A FREE GUIDE · CANTSELLMYHOUSE.CO.UK

What to do when your house won't sell

Straight answers, no jargon, and every option you've got. Including the ones that don't involve me.



Can't Sell My House

Essex · Suffolk · Cambridgeshire · Norfolk · Hertfordshire · Bedfordshire

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Quantity Surveyor
Champion of Stuck Sellers

START HERE

It’s almost always one of three things

1

The price

Set at what you need, not what buyers will pay.

2

The advert

Dull photos, wrong price band, an agent gone quiet.

3

A lender problem

Something that stops buyers getting a mortgage.

An honest word first. I buy houses, so you’d expect me to tell you to sell to me. I won’t. For most people, fixing the price or the advert and staying with an agent gets more money. Try that first.

How long is too long?

21
days to find a buyer when priced right

47
days when the price had to be cut

7 months
average from listing to completion, 2026



Find your situation

- No viewings or offers — page 5
- Sale fallen through — page 6
- Inherited a house — page 7
- It needs work — page 8
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WHY IT'S NOT SELLING

Find your problem. Then fix it.



The price

You'll notice: viewings, but no offers.

Fix: compare with three houses like yours that have *sold* nearby in the last six months. Not ones still for sale.

The advert

You'll notice: hardly anyone books a viewing.

Fix: professional photos on a bright day, a floorplan, and your best room as the first picture.

Your agent has gone quiet

You'll notice: no feedback, no new ideas.

Fix: ask how many people viewed and saved your advert this month. No answer? Check your notice period.

It needs work

You'll notice: offers, then the valuation comes in low.

Fix: get written quotes so buyers see the real cost, then price for it or fix the one big job.

Lenders won't lend on it

You'll notice: buyers pull out once their bank gets involved.

Fix: find the cause. Spray foam, an unusual build, a short lease, missing sign-offs or knotweed. Ask a solicitor.

Paperwork is missing

You'll notice: the buyer's solicitor keeps asking questions.

Fix: instruct your solicitor before you list, and dig out certificates for building work, gas, electrics and windows.

Not sure which one is yours?

Ask your agent one question: *"If this were your house, what would you change before the next viewing?"* Then ask a friend who'll be brutally honest. If they both say the same thing, that's your problem.

CUTTING THE PRICE

Do it once. Do it right.

Buyers search Rightmove and Zoopla by picking a maximum price, usually in £10,000 steps. A house at £205,000 is invisible to everyone searching up to £200,000. So one cut that drops you into a new band beats three small ones that don't.

~~£215,000~~
£200,000
Now seen by everyone up to £200k

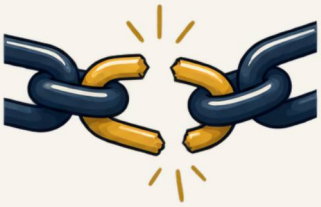
~~£259,950~~
£250,000
£259,950 fools nobody

~~£305,000~~
£300,000
A small cut into a busy band

When: after 4–6 weeks of viewings with no offer. **No viewings at all?** Fix the advert first. **When you cut:** new lead photo, and ask your agent to email everyone who viewed.

SALE FALLEN THROUGH?

You're not alone. About 1 in 4 sales collapse.



Why sales fell through, April to June 2026



Your 48-hour plan

1. **Find out exactly why.** Mortgage, survey, chain or cold feet each need a different fix.
2. **Get a copy of the survey.** The next buyer's surveyor will find the same thing.
3. **Ring everyone who viewed or offered.** The runner-up is your fastest way back.
4. **Keep your legal work alive,** so you don't pay for searches twice.
5. **Check your next buyer properly:** mortgage agreed, deposit ready, short chain.

SITUATION 1 OF 10

No viewings, no offers

Your house is on the market and nothing's happening. Find the version that sounds like you.



"Lots of people are looking online, but nobody books a viewing."

HOW TO IMPROVE IT

- Buyers are clicking and leaving, so it's the advert or the price. Ask your agent how many views turn into enquiries.
- Change the first photo to your best room or the front on a sunny day. It's the only one most people see.
- Check you're not sitting just above a search price band (page 4).

"We've had loads of viewings, but nobody makes an offer."

HOW TO IMPROVE IT

- Ask your agent for honest advice and buyers' feedback word for word, not "they loved it". Look for the thing that comes up twice.
- Do a **House Doctor walk-round**, like Ann Maurice used to on TV: beds made, toilet seats down, bins out, pet bowls away, lights on, and windows open for ten minutes before every viewing.
- Fix what you can cheaply: smells, clutter, a tired front door, an overgrown garden.
- If the feedback is about price, compare with houses that have actually *sold* nearby and make one decisive cut.

