# Kirstie Allsopp condemns Labour's house-buying reforms as outdated and misguided



Kirstie Allsopp, the well-known TV presenter and property expert, has voiced strong criticism of Labour's recently announced house-buying reforms, describing them as "pathetic" and "infantile b**\***\*ks." Her comments came in response to a social media post from Housing Secretary Steve Reed, who had shared a lighthearted meme alongside the government's update on the proposed changes. Allsopp’s frustration highlights a broader scepticism about the effectiveness of these reforms, particularly regarding how they might be implemented and their practical impact on the housing market.

The government’s reform plans aim to make buying a home quicker, cheaper, and easier by introducing requirements for sellers and estate agents to provide key upfront information—such as leasehold costs, survey details, and flood risk data—available online. One of the key proposals is to potentially introduce binding contracts at an earlier stage, with the intention of halving the number of failed transactions, which currently affect nearly one in three property deals and cost the economy approximately £1.5 billion annually. Ministers hope these measures will reduce the average home transaction time by about four weeks and save first-time buyers an estimated £710. Industry bodies such as the Royal Institution of Chartered Surveyors have expressed support, pointing to the current system’s inefficiencies and high costs. Estate agents and conveyancers could also face mandatory qualifications and a new code of practice to raise standards and provide buyers with more transparency on their expertise and track record.

Despite the reform’s potential benefits, Allsopp raised specific concerns during a Radio 4 interview about the possibility of these changes being linked to mandatory digital ID verification, warning that it could become a barrier to buying a home if people are forced to sign up for digital ID. She also emphasised the importance of addressing the selling process alongside buying, noting that a significant number of transactions fail because sellers walk away, not just buyers. Under the proposals, sellers might face additional upfront costs of around £310 for surveys and assessments, which has prompted debate over whether the increased expense on the selling side is justified by the overall savings and efficiency gains.

Labour’s attempts to reform house-buying echo similar policies from their previous administration in 2007 with the introduction of home information packs (HIPs), which were scrapped by the Conservatives in 2010 amid criticism that they added unnecessary red tape and costs for sellers. There are now warnings from Conservative voices, including Tory housing spokesman Paul Holmes, that the new reforms risk reinventing those unsuccessful policies. He also pointed to the government’s failure to meet its target of building 1.5 million new homes by the end of the Parliament, an objective seen as crucial to addressing the wider housing crisis. Holmes stressed the importance of managing immigration to ease the pressure on housing demand, presenting it as a key factor affecting housing availability.

Alongside these reforms, the broader Labour housing agenda includes plans to implement a permanent mortgage guarantee scheme aimed at helping buyers with smaller deposits by insuring lenders against part of the loan risk. This policy seeks to enhance access to mortgages for first-time buyers by supporting loans with deposits as low as 5%, potentially stimulating the market. However, some experts caution that while this helps overcome deposit hurdles, it might increase repayment burdens due to higher loan values. Furthermore, Legislative proposals under consideration include replacing stamp duty with a new property sales tax on homes sold for over £500,000—a measure intended to generate additional revenue amid economic challenges but also criticised for potentially disrupting the housing market and worsening regional inequalities, especially in London.

Housing sector leaders, such as the chief executives of Rightmove and Zoopla, have welcomed the consultation and reforms proposals, highlighting how the home buying and selling process remains fragmented, complex, and costly. They see innovation and digitisation as key to improving the market's efficiency and transparency.

