

BETTERMOVE RESEARCH

What you ask vs what you keep.

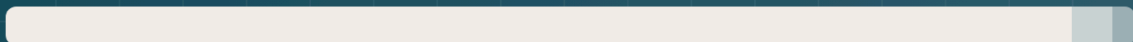
The Bettermove Seller Report · Autumn 2026

94p

kept from every £1
of the asking price
...and that's the well-priced sale

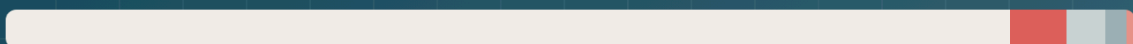
Seller A · priced right

£283,230



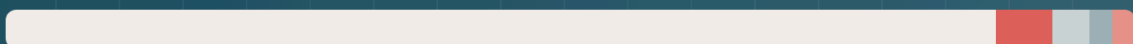
Seller B · one 5% price cut, empty home

£266,855



Seller C · as B, with a mortgage

£262,898



■ Banked ■ Negotiation ■ Fees & moving ■ Price cut ■ Empty-home costs

BETTERMOVE RESEARCH

SELLER REPORT · AUTUMN 2026

Bettermove looked into what home sellers really walk away with. Not the price on the listing, but the money that lands in their account once the sale completes.

Using the latest published figures from Zoopla, Rightmove, the HomeOwners Alliance and others, alongside our own enquiry data, we followed one £300,000 home from listing to completion and counted every pound that falls away along the way. The answer: even a well-run sale keeps about 94p in the pound, and the biggest losses are the ones sellers have the most control over.

SUMMARY

Between the price a home is listed at and the money its seller banks sit four deductions: any price cut, the gap between asking and agreed price, the costs of sale, and the cost of time. Three of the four can be measured from published national data. This report measures them, applies them to a single worked ledger, and uses Bettermove enquiry data to show who carries the cost.

94p

Even a well-executed sale returns about 94p in the pound.

The average agreed price is 3.5% below the final asking price (Zoopla, Q1 2026) and the costs of sale take roughly another 2% (HomeOwners Alliance). Neither can be avoided.

£14,475

The starting price is the largest cost a seller controls.

One sold home in four needed a price cut first (Rightmove). In our ledger, a single 5% cut removes £14,475 from the agreed price, more than every fee combined.

£28 a day

Time is a cost, and it falls hardest on empty homes.

The average sale takes about 214 days from listing to completion (Rightmove). An empty home with a £150,000 mortgage costs its owner about £28 a day while it waits.

One home, three outcomes

Applying the published averages to a £300,000 asking price, the seller banks between £283,230 and £262,898. The range is set almost entirely by two things: the starting price, and what the home costs while it waits.

The ledger follows one home from listing to completion, applying the published average at each step. It is an illustrative model, not an average of real sales; every assumption is listed in the [method section](#).

The same £300,000 home banks £283,230, £266,855 or £262,898

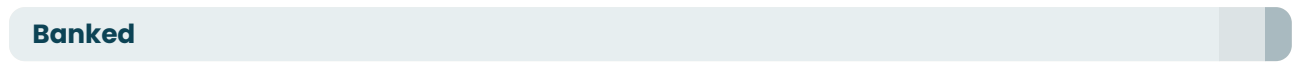
Red and coral mark the avoidable costs: the price cut and the empty-home wait. Greys are what every sale pays.

Banked
 Negotiation gap
 Fees and moving
 Price cut
 Empty-home costs

Seller A: priced right, still living there

£283,230 · 94.4%

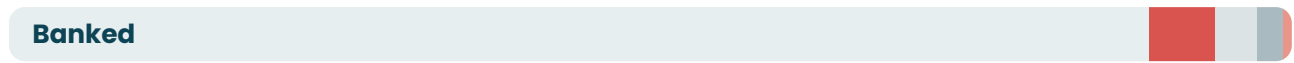
Banked



Seller B: one 5% price cut, moved out, no mortgage

£266,855 · 89.0%

Banked



Seller C: as B, with a £150,000 mortgage

£262,898 · 87.6%

Banked



An illustrative model, not an average of real sales. Source: Bettermove model using Zoopla, Rightmove, HomeOwners Alliance, MHCLG and Ofgem figures, September 2026.