"It's been on for months and it looks stale."

HOW TO IMPROVE IT

- Buyers notice when a house has been on a long time and assume something's wrong with it.
- Relaunch properly: new photos, a new price, and a rewritten description, all at once.
- If your agent has run out of ideas, check your contract's tie-in and notice period, then consider moving.

Tried all of this? See every way to sell on page 15.

SITUATION 2 OF 10

Your sale has fallen through



About one in four agreed sales collapse. Why it happened decides what you do next.

“The buyer’s mortgage fell through.”

HOW TO IMPROVE IT

- Find out whether it was the *buyer* (credit, income) or the *house* (the lender valued it below the price).
- If the house was valued low, ask for the figure. Your next buyer’s lender may say the same, so price for it.
- Next time, ask buyers for a mortgage agreed in principle and a broker’s name before you accept.

“Their survey found problems and they walked away.”

HOW TO IMPROVE IT

- Ask for a copy of the survey. The next buyer’s surveyor will find the same things.
- Get written quotes. A real number calms buyers far more than a scary sentence in a report.
- Then fix it, or reduce the price by the quote. Not by the buyer’s guess, which is always higher.

“Someone further down the chain pulled out.”

HOW TO IMPROVE IT

- Ask whether your buyer can still proceed, for example by finding a new buyer for their own home quickly.
- Buying your next home at the same time? Ring the owner of that house straight away and explain. Many will wait a few weeks if you’re honest with them.
- Next time, favour chain-free buyers: first-time buyers, people renting, or cash buyers.

Your 48-hour plan is on page 4.

SITUATION 3 OF 10

You’ve inherited a house



Grief, paperwork and a house full of someone’s life. Take it one step at a time.

“We’re still waiting for probate.”

HOW TO IMPROVE IT

- You can’t complete a sale until probate is granted, but you can get valuations and put it on the market now.
- Tell the council. An empty house is usually free of council tax until probate, and for up to six months after.
- Check the insurance today. Most cover stops after about 30 days empty, and you’ll need unoccupied cover.

“The family can’t agree on what to do.”

HOW TO IMPROVE IT

- Get three agent valuations, or one independent valuation from a RICS surveyor, so the number isn’t anyone’s opinion.
- Agree the plan in writing: asking price, lowest acceptable offer, and who deals with the agent.
- If it’s still stuck, the estate’s solicitor can explain what the executors can and can’t decide alone.

“It’s dated and full of belongings.”

HOW TO IMPROVE IT

- Take what matters first, then book a house clearance firm. A clear house photographs and views far better.
- Don’t refurbish. A new kitchen rarely pays for itself. A clean, a lick of paint and a tidy garden do.
- Sell it honestly as a project. Plenty of buyers want a house they can make their own.

SITUATION 4 OF 10

The house needs work



Buyers don’t mind work. They mind not knowing what it’ll cost. Turn the unknown into a number.

“It’s just dated: old kitchen, tired decor.”

HOW TO IMPROVE IT

- Paint walls a light neutral, replace broken handles and bulbs, deep clean, and sort the garden. That’s the best money you’ll spend.
- Don’t fit a new kitchen or bathroom to sell. Buyers want to choose their own, and you rarely get the cost back.
- Price it as a house that needs updating, not against the fully done-up one down the road.

“There’s damp, roof or structural trouble.”

HOW TO IMPROVE IT

- Get it properly diagnosed by an independent surveyor or engineer, not a firm that wants to sell you the fix.
- Get two written quotes. Buyers guess high when they don’t know, so a real figure protects your price.
- Fix it before listing if you can, and keep the paperwork and any guarantees to hand to the buyer.

“Buyers can’t get a mortgage on it.”

HOW TO IMPROVE IT

- Find the exact reason: no working kitchen or bathroom, an unusual build, a short lease, or missing sign-offs.
- Some are cheap to fix. A basic working kitchen can make a house mortgageable again.
- If it can’t be fixed sensibly, market it to cash buyers or at auction, and price it for that.

SITUATION 5 OF 10

Separation or divorce

The house is often the biggest thing you share. The calmer and clearer the plan, the faster you both move on.



“We both want to sell. We just need it done.”

