proposals could make to the potential for liability (contractual and delictual) for all the parties involved.
- \* Compare the proposed system for Scotland with the more advanced proposals being introduced by legislation in England and Wales.

This paper will report on work in progress across a range of the above issues.

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