

Property sales often take longer than expected, not because of a single major problem, but because several small issues can slow the process. Here are seven of the most common causes of delays and practical ways to avoid them.

1. Mortgage Approval Problems

Why it causes delays:

Buyers may receive an agreement in principle but then face delays during the lender's full affordability checks, valuation, or underwriting process.

How to avoid it:

- Buyers should obtain a mortgage agreement in principle before making an offer.
 - Respond quickly to requests for documents.
 - Avoid taking on new debt or changing jobs during the purchase process.
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2. Issues Found During Surveys

Why it causes delays:

Structural problems, damp, roofing defects, or other issues identified in a survey can lead to renegotiations or additional inspections.

How to avoid it:

- Sellers can commission a pre-sale survey to identify problems early.
 - Be prepared with repair records and guarantees.
 - Address major defects before listing where financially sensible.
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3. Problems in the Property Chain

Why it causes delays:

When multiple transactions depend on one another, a delay anywhere in the chain can affect everyone.

How to avoid it:

- Consider chain-free buyers where possible.
 - Keep communication open with agents and solicitors.
 - Have contingency plans if another transaction falls through.
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4. Missing or Incomplete Legal Documents

Why it causes delays:

Solicitors often need planning permissions, building regulation certificates, warranties, leasehold information, or proof of ownership before proceeding.

How to avoid it:

- Gather paperwork before marketing the property.
 - Check that extensions, conversions, or alterations have the correct approvals.
 - Request leasehold management information as early as possible.
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5. Searches Taking Longer Than Expected

Why it causes delays:

Local authority, environmental, drainage, and other searches can sometimes take weeks to be returned.

How to avoid it:

- Instruct a solicitor as soon as the property is listed or an offer is accepted.
 - Submit search requests promptly.
 - Monitor progress regularly rather than waiting for updates.
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6. Valuation Disputes

Why it causes delays:

A lender's valuation may come in lower than the agreed purchase price, leading to negotiations or financing issues.

How to avoid it:

- Price the property realistically.
 - Research comparable sales beforehand.
 - Be prepared to negotiate if the lender's valuation differs from expectations.
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7. Slow Communication Between Parties

Why it causes delays:

Many transactions stall because buyers, sellers, estate agents, mortgage brokers, and solicitors are waiting on information from one another.

How to avoid it:

- Respond to emails and calls promptly.
 - Provide requested documents immediately.
 - Ask for regular progress updates from all parties involved.
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The Best Overall Strategy

The fastest property transactions usually have three things in common:

1. **Preparation** – documents, finances, and surveys are organised early.
2. **Communication** – all parties respond quickly.
3. **Proactive management** – issues are identified and addressed before they become obstacles.

By preparing thoroughly before an offer is accepted, many of the most common causes of delay can be reduced or avoided altogether.