As the government prepares to launch a UK-wide consultation on these reforms, with the aim of reducing transactional failures and encouraging smoother, faster sales, the property market watchers remain divided. While Labour and its supporters argue that these changes are necessary to modernise a long-neglected system and provide tangible benefits to buyers, critics—including prominent industry figures and opposition politicians—caution against repeating past mistakes and highlight the need for a comprehensive approach that includes boosting housing supply and managing demand factors.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.dailymail.co.uk/news/article-15166783/Kirstie-Allsopp-fury-Labours-pathetic-house-buying-reforms.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)
* Paragraph 2 – [[1]](https://www.dailymail.co.uk/news/article-15166783/Kirstie-Allsopp-fury-Labours-pathetic-house-buying-reforms.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[2]](https://www.reuters.com/world/uk/uk-plans-cuts-costs-delays-housing-sales-2025-10-05/), [[7]](https://www.rics.org/news-insights/uk-general-election-2024-what-it-means-for-housing)
* Paragraph 3 – [[1]](https://www.dailymail.co.uk/news/article-15166783/Kirstie-Allsopp-fury-Labours-pathetic-house-buying-reforms.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)
* Paragraph 4 – [[1]](https://www.dailymail.co.uk/news/article-15166783/Kirstie-Allsopp-fury-Labours-pathetic-house-buying-reforms.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[2]](https://www.reuters.com/world/uk/uk-plans-cuts-costs-delays-housing-sales-2025-10-05/), [[7]](https://www.rics.org/news-insights/uk-general-election-2024-what-it-means-for-housing)
* Paragraph 5 – [[1]](https://www.dailymail.co.uk/news/article-15166783/Kirstie-Allsopp-fury-Labours-pathetic-house-buying-reforms.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[3]](https://moneyweek.com/personal-finance/mortgages/rachel-reeves-permanent-95-percent-mortgage-guarantee-scheme), [[5]](https://www.reuters.com/sustainability/boards-policy-regulation/uks-reeves-ease-access-mortgages-part-finance-reforms-2025-07-14/)
* Paragraph 6 – [[1]](https://www.dailymail.co.uk/news/article-15166783/Kirstie-Allsopp-fury-Labours-pathetic-house-buying-reforms.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[4]](https://www.standard.co.uk/news/politics/rachel-reeves-government-the-guardian-conservative-labour-b1243502.html), [[6]](https://moneyweek.com/personal-finance/stamp-duty/rumoured-stamp-duty-reform-national-property-tax)
* Paragraph 7 – [[1]](https://www.dailymail.co.uk/news/article-15166783/Kirstie-Allsopp-fury-Labours-pathetic-house-buying-reforms.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[2]](https://www.reuters.com/world/uk/uk-plans-cuts-costs-delays-housing-sales-2025-10-05/), [[7]](https://www.rics.org/news-insights/uk-general-election-2024-what-it-means-for-housing)

