

MOBICOSTS

Student workshop summary

2013–2014

The aim of this study was to test the MOBICOSTS simulator with a wider panel of stakeholders than that involved with the MORECO project partnership, themselves essential in the residential location and acquisition process of households. This document contains a non-exhaustive summary of the study. All the information comes from interviews with informants and stakeholders from banks and the real estate sector. Students from the Institut de Géographie Alpine in Grenoble were supported both methodologically and scientifically by partners from PACTE – Territoires and the Région Rhône-Alpes.

1.1. NOTARIES

1.1.1. Presentation

1.1.1.1. Role

Notaries are public officers involved in all aspects of the law, including family affairs, real estate, assets, businesses, rural affairs and local authorities. They provide a legal public service on a local basis, as they are spread throughout the country as decided by the Minister of Justice, according to changes in population patterns.

Notaries are also independent professionals. Although invested with public powers, they perform their duties within a liberal framework, as they have economic responsibility for their notary offices. They are remunerated by their clients (and not by taxpayers) in accordance with rates set by the government for the tasks performed.

Notaries play a key role in the purchasing of property. Indeed, by ensuring the legal security of the deed, they guarantee undisputed ownership. They draw up deeds confirming the agreement of the parties involved, verify information concerning the property and guarantee the incontestability of these deeds. Their undertaking protects the purchaser.

Real estate (negotiating and signing property sales) is a highly important field for notaries. The

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proportion of real estate transactions may vary significantly between notary offices, but may involve at least 50% of their business. Some notary offices may actually specialise in real estate, especially in large cities, and some also deal in real estate. On a national level, real estate represents 49% of turnover for notaries.

1.1.1.2. Position among the stakeholders

As mentioned above, notaries play an important role in the general property acquisition system. Except in cases of sales by auction, notaries are compulsory for real estate sales and are therefore key players. As regards the acquisition of property, notaries intervene towards the end of the process, once the project is established, confirming the agreement that has been reached between sellers and purchasers. Real estate agencies refer clients to the notary once an agreement has been reached between them. The role of notaries therefore complements that of real estate agents, although they cannot be partners. Indeed, as they are not in the commercial sector, notaries cannot advertise or have partner agencies. In addition, notary offices cannot compete with each other. The other players expect notaries to be as rigorous as possible, guaranteeing ownership of the property and legal security. Notaries are seen as trustworthy and without invested interests, who are not in business and who pursue the interest of the client.

Although intervening towards the end of the process, notaries are in direct contact with households. The purchase of a house often only occurs once in a lifetime and is a significant investment. Households are therefore seeking as much information as possible to be certain they are making the right choice. Within this framework, notaries can play an advisory role, whether positive or negative.

Information about costs would of course be more appropriate ahead of this choice. Households may however also meet a notary in the early stages of their projects for general advice on the procedures to follow, the pitfalls to avoid and, possibly, the costs to be taken into account... In practice, this is still quite unusual.

Furthermore, when households meet their notary ahead of choosing their residence, they are not expecting advice on residence strategy. The aim of any such meeting would above all be to obtain legal advice on matters such as notarial services, legal points, general issues involving property purchases and information regarding family law.

1.1.1.3. Basic premise

The overriding view of informants is that notaries are of interest in that they have an advisory role, but they possibly intervene too late on in the process.

How to interest them in mobility costs

In order to gain a better understanding of how to interest notaries, we need to look more closely at the way in which notaries accompany clients wishing to buy a property and in doing so, examine the way in which they currently act as an “adviser” to households. If clients were to meet their notaries at the beginning of their search for a property, this could be the time for them to start thinking about mobility

costs. Households are eager for advice at this time and this information can be an additional benefit offered by the notary.

According to our initial analysis, notaries would not draw any significant benefits from providing this information as part of their work. Giving clients good advice and encouraging them to consider other issues and questions involved in their choices could simply be a sign of quality, an additional benefit for the reputation of their notarial office. As a public officer, a notary could perhaps be a player who is more open to actions carried out by local authorities, the government or Europe, such as MORECO.

How to interest them in MOBICOSTS

As advisers to households, notaries could play a role in raising awareness of the calculator.