HOW TO IMPROVE IT

- Agree the big things in writing first: asking price, lowest offer you’ll both take, and who pays the mortgage until it sells.
- Pick one of you, or the agent, as the single point of contact, so buyers don’t get mixed messages.
- Keep the house presented for viewings, even if one of you has moved out.

“One of us is dragging their feet.”

HOW TO IMPROVE IT

- Try mediation first. It’s usually quicker and far cheaper than solicitors arguing by letter.
- Take legal advice early on your rights to the house. They depend on whether you’re married and whose name is on the deeds.
- A court can order a sale as a last resort, but it’s slow and costly for you both.

“We need a clean break, and fast.”

HOW TO IMPROVE IT

- Decide together whether the extra money from an agent sale is worth months more tied together.
- A direct sale gives you a fixed date and one buyer to deal with, but a lower price. Compare both honestly.
- Have the money split through the solicitors on completion, so nobody has to trust the other with it.

SITUATION 6 OF 10

You’re a landlord with tenants in



You can sell a tenanted house. The key is knowing who your buyer is.

“My tenants are good and would happily stay.”

HOW TO IMPROVE IT

- Sell it with the tenants in place, to another landlord. Good tenants paying on time are a selling point.
- Have a landlord’s pack ready: tenancy agreement, rent history, deposit protection proof, gas and electrical safety certificates, and the EPC.
- Tell your tenants early and agree viewing times with them. Cooperative tenants make or break viewings.

“The tenants are behind on rent or causing problems.”

HOW TO IMPROVE IT

- Get advice before you act. The rules on ending tenancies have changed, and a wrong step can delay things for months.
- Keep records of everything: payments, messages, and the condition of the house.
- Some investors buy with difficult tenancies in place. Expect the price to reflect the hassle.

“I want it empty so I can sell to a family.”

HOW TO IMPROVE IT

- An empty house usually sells for more, because owner-occupiers with mortgages can buy it.
- Check the current notice rules with a letting agent or solicitor before you serve anything.
- Build the notice period and a few weeks’ void into your plan, and refresh the house before you list.

SITUATION 7 OF 10

You’re behind on the mortgage



It’s frightening, but you have more options than you think. The earlier you act, the more of them you keep.

“I’ve missed a payment, or I’m about to.”

HOW TO IMPROVE IT

- Ring your lender before they ring you. Lenders would usually rather agree a plan than repossess.
- Ask what they can offer: a payment plan, a temporary payment change, or a longer mortgage term.
- Get free, independent advice from StepChange, Citizens Advice or Shelter. It costs nothing.

“The letters have turned into court papers.”

HOW TO IMPROVE IT

- Don’t ignore them. Open everything, and get free advice the same week.
- Go to any hearing. Courts can give people time, and they listen to people who turn up with a plan.
- Shelter and Citizens Advice can help you prepare, and sometimes come with you.

“I’ve decided selling is the answer.”

HOW TO IMPROVE IT

- Tell your lender you’re selling, and how. They may give you time if there’s a real plan.
- Selling yourself almost always leaves you better off than a repossession sale.
- Be wary of anyone offering to “stop repossession” by buying your home and renting it back. That needs FCA authorisation, so check before you sign.

SITUATION 8 OF 10

You owe more than it's worth



Negative equity traps people, because no normal sale clears the loan. But trapped doesn't mean out of options.

"I don't have to move yet."

HOW TO IMPROVE IT

- Staying put is often the cheapest option. Every payment shrinks the gap a little.
- If you can, overpay. Most mortgages let you pay off a bit extra each year without a fee. Check yours.
- Look at your mortgage deal's end date. Your lender may still offer you a new rate even in negative equity.

"I need to move, but a sale won't clear the loan."

HOW TO IMPROVE IT

- Ask your lender for permission to let the house, so the rent covers the mortgage while values recover.
- Ask whether they have options for customers in negative equity who need to move.
- A lease option can pay closer to full price over time. Only with your own solicitor's advice.

"I'm also struggling to keep up the payments."

HOW TO IMPROVE IT

- This is the hardest situation, so get free debt advice first, from StepChange or Citizens Advice.
- Some lenders will agree to a sale for less than you owe. Any shortfall is usually still a debt, so agree how you'll repay it in writing.
- Be very wary of anyone promising to make the problem disappear.

SITUATION 9 OF 10

You’re relocating

A new job, a new country, or family somewhere else. Your move has a date, and the house sale needs to fit it.



“I start a new job in three months and can’t wait.”