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## Bibliography

1. <https://www.dailymail.co.uk/news/article-15166783/Kirstie-Allsopp-fury-Labours-pathetic-house-buying-reforms.html?ns_mchannel=rss&ns_campaign=1490&ito=1490> - Please view link - unable to able to access data
2. <https://www.reuters.com/world/uk/uk-plans-cuts-costs-delays-housing-sales-2025-10-05/> - The UK government has announced plans to streamline the home-buying process, aiming to reduce costs and delays to stimulate the property market. Proposed changes include requiring search and survey information to be published before a property is listed, potentially shortening the average transaction time by four weeks. The government is also considering introducing binding contracts to reduce the number of failed transactions, which currently affect nearly one in three property deals. These reforms are projected to lower the average cost for first-time homebuyers by £710. Support for the initiative has been expressed by the Royal Institution of Chartered Surveyors, citing the inefficiencies and high costs of the current system. The government has also committed to building 1.5 million new homes over its five-year term and will initiate a UK-wide consultation on these housing process reforms, though Scotland's property laws remain separate.
3. <https://moneyweek.com/personal-finance/mortgages/rachel-reeves-permanent-95-percent-mortgage-guarantee-scheme> - Chancellor Rachel Reeves has announced a permanent mortgage guarantee scheme to support homebuyers with deposits as small as 5%, fulfilling a Labour manifesto pledge. The initiative aims to make 91-95% loan-to-value mortgages more accessible by providing a government-backed guarantee to lenders, insuring them against a portion of potential losses. The scheme, replacing a previous Conservative version, is expected to stimulate the market, particularly benefiting first-time buyers. The Treasury also plans to expand mortgage access by encouraging more loans at over 4.5 times a buyer’s income, aligning with Bank of England guidelines. This could enable lenders such as Nationwide to offer enhanced terms to lower-income buyers and support up to 36,000 additional buyers in the scheme’s first year. However, experts caution that while the scheme addresses deposit challenges, it may heighten repayment burdens due to high loan values. Additionally, the government is reviewing Financial Conduct Authority rules to recognize rent-payment history in mortgage approval assessments. Critics argue that increasing housing supply remains essential for long-term affordability, and the new scheme does not address that issue directly. The scheme includes a £3.2 billion cap on the government's contingent liability and requires participating lenders to pay fees that will be reviewed regularly.
4. <https://www.standard.co.uk/news/politics/rachel-reeves-government-the-guardian-conservative-labour-b1243502.html> - Chancellor Rachel Reeves is reportedly considering replacing stamp duty with a new property sales tax targeting homes sold for over £500,000, as part of reforms ahead of the 2025 Autumn Budget. The move, inspired by think tank Onward, would shift the tax burden from buyers to sellers and impact only about 22% of transactions, compared to the current 60% under stamp duty. Proposed rates are 0.54% for properties between £500,000 and £1 million and 0.81% for higher values, though levied only when a sale occurs. The reform aims to increase tax revenue amid economic challenges, including high borrowing costs and slow growth. However, critics cite potential market disruption, regional inequalities—particularly affecting Londoners—and disincentives for downsizing. Reform speculation has already sparked market uncertainty, with experts warning against hasty decisions. Additionally, the Treasury is also exploring council tax reform, possibly replacing it with a local property tax tied to modern property values and charged to owners rather than residents. These potential changes, however, may not occur until after the next election. Both reforms reflect mounting fiscal pressures and the government's effort to find sustainable revenue sources while supporting housing market fluidity.
5. <https://www.reuters.com/sustainability/boards-policy-regulation/uks-reeves-ease-access-mortgages-part-finance-reforms-2025-07-14/> - UK Finance Minister Rachel Reeves will announce new measures on Tuesday aimed at improving access to mortgages as part of broad financial services reforms to invigorate Britain's sluggish economy. Key initiatives include making permanent a government insurance scheme that incentivizes banks to offer high loan-to-value mortgages, fulfilling a Labour election campaign promise. The Financial Conduct Authority will also explore allowing rental payment histories to count as proof of creditworthiness. These reforms align with the Labour government's goal to prioritize economic growth. Despite a strong Q1 in 2025, overall economic expansion has remained weak, prompting expectations of significant tax increases in Reeves’ upcoming budget. Complementing the government's efforts, the Bank of England recently relaxed mortgage lending rules, potentially enabling up to 36,000 additional loans annually. In response, Nationwide Building Society has lowered the income threshold for first-time buyers from £35,000 to £30,000, bringing homeownership within reach for more citizens, as the median full-time salary last year stood at £37,430. Reeves' proposals aim to strengthen the financial sector and support broader economic revitalization.
6. <https://moneyweek.com/personal-finance/stamp-duty/rumoured-stamp-duty-reform-national-property-tax> - Chancellor Rachel Reeves is reportedly considering replacing stamp duty with a new property sales tax targeting homes sold for over £500,000, as part of reforms ahead of the 2025 Autumn Budget. The move, inspired by think tank Onward, would shift the tax burden from buyers to sellers and impact only about 22% of transactions, compared to the current 60% under stamp duty. Proposed rates are 0.54% for properties between £500,000 and £1 million and 0.81% for higher values, though levied only when a sale occurs. The reform aims to increase tax revenue amid economic challenges, including high borrowing costs and slow growth. However, critics cite potential market disruption, regional inequalities—particularly affecting Londoners—and disincentives for downsizing. Reform speculation has already sparked market uncertainty, with experts warning against hasty decisions. Additionally, the Treasury is also exploring council tax reform, possibly replacing it with a local property tax tied to modern property values and charged to owners rather than residents. These potential changes, however, may not occur until after the next election. Both reforms reflect mounting fiscal pressures and the government's effort to find sustainable revenue sources while supporting housing market fluidity.
7. <https://www.rics.org/news-insights/uk-general-election-2024-what-it-means-for-housing> - The Royal Institution of Chartered Surveyors (RICS) provides an analysis of the housing policies proposed by major UK political parties ahead of the 2024 general election. The Labour Party's manifesto includes plans to build 1.5 million homes over the next Parliament, introduce mandatory housing targets, and reform the planning system. They also aim to invest £6.6 billion in energy efficiency over the next Parliament and introduce stricter energy efficiency standards into the private rented sector by 2030. Additionally, Labour plans to abolish Section 21 'no fault' evictions, prevent private renters from being exploited and discriminated against, and empower them to challenge unreasonable rent increases. The Conservative Party's manifesto focuses on building 1.6 million new homes, including social housing, with new local infrastructure, prioritising brownfield development, while protecting the countryside. The Liberal Democrats propose more protections for tenants, additional social housing, and more garden cities.