Designed for households looking to purchase a property, the calculator could, for example, provide maps detailing mobility costs for a potential residence in relation to a place of work.

A composite indicator combining property costs and mobility costs would also be beneficial for households. It would enable them to take into account mobility costs, without losing sight of real estate prices, which remain the key factor in their residential strategies.

Other formats of output data could also be considered to demonstrate the multiple uses of the application tool. Notaries may find output data beneficial that had not necessarily initially been considered useful for them.

1.1.2. Analysis of the interviews¹

1.1.2.1. Taking information on mobility costs into account

Notaries rarely take into consideration issues related to mobility costs in their profession. For some, reflecting on mobility costs may be useful in their everyday work (for deciding that a site is more attractive on the basis of mobility costs, for example), in addition to the fact that this information can be passed on to households. Notaries are not involved in this scenario; as they are interested in the legal aspects, they are not confronted with these issues.

1.1.2.2. Criteria for choosing a location

Those interviewed were aware of the importance of studies carried out on mobility costs, but also insisted on the fact that these are far from being the first criterion for households. The cost of the

¹ The people we met did not allow us to record interviews.

property remains the first criterion for choice, combined with their concept of quality of life, which includes local services. For these people therefore, reflecting on mobility is not a single issue, but must always be combined with other criteria, which are more important for households. In their opinion, mobility does not only have an effect in terms of cost, but also in terms of quality of life (leaving and coming home in the dark, time spent in the car, etc.).

Notaries that follow households through different stages in their lives told us that they often re-encountered the same households in divorce proceedings a few years after having assisted them with their property purchase. Indeed, purchasing property is a significant investment that often requires sacrifices and restrictions in other areas of expenditure. *“Reflecting on these issues is therefore very important for people’s quality of life”. “The issue of distance often overlooked”.*

1.1.2.3. Relaying information

As regards their capacity to pass on information about mobility to households, notaries play a minor role. The people we met were personally interested in this reflection, but cannot easily pass this on to households for two main reasons.

Firstly, and despite the fact that notaries play an essential role in the acquisition of property, they only intervene in the process during the later stages. Indeed, households generally meet their notary once their choice of residence has been decided. If the information about mobility costs is passed on, it is at too late a stage to enable households to choose between several residences. We wondered if households could meet notaries in advance of their property acquisition procedure; in practice, this remains quite rare and when it occurs, the households are above all requesting information of a legal nature or about notary costs.

The second limit on providing information on mobility costs is related to the specific duties of the notary. As their role is strictly in relation to legal issues, they are not allowed to give an opinion on a household’s choice and cannot issue opinions on the opportunity to acquire or not to acquire property. *“We have to remain impartial”.* Whilst they can give information, notaries insisted on the restriction on the opinions they can issue as regards a household’s choice.

Despite this, the notaries we met were very aware of the importance of more in-depth reflection as regards the issue of mobility costs. They sometimes raise this subject with some of their clients. If application tools such as MOBICOSTS were to become available, notaries would be prepared to inform their clients, but in an informal manner, during a conversation, by making them aware of the existence of this application on the Internet. Under no circumstances would it be their task to directly present this tool to households.

Notaries also have the benefit of the trust placed in them by households within the framework of disseminating this *“mobility cost”* information. They are seen as people without vested interests, who pursue the interests of their clients. Despite this, households very rarely seek information from notaries as regards their residence strategies.

Another idea could be worth looking into as regards disseminating the MOBICOSTS application tool via notaries. One of the people we met mentioned a simulator of notary costs that is available on the *Notaires de France* website. Available under the “*simulator*” tab, it not only provides a simulation of notary costs, but also of mortgage repayments and borrowing capacity, as well as offering a link to the ANIL (*Agence Nationale pour l'Information sur le Logement*) website. A link to a mobility cost simulator could therefore be added to this list. Households are more likely to visit the *Notaires de France* website in advance of their acquisition procedure than they are to arrange an appointment with a notary (due to the cost).