	Seller A priced right, still living there	Seller B one price cut, moved out, no mortgage	Seller C as B, with a £150,000 mortgage
Asking price	£300,000	£285,000 after a 5% cut	£285,000 after a 5% cut
Agreed price (3.5% below asking)	£289,500	£275,025	£275,025
Estate agent (1.42% inc. VAT)	-£4,111	-£3,905	-£3,905
Legal, EPC and removals	-£2,159	-£2,159	-£2,159
Holding costs while waiting	£0	-£2,105	-£6,063
In your pocket	£283,230	£266,855	£262,898
Share of original asking price	94.4%	89.0%	87.6%

Sellers A, B and C pay the same professional costs. The £20,332 between A and C comes from decisions made before and during the sale, not from the fees: the 5% cut removes £14,475 from the agreed price, more than the agent, the conveyancer, the EPC and the removal van combined, and the empty home adds a holding cost for every day of the wait.

Where the £14,475 comes from. Seller A's buyer pays £289,500, which is £300,000 less the usual 3.5%. Seller B's buyer pays £275,025, which is £285,000 less the same 3.5%. The difference between the two is £14,475. The cut was £15,000 on the asking price, but it costs £14,475 at the agreed price, because the buyer's 3.5% now comes off a smaller number.

None of these figures include a mortgage early repayment charge, or the cost of a sale falling through. Either can make the gap wider.

The model is deliberately conservative about shocks. Run the same ledger with one fall-through on Seller C, using the Open Property Data Association's £2,830 average cost and three further months of holding, and the banked figure falls to about £257,500, or roughly 86p in the pound. Replace the single 5% cut with a second one and it falls to about £249,300, or 83p. Neither is an unusual outcome: one agreed sale in four falls through, and in Zoopla's research more than half of the sellers who sold had cut their price at least once along the way.

Run your own ledger. Put in your own asking price, price cuts and situation with our free calculator at bettermove.co.uk/research/what-you-ask-vs-what-you-keep/#calculator

1. THE STARTING PRICE

The largest cost a seller controls

What a seller keeps depends more on the price set on day one than on anything else they control.

According to Rightmove, 74% of homes that sold this year never needed a price cut. They were priced right, and they went. The other quarter had to come down first.

For the ones that didn't sell at all, price is often part of the problem. Zoopla looked at homes put on the market over the last three years and found 44% never sold. A third of those sellers admitted their asking price was too high. Zoopla also found that for every 5% a home is priced above similar homes nearby, its chance of selling drops by about 5%.

1 every 22s

In one week in early September, 28,100 homes had their asking price cut: one every 22 seconds.

Price cuts have been stuck above normal for more than a year. In March 2026, 13.2% of homes for sale had their price reduced. Across 2025 the average was 12.8%, against a six-year average of 10.7%.

So why do so many start too high?

Part of the answer is valuations. In a September 2026 survey by GetAgent of 162 estate agents, 95% said rival agents give unrealistic valuations to win instructions, 67% said the practice is more common than a year ago, and 89% said they had lost a seller in the past year to an agent quoting a higher figure. GetAgent is an agent comparison site and these are self-reported answers, so we treat them as the industry's account of itself rather than a measurement.

The mechanism is straightforward. Sellers tend to instruct the agent with the highest figure, so an inflated valuation wins listings, and a valuation is not an offer. The consequences then appear in the price-cut data above.

2. THE NEGOTIATION GAP

3.5% below asking

Even a well-priced home usually sells for a little under its asking price.

Zoopla says homes agreed in the first three months of 2026 went for 3.5% below the asking price on average. On our £300,000 example, 3.5% is £10,500. That's before a single fee is paid.

This is normal. Buyers expect to negotiate, and asking prices leave room for it. The problem is when the discount lands on top of a price cut that's already happened, because the two add up. Seller B and Seller C in our example lost £15,000 to the cut and then almost £10,000 more to the negotiation.

A note on bigger numbers. You may have seen claims this year that sellers are accepting drops of more than 20% between their first asking price and the final sale. We've looked at those figures and don't think they compare like with like, so we haven't used them. Zoopla's 3.5% compares the asking price with the price actually agreed.