HOW TO IMPROVE IT

- Work back from your start date, and tell your agent the deadline so they put chain-free buyers first.
- Think about renting in the new area at first. Selling without buying at the same time takes you out of a chain.
- Ask your new employer’s HR team whether they offer any relocation help. Some do.

“We’re moving abroad.”

HOW TO IMPROVE IT

- Instruct your solicitor before you go, and get your ID checks done while you’re still here.
- Ask your solicitor whether to give someone you trust a power of attorney to sign for you once you’ve left.
- Speak to an accountant. If you sell after you’ve stopped being UK resident, you may need to tell HMRC within 60 days, even if there’s no tax to pay.

“We’ve already moved, and the old house is sitting empty.”

HOW TO IMPROVE IT

- Check the insurance now. Most home cover stops after about 30 days empty.
- Leave keys with the agent or a trusted neighbour, keep the heating ticking over, and get someone to check it weekly.
- Work out what it costs you each month. That figure tells you how long waiting for a higher price is really worth it.

SITUATION 10 OF 10

A parent is moving into care



One of the hardest sales there is. Get the paperwork right first, and you can take the rest at a kinder pace.

“Mum needs care, and the money has to come from the house.”

HOW TO IMPROVE IT

- Check who can legally sign. If she can’t decide for herself, you need a registered Lasting Power of Attorney for property and finances. Without one, it’s a Court of Protection application, which takes months.
- Ask the council about care funding. The house is usually ignored for the first 12 weeks of a permanent care home stay.
- Ask about a deferred payment agreement. It can let you pay care fees later, so you don’t have to rush the sale.

“The house is full of a lifetime of memories.”

HOW TO IMPROVE IT

- Let the family take what matters first, and photograph the rooms as they were before anything moves.
- Then book a house clearance firm. Many sell or donate what can be reused.
- Don’t refurbish. A clean, a tidy garden and good photos are enough.

“My brothers and sisters don’t agree on what to do.”

HOW TO IMPROVE IT

- Remember who it’s for. Attorneys must act in your parent’s best interests, not the family’s.
- Get an independent valuation, so the price isn’t one person’s opinion against another’s.
- Keep a written record of every decision and offer. It protects you if anyone questions it later.

BEFORE YOU CHOOSE

What matters most to you?

You can usually have two of these, rarely all three. Pick the one you can't give up, and the right route follows.

Market price

Stay with an estate agent and get whatever a buyer is willing to pay. Fix the price and advert, and be prepared to wait.

Speed

Auction or a cash buyer. Expect less money in return for a quick, firm date.

Certainty

A cash buyer with no chain, or exchanging now and completing later.



EVERY WAY TO SELL

Every route, side by side

Route	Price	Speed	Certainty
Estate agent	Whatever a buyer is willing to pay	Slowest, ~7 months	1 in 4 collapse
Auction	Whatever the room bids	Fast	Bound on the day
Cash buyer	Below market	Weeks	No chain
Exchange now, complete later	Closer to market	Paid later	Bound at exchange
Lease option	Close to, or above, today's value	Paid monthly, then a final lump sum	Agreed by both parties

Ask any house buyer, me included

1. Are you the actual buyer?
2. Can the price drop after your survey? By how much?
3. Can you show me how you worked out the offer?
4. Who pays my legal fees, and what if you pull out?
5. How much deposit do you pay, and when?
6. Can I speak to people you've bought from?

Walk away if a buyer...

- makes an offer without seeing the house
- pressures you to sign today
- promises "up to 100% of market value" but won't show the workings
- drops the price just before exchange
- offers to buy your home and rent it back to you, without being authorised by the Financial Conduct Authority

YOUR CHECKLIST

Work through this, this week



- [ ] Find 3 similar houses that have sold nearby
- [ ] Check you're not just over a price band
- [ ] Look at your advert on your phone
- [ ] Gather your certificates and guarantees
- [ ] Sale fell through? Get the survey
- [ ] Compare your price to those sold prices
- [ ] Ask your agent for this month's advert stats
- [ ] Instruct your solicitor now
- [ ] Empty house? Check the insurance
- [ ] Decide: top price, speed or certainty?

Still stuck? Let's talk it through.

I'm Tarnia, a quantity surveyor with 12+ years working out what buildings really cost. I buy houses directly across the East of England. Ring me and I'll tell you straight whether selling to me makes sense, or whether you're better off where you are.

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Figures: Rightmove (2026), Quick Move Now (Q2 2026). General guidance only, not legal or financial advice. Can't Sell My House is a trading name of [Pitts-Webster Property Ltd].