	STAKEHOLDER OPINIONS	
	POSITIVE ☺	NEGATIVE ☹
MOBICOSTS	<ul style="list-style-type: none"> - Provides a tool for households to take their mobility into consideration, - A good initiative. 	<ul style="list-style-type: none"> - The issue of mobility cannot be approached solely in terms of cost, but also in terms of quality of life.
OUTPUT SUPPORTS	<ul style="list-style-type: none"> - Visual supports are the most effective. 	<ul style="list-style-type: none"> - Mobility data is only useful if it is combined with other information (property prices).

1.2. BANKS, MORTGAGE SPECIALISTS

1.2.1. Presentation

1.2.1.1. Role

Providing loans, financing

Several mortgage specialists are of interest to our study:

- ✓ Cooperative banks: these are shareholder banks, in which the shareholders have the dual status of user (savers or lenders) and owner (playing a role in governance). The most widely known banks of this type in France are the Crédit Coopératif, Banque Populaire, Crédit Agricole and Caisse d'épargne.
- ✓ Crédit Foncier: specialized in financing real estate projects, the Crédit Foncier offers individuals, public sector stakeholders and businesses both real estate finance and services. Crédit Foncier comprises a group of commercial agencies in charge of providing mortgages to finance homes and buy-to-let properties. It is not therefore a bank, but rather a credit institution, which works with real estate partners that refer clients to them to draw up financing plans. They are therefore in contact with builders, property developers and asset managers.
- ✓ La Banque Postale: since 2006, the financial services of La Poste have become a completely separate bank. Although initially public, it is now a private bank that offers first-time buyers – often those that qualify for government-assisted loans (*Épargne Logement, Prêt à Taux Zéro*, etc.) – appropriate financing.

Over the past few years, banks have been paying special interest to the environment. This is the case of the Crédit Coopératif, which shows its commitment by offering 0% loans to first-time buyers, the amount of which varies according to the location of the property and its energy performance.

As regards mortgages, the banks meet two profiles of people. Firstly, households that have a well-defined project and already know the amount they wish to borrow and secondly, households seeking advice. The professionals meeting them may be:

- ✓ In charge of a specific client-base and the client's primary bank contact. In this case, they listen to their needs and advise them on products and services that best meet their requirements. They not only sell banking services and products to individuals (selling basic products and advising on investment decisions), but also analyze the client's situation, listen to their needs and offer any products that may meet their requirements on an ongoing basis.
- ✓ A finance specialist, sales manager, team manager, administrator, manager/coordinator of a sales unit. They can take on a number of roles, including approving household loans,

overseeing the range of services offered locally and managing local advertising. They play a very important role in offering mortgages.

Mortgage specialists are therefore an important part of the property buying process, since they are the banks that provides mortgages for households. They have a commercial and advisory role, but can also raise awareness among households regarding their future expenditure for daily travel.

1.2.1.2. Position among the stakeholders

Mortgage specialists play an essential role in the general property buying system.

Although it would be beneficial to households to consult their bank (or several banks) at the beginning of their purchasing project, they often only do so once they have identified the property that matches their lifestyle ideals.

It is the specialist that awards a loan, subject to conditions, at the time of signing the preliminary sales agreement. They also play a role at the end of the process, when confirming the provision of the loan at the time of signing the final deed with the notary.

In some cases, there is a prescription stage, as a partnership may be introduced once the household's construction project has been defined. This may involve a property developer, a builder or a social landlord that will guide the household towards the financial structure that best meets its requirements, so that they can draw up a mortgage plan together.

1.2.1.3. Basic premise

How to interest them in mobility costs

Bankers are potentially interested in mobility costs in so far as these may represent a significant proportion of a household's remaining budget, in other words money remaining after the mortgage repayment has been met. As mobility costs are fixed and unavoidable, they can be taken into account when assessing household solvability.

In addition, a household's mobility costs for commuting could be new criterion for granting mortgages. Indeed, a "mobility discount", based on a long-term (20-year) vision could be offered to households seeking to live close to transport hubs, when they do not have the necessary funds to buy a property.

In this context, the MOBICOSTS application needs to be promoted to advise households and warn them of the cost that commuting and daily mobility represents.