3. THE COSTS OF SALE

About 2%, and fixed

Fees and moving costs take around 2% of the sale price on a typical home, and they're the same whether you priced it right or not.

Cost	Typical amount	On our £300,000 example
Estate agent	1.42% of the sale price, including VAT	£3,905 to £4,111
Conveyancing (selling)	£610 to £950	£780
Energy Performance Certificate	£60 to £120	£90
Removals	£334 to £2,243	£1,289
Leasehold management pack (if leasehold)	£300 to £800	Not included
Mortgage early repayment charge	Depends on your deal	Not included

These are averages from the HomeOwners Alliance. Your own costs could be higher or lower. London agents often charge more, and a big house moving a long way costs more to move.

The one to check is the early repayment charge. If you're still in a fixed deal, it can run into thousands on its own. Ask your lender before you set your price, not after.

4. THE COST OF TIME

214 days, and a daily price for empty homes

The average sale takes about 214 days from listing to completion. For an empty home, that time has a daily price.

Rightmove's September 2026 figures put the average at 64 days to find a buyer, then roughly 150 more from sale agreed to completion: about 214 days, a little over seven months, from listing to keys.

64 days to find a buyer

~150 days from sale agreed to completion

Source: Rightmove, September 2026.

And the clock can restart. One in four agreed sales falls through before completion, according to portal data analysed by Watkin Property Ventures. When that happens, the people involved lose around £2,830 and about three months each time, according to the Open Property Data Association.

When waiting costs you

If you still live in the home, you'd pay the mortgage and bills anyway, so waiting doesn't add much in cash. The real risk for you is losing the home you're trying to buy.

It's different if the home is empty. That's often the case if you've inherited it, already moved for work, or you're a landlord between tenants. Then you're paying for a home nobody lives in.

Cost of an empty home	Per year	Per day	Over 214 days
Council tax (average per home, England)	£1,868	£5.12	£1,095
Energy (typical bill, October 2026 price cap)	£1,723	£4.72	£1,010
Total, no mortgage	£3,591	£9.84	£2,105
Mortgage interest on £150,000 at 4.5%	£6,750	£18.49	£3,958
Total, with mortgage	£10,341	£28.33	£6,063

That's on top of insurance, which usually costs more for an empty home, and any repairs. And if an inherited home stays empty long enough, many councils can add an empty homes premium to the council tax bill.

Energy use in an empty home will usually be lower than a typical bill, so treat that line as an upper limit.

5. WHO CARRIES THE COST

What our enquiry data shows

The sellers hit hardest by the gap are the ones who can least afford to wait: people with an empty home.

Most of the people who contact us say why they are selling. Between January and August 2026, roughly a quarter of the reasons people gave us related to an inherited home, a second home or a buy-to-let. When homes like these sit empty on the market, the daily costs in [section 4](#) apply in full.

WHAT THIS MEANS FOR SELLERS

Most of the gap is avoidable

The fees are fixed. The price cut and the wait usually aren't.

Price off what's sold, not what's listed.

Asking prices are hopes. Sold prices are facts. Look up homes like yours nearby that completed in the last six months.

Don't just pick the highest valuation.

Ask each agent to show you the sold prices behind their figure, how close to the asking price their sales actually go, and how long they take. In the GetAgent survey, that's what agents themselves said sellers should look at.

If you need to cut, cut once and cut properly.

A string of small reductions tells buyers you're under pressure. One sensible change, backed by sold prices, does more. And mind the price bands: a home at £255,000 never shows up for buyers searching up to £250,000.

Check your mortgage before you set your price.

An early repayment charge can wipe out the benefit of holding out for a higher offer.

If the home is empty, count the cost of waiting.

Work out what it's costing you each month in council tax, energy, insurance and mortgage interest. Then compare that with what an extra month on the market is likely to gain you.

Know all your options.

You can stay on the market, switch agents, go to auction, look at part exchange or take a cash sale. Each has trade-offs. A cash sale is faster and certain, but you'll usually get less than full market value. Weigh up the real numbers, not just the headline price.