How to interest them in MOBICOSTS

- ✓ Use figures (amount saved for month) and even symbolic images (the number of cinema or restaurant trips made possible each month by the amount saved),

- ✓ Maps with different colours representing the amounts of mobility costs are essential for associating visuals with our arguments.

1.2.2. Analysis of the interviews

1.2.2.1. Taking information on mobility costs into account

Issues surrounding mobility cost information are taken into account by the Crédit Foncier when granting mortgages. For example, for social housing ownership loans (*Prêt à l'Accession Sociale*), the income of all those occupying the property must not exceed a ceiling that is set according to family composition, the location of the property and its cost. The income ceiling is calculated according to the geographical area in which the household wishes to live and varies depending on whether it is in zone A, B or C. The further away the zone, the lower the income ceiling. It is therefore clients with income with a tax reference of under €30,000 per year that will most easily be able to access properties in zone C (the furthest from the city).

The Crédit Foncier will then look, depending on the client's budget, at whether they are moving further away from their place of work. It will look at whether the burden of the loan and the burden of the commute are compatible and these elements play a role in deciding on granting the mortgage. In doing so, the Crédit Foncier indirectly takes mobility costs into account in its mortgage policy.

1.2.2.2. Criteria for choosing a location

When households are looking for property, the Crédit Foncier reports that the priority selection criteria are generally related to purchase costs. Next in line are the location of the property and proximity to the workplace, as well as the possibility of low-cost childcare (close to the family). These criteria also reveal certain life choices, the *"dream of French people to have children and their own home and garden"*.

The Crédit Foncier has noticed a change over the last five years. *"Before, clients were prepared to move a long way out to build their house"*. Nowadays, it reports that the *"mobility cost"* factor is increasingly taken into account in home buying decisions. Another noticeable effect has been the fall in activity on the market, due to the economic climate. *"Over the past couple of years, fewer and fewer houses are being built"*.

The notion of mobility costs is increasingly being taken into account when choosing a property. (*"Households are reluctant to move far away from cities, or else they favour towns with a station"*), although the Crédit Foncier qualify this observation due to the ever-present influence of property costs.

"Mobility costs" are not therefore part of the main criteria, but rather a parameter that influences the

final decision.

1.2.2.3. Relaying information

The Crédit Foncier does not consider its role in passing on mobility cost information to be a pertinent one. Indeed, it believes that this is not an immediate problem, although it does acknowledge the necessity to consider it in the future: "*It's for the next generation, but these are parameters to be taken into account*".

	STAKEHOLDER OPINIONS	
	POSITIVE ☺	NEGATIVE ☹
MOBICOSTS	<ul style="list-style-type: none"> - Helps with calculations: to take as few risks as possible, - Raises awareness among clients as to the real cost of daily commuting and the impact on their budgets. 	<ul style="list-style-type: none"> - Lacks criteria on indirect expenditure related to increased home/work distances, such as childcare and lunchtime costs, - Indirect tax costs need to be integrated: property taxes and Council tax
OUTPUT SUPPORTS	<ul style="list-style-type: none"> - The maps are beneficial as they give a precise overall vision, - Percentages solely as regards mobility are the most meaningful for households. 	
OTHER COMMENTS	<ul style="list-style-type: none"> - Helps decision-making, - May be of interest to property developers. 	

1.3. PROPERTY DEVELOPERS

1.3.1. Presentation

1.3.1.1. Role

"The production and sale of new properties (or premises)"

Property developers seek out potential building plots by prospecting and identifying opportunities in the market. They buy plots, apply for construction permits, build properties (apartment blocks, housing developments) via construction companies and then sell the properties to individuals or social landlords. Between 30 and 35% of social housing is built by property developers.

Property developers therefore combine a number of competencies.

Some are purely developers, whereas others are more specialized in real estate operations (housing or offices) increasing the density of city centres – a density from which households are increasingly turning away.

1.3.1.2. Position among the stakeholders

Property developers have an optional place in our group of stakeholders as they are generally involved in large-scale operations and in an urban, as opposed to periurban, environment, except in the case of individual housing developments.

They are always the contractors. Some property development structures are also in charge of project management, combining the roles of architect, constructors and marketing by means of selling off-plan in on-site temporary sales offices. Most of the time, however, these activities are subcontracted (marketing of new properties, for example, can be entrusted to a specialized real estate agency). They therefore intervene both upstream of decision-making (providing "standard" plots for development) and downstream (marketing).

They are in direct contact with households when they market their developments themselves and are fully integrated into the network of stakeholders. They are also in direct contact with local authorities to ensure they are always up to date with the availability of land, developments in town-planning documents and their projects. They are also close to individual landowners, keeping abreast of their projects and strategies.

Links with banks are essential, especially banking intermediaries that offer more flexible financing plans.

Lastly, property developers are also in contact with social landlords, to whom they can sell a percentage of housing from their development at a capped price prior to construction (Sale of Property for Future Completion). This is becoming increasingly common with the introduction of the SRU and Grenelle legislation (requiring social housing construction targets and a social mix).

1.3.1.3. Basic premise

The overriding view of informants is that this is of no interest to developers, as they are first and foremost seeking profitable transactions and because "petrol is not yet expensive enough". Developers sell an "idealized" image that still widely matches the aspirations of households (house with garden) and desire, comfort and the "dream" outweigh any economic or ecological conscience.

How to interest them in mobility costs

- ✓ Ask them about the way they operate today and see if, according to the land that becomes available, the distance to centres of employment is taken into account, and if priority is given to land near public transport networks (in particular stations). Likewise, ask them if they are aware of local authority development projects near these networks.
- ✓ Even if proximity to these networks is not the primary factor for starting a development, this can be a sales argument for developers that also market their properties.

How to interest them in MOBICOSTS

- ✓ Anticipation gained from MOBICOSTS variables could be a way of more easily adapting to any restrictive or proactive policies reducing the role of cars.
- ✓ Ideas for output supports: "car"/"train" and "car running on fuel at €2 per litre"/"train" comparison maps and composite indicators: land prices and mobility costs in train and/or car per village/town, showing the most beneficial places to build, integrating the variable.

1.3.2. Analysis of the interviews

1.3.2.1. Taking information on mobility costs into account

Property developers have very clear-cut opinions on issues about households' access to home ownership since they directly influence their everyday business. These opinions cover a variety of factors, revealing in-depth questioning about the lifestyle choices of people wishing to acquire property. One insisted on the periurban aspect versus city centre densification policies from which households are turning away, preferring instead to commute a certain distance. Another insisted on the importance of the site for a property developer, a site which must be *"easy to develop, well connected and as close as possible to a town/city centre"*. Two visions can therefore be opposed as regards choices made by households, but in both cases, the notion of mobility plays a role.

Going into more detail about the issue of sites and the location of operations, the first, who mainly provides collective housing, insisted on the cost of land and its central position in periurban communities for households with young children and the elderly living alone. The second geared his reply towards communication routes and areas of employment. We thus heard people say *"means of transport are very important. Take the Valence-Grenoble line, the SNCF has invested in renovation work, so we know very well that things are going to develop around the stations in the future,*

because we're going to make commuting easier via the SNCF rail line. So in the same way, we can ask ourselves where the areas of employment are going to be in the future and how populations are going to spread and so where are people going to choose to live? The North Isère of tomorrow is Grenoble, plus Bourgoin-Jallieu, Voiron and the Grésivaudan line. That's where you'll go. And why? Because there are roads, jobs and means of transport".

1.3.2.2. Criteria for choosing a location

As regards the location criteria of households, this property developer believes that the cost of property is the determining factor. *"Above all, it's the desire to become a homeowner at the best price",* he said, whilst insisting on the extent to which French people are attached to home ownership, along with low population density and the management costs that could result from the construction of *"towns in towns"* (social and transport management).