The comparison this report does not draw. This report counts every cost of an open-market sale and none of a cash sale. A fair comparison runs the same ledger on a cash offer, starting with the discount to market value, which is larger than any single cost in the tables above. A seller weighing a cash offer should compare it with the realistic open-market ledger above, including the cost of their own time and risk, rather than with the asking price. A cash sale is faster and certain, and usually below market value; the comparison only means something when both sides of it are complete.

More on the issues in this report: [what happens during an estate agent valuation](#), [what to do if your house isn't selling after a price reduction](#), and [options when your house isn't selling](#).

This report is for information only and is not financial advice.

HOW WE DID IT

Method and sources

The worked example

Everything in the ledger is built on one example home, not an average of real sales. We used:

- An asking price of £300,000.
- A 3.5% gap between asking and agreed price, in line with Zoopla's Q1 2026 figure.
- One 5% price cut in scenarios B and C. This is our assumption, not a published average. It's a typical single reduction, but many sellers cut less and some cut more than once.
- The midpoint of each HomeOwners Alliance fee range, and an agent fee of 1.42% including VAT.
- About 214 days from listing to completion (64 days to find a buyer plus about 150 to complete), from Rightmove.
- For empty homes: average council tax per dwelling in England for 2026-27 (£1,868, MHCLG) and a typical energy bill under the Ofgem price cap from 1 October 2026. Insurance is not included.
- In scenario C, a £150,000 mortgage at 4.5%, with only the interest counted as a cost. Capital repayments aren't a loss, so we left them out.

What this doesn't cover

Holding costs only apply to homes that are empty. If you're living in your home while you sell, you'd be paying those bills anyway. We haven't included stamp duty on the onward purchase, mortgage exit fees, early repayment charges or capital gains tax, because they vary too much from seller to seller. Your numbers will differ from ours.

Our own data

The Bettermove figures come from the reason-for-sale field on enquiries to our website between January and August 2026. Sellers pick one reason from a list. That tells us why people contact a cash buyer, not why the wider market sells. Changes in where our enquiries come from can move these numbers too.

How figures are labelled

Where a figure is a measured average of real transactions, the text names the source and period. The GetAgent figures are a survey, self-reported by 162 agents. The ledger is a model, not a measurement, and the text says so wherever it appears. The report does not present one kind of evidence as another.

Sources

- [Zoopla House Price Index and research on asking prices and price cuts, 2026; overpricing research via Property Industry Eye](#)
- [Rightmove data on time to sell, time to complete and share of homes finding a buyer](#)
- [Watkin Property Ventures analysis of property portal data on price reductions and fall-throughs, 2026, via PropertyWire](#)
- [GetAgent survey of 162 estate agents on over-valuation, via Estate Agent Today](#)
- HomeOwners Alliance, costs of selling a home
- Open Property Data Association (OPDA), cost of failed transactions
- MHCLG, Council Tax levels set by local authorities in England 2026-27
- Ofgem energy price cap, from 1 October 2026
- Bettermove enquiry data, January to August 2026

KEY FIGURES

At a glance

Figure	Value	Source	Type
Gap between asking and agreed price	3.5%	Zoopla, Q1 2026	Measured average
Sold homes that needed a price cut first	1 in 4	Rightmove, 2026	Measured share
Homes listed over three years that never sold	44%	Zoopla	Measured share
Costs of sale on a £300,000 home	About 2%	HomeOwners Alliance	Published averages
Time from listing to completion	About 214 days	Rightmove, September 2026	Measured average
Agreed sales that fall through	1 in 4	Watkin Property Ventures portal analysis	Measured share
Cost of a failed sale	About £2,830 and three months	OPDA	Published estimate
Daily cost of an empty home with a £150,000 mortgage	About £28	Bettermove model (MHCLG, Ofgem)	Model

Figure	Value	Source	Type
Returned by a well-priced, occupied sale	About 94p in the pound	Bettermove ledger	Model
Returned by a cut-price, empty-home sale	About 88p in the pound	Bettermove ledger	Model

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For comment, the underlying numbers or high-resolution charts, email hello@bettermove.co.uk or call [0330 004 0050](tel:03300040050).

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