This attachment to home ownership was also raised by the first property developer. *"There is another factor that must not be forgotten – I think that 80% of French people just want one thing, namely to live in a detached house, so... It's just that detached houses are part of French culture."*

Neither cited mobility costs as a selection criterion and the reason given was that households do not take this aspect into account. The first skirted round the issue by speaking instead about the advantageous cost of land in periurban areas and how this cost enables households to live in detached houses. The second mentioned households' indifference to these costs and the extent to which they are attached to their private cars, which offer a degree of comfort and freedom. *"Households are not mindful of mobility costs". "Even in town/city centres, garages, and by this I mean lock-up garages, are really important,"* even though they acknowledge that *"in urban development, however, it's true that a lot needs to be done and changed when it comes to car use."*

For both developers, these costs – even with a sudden increase in fuel costs (due less to a lack of resources than to difficulty exploiting them) – will only cause a slight drop in car use, since technical developments will lead to cars with much lower fuel consumption and electric vehicles. So we heard that *"people will always need to get around autonomously [...] they are bound to pay more attention to this and so will we, of course. We adapt to the population – as I was saying, the closer we are to a station, to means of transport, the better we'll do."*

However, as we saw above, both recognize the importance of available land close to urban and inter-urban public transport and use this proximity as a sales argument for households when marketing these developments.

1.3.2.3. Relaying information

To conclude as regards mobility costs in general, just one of the two developers considered that he currently passed on information. He was however keener on slowing down the urban sprawl than reducing mobility costs. He answered *"Yes, of course, we keep on telling the politicians how we need*

to increase the density of town centres and refocus the town on itself. The message is getting through, but as I already told you, there's so much hue and cry from the inhabitants of the town, the locals, that... And it's always the same story when there are public meetings, the locals say, 'yes, yes, we totally agree with you but not in our backyard'. It's not great politically, when you're hoping to get re-elected."

As regards their opinion on the MOBICOSTS application, there are two opposing points of view, which explains why certain points quoted in the table below may contradict each other.

	STAKEHOLDER OPINIONS	
	POSITIVE ☺	NEGATIVE ☹
MOBICOSTS	<ul style="list-style-type: none"> - Useful for marketing, - Helps decision-making, - Beneficial for comparing means of transport - Provides concrete figures as regards mobility costs. 	<ul style="list-style-type: none"> - Pertinence: is it of interest to households? - Not practical, - Not useful for property developers.
OUTPUT SUPPORTS	<ul style="list-style-type: none"> - For the general public: simple, visual, with one message per image. 	

1.4. REAL ESTATE AGENTS

1.4.1. Presentation

1.4.1.1. Role

"Sell (or rent) the site that generates the journey (property or land)"

Real estate agents are sales professionals. The label covers businesses as diverse as negotiator, sales representative and consultant. Their role is somewhat like that of a communications manager specialized in real estate. They also have a duty to give advice to owners to enhance their property and to buyers so that they choose what's best for them within their financial capacity. Their role as an intermediary is not therefore limited to advertising properties for sale.

1.4.1.2. Position among the stakeholders

Real estate agents have an important, yet non-essential, position among the stakeholders. In 2012, nearly 70% of transactions were arranged by real estate agencies, 19% by services connecting private individuals and 13% by other channels (network of acquaintances, family, friends, neighbours, notaries, etc.). 52% of buyers combined agencies and services connecting private individuals and 34% solely used real estate agencies (source: IFOP / Paris Dauphine 2012).

Although real estate agencies are still largely consulted, they have been outdistanced by websites connecting individuals. Households seek information from these websites and sometimes go through the entire purchasing process exclusively via these services, with the idea of saving on agency fees (but without having the benefit of a real estate negotiator's expertise).

1.4.1.3. Basic premise

General opinion: it will doubtlessly be easier to interest real estate agents in "mobility cost" information and in MOBICOSTS than property developers, because they are always in direct contact with households and are sales professionals. Aiming to satisfy customers, they are always on the lookout for information about their customers' aspirations, so they can then persuade them using sales arguments that meet these aspirations. Agents can decide whether to use sales arguments according to the situation (an argument can be positive for a property in a certain location, but negative in a different location and therefore not be mentioned). Mobility costs could be an example of this type of sales argument.

How to interest them in mobility costs

- ✓ Produce the MOR€CO 2 conclusions: households are increasingly sensitive to "mobility costs" data; they lack information in this area, especially upstream of their residential choices. These costs are a "growth" topic for the future.
- ✓ For purchases near town/city centres and public transport networks, mobility costs are a good sales argument as they will be low. For purchases further out, the argument can be used if they are close to public transport networks.
- ✓ Real estate agents have a duty to advise on the financial and administrative procedure to be performed by purchasers. If the issue of mobility costs is included in this advice, they are meeting households' information needs, understanding the current and future importance of these costs and differentiating themselves (in particular with regard to real estate Internet sites).

How to interest them in MOBICOSTS

- ✓ A tool that will be used upstream of residential choice, at the time when households need it,
- ✓ A tool that could be used during visits (on the spot calculations of commuting distance/time, as well as distance/time to collective facilities, such as childcare, schools and public transport networks),
- ✓ Ideas for output supports: "car"/"train" and "car running on fuel at €2 per litre"/"train"

1.4.2. Analysis of the interviews

1.4.2.1. Taking information on mobility costs into account

When we questioned the real estate agents about the relations they have with households, all three gave us an initial opinion on our study, stressing the importance of the subject of transport. One emphasized the extent to which households pay attention to public transport, concerned by practical issues (public transport access and frequency, etc.), including therefore the question of cost. *"Buses and trains need to be paid for"*. Continuing on the subject, the real estate agents noted that when these questions were eluded or not given importance in the buying process, this often resulted in the property being resold at a later date. *"There are many people who bought houses or plots for building houses and then came to us to resell 3 or 4 years later because they realized that commuting to Grenoble was unworkable, due to the cost, fatigue and practical matters, such as going to pick up the kids who come out of school at 5 PM in Grenoble"*.

In answer to the same line of questioning, the second real estate agent explained that *"transport has become a selection criterion for clients and that's why we're having quite a few difficulties... in terms of the Balcons de Belledonne, Theys, Les Adrets and Laval. These areas used to be very popular with clients, but now with living costs and higher fuel costs, etc. well, they want to be closer to city transport, in particular trains, to avoid the big traffic jams there are around Crolles, morning and evening. I don't think it's so much the distance that bothers them, but rather the journey time"*.

Lastly, the third told us that he asks his clients where they work and directly spoke about two "categories" of households. *"There are people for whom it is obvious that there has to be a station nearby as they emphasise journey time and cost, and others for whom it is secondary, for whom comfort of living is the most important"*.

1.4.2.2. Criteria for choosing a location

Once these initial observations have been made, we went into detail regarding mobility costs by bringing up the issue of the criteria they use to sell or rent their properties, criteria which obviously match those of their clientele.

The first emphasized the surface area of the property sought, depending on the size of the household. Next came distance to the workplace and the availability of nearby services, two criteria that two agents immediately mentioned. The second mentioned time, more than distance. *"What we emphasise the most is that the motorway is a certain number of minutes away, the train is a certain number of minutes away... that's become the criteria"*. The presence of local facilities is deemed essential, especially schools, as stressed by two of the three agents. The presence of leisure-related facilities was mentioned twice, facilities which are difficult for households in mountainous areas to access. We were told the following:

"After leisure activities, well, they see or rather they'll see it later, once the children get a bit older [...] after a while people object to systematically getting out the car to take them to sports activities, music classes, etc. You can see there are people who get fed up with the country, once the teenagers..."

The "living environment" criterion was only quoted in third or fourth position and by just one of the agents. Another said that the environment question was less important today than the practical aspects of the location.

Just one agent spontaneously spoke about mobility costs, having introduced the issue of commuting distances, but concluded more with the "social", rather than financial, repercussions of day-to-day mobility. *"Today, when your expenditure on fuel keeps going up, I think quite a lot of people want to live not too far out. I think we're right in the middle of it now". "In my opinion, you (households) do calculations to see how much it costs to run a car today and it's huge. Buying a second car, what with the purchase, repairs, fuel and insurance, I honestly think it costs between €500 and €1000 (per month) depending on the type of car. I think that yeah, cost is important in 90% of cases. And there are people who didn't think about this in advance, who were not forewarned and that's why people resell when they buy far out. They didn't fully understand the costs; they bought because they fell in love with the place in the countryside, the idealized image of the house in the summer, but there are 4 seasons and it's not so much fun in the autumn and winter, when you leave the house in the dark and you come back in the dark, growing increasingly tired. [...] I think mobility affects the choice of where we want to live and our daily lives – if you're tired and if you drive a lot,*

it's more difficult to manage the kids and then this obviously has an impact on marriages...".

Outside of Grenoble, not taking mobility costs into account is justified by more attention being paid to issues of comfort, freedom and the duration of car journeys:

"This crops up less often, from what clients tell me, it's rather the time of transport that worries them, rather than the cost. When they call to look for a property, they all answer "Grésivaudan" and I say, well yes, Grésivaudan goes as far as Pontcharra. Are you willing to go that far? 'Ah, well, no'. When people give me their criteria, it's not 40 km from Grenoble, but rather 15 minutes, 20 minutes maximum – they talk in terms of minutes."

To sum up, a location's transport links are a key argument for selling property close to communication networks, networks that connect places by reducing transport time, to the detriment sometimes of costs (of cars), to which households are rarely sensitive.

1.4.2.3. Relaying information

All three use the proximity of public transport links as a sales argument, when it's relevant of course. Whilst the first said he used it primarily to emphasise the "time-saving" aspects, the two others treated it as a priority criterion. *"Yes, the train too, generally speaking, all public transport. And then it's also linked to Grenoble wanting to reduce car traffic – it's impossible to find a parking space there now".*

The second quoted actual cases to illustrate this aspect: *"Let me tell you a story... I had a house to sell in Brignoud [...] and this is what made them buy the house. The husband dropped the wife off at the station – she took the train home and arrived before him. The next day they called me to say, 'We've decided to buy it'. Anyway, it's obvious that for people who see transport time as important, the station is a priority and people who want the station as a priority, they want to live in an area where they can cycle to the station and jump in the train. I have a colleague [...] in [...] Saint-Egrève, where the tram now goes and it's clear that sales are going through the roof and I think it is to the detriment of Grésivaudan".*

In the end, our three real estate agents do not, or do not really, consider themselves as information relays as regards "mobility costs". Even though they use the proximity of public transport as a sales argument, it's more for the practical aspects than for the cost and, obviously, only for property where this argument is relevant. More widely, they only raise the question of mobility for households that are sensitive to this issue, whether from a practical, financial or environmental standpoint. Their response was:

"Yes, it is part of our sales argument, but as I told you, if you have somebody sitting opposite you who really doesn't care, you're arguing this point for nothing. It depends on the people. Then, if it is for us to give them this advice... to be honest, if it's not already established as an important criterion for their choice, I can tell you that they really couldn't care less".

"Well, if they're really hesitating between two properties, it is true that in the column of positive points, if this is what can make the difference, we will highlight it. But if the person has made up

their mind, this will not be a criterion; in any case, when people choose a property, they tend to fall for a house... just like that".

"I don't really think we can anticipate this issue as we are not in an area that is particularly well served by public transport and on top of that, if I start telling my clients, 'Be careful, you might find yourself spending a lot of money on petrol', well, as you can imagine, I'm not going to sell much. Obviously people who look closely at transport costs don't come to me – people who work in Grenoble don't look round here. Because people who are sensitive to transport costs do their calculations beforehand and don't come out as far as this. They've marked out their area and they won't go beyond it".

	STAKEHOLDER OPINIONS	
	POSITIVE ☺	NEGATIVE ☹
MOBICOSTS	<ul style="list-style-type: none"> - Proportion of costs in budgets, - Useful in their business 	<ul style="list-style-type: none"> - A negative aspect for some areas
OUTPUT SUPPORTS	<ul style="list-style-type: none"> - Spending comparisons (e.g. restaurant) - Maps and visual representations (diagrams, maps and photos) 	
OTHER COMMENTS		<ul style="list-style-type: none"> - The CO2 emissions variable is not necessarily taken into consideration by households

1.5. REAL ESTATE INTERNET SITES

1.5.1. Presentation

1.5.1.1. Role

"State of the market and information"

Internet sites, such as Seloger.com, Le Bon Coin, P.A.P. and Logement Direct, are used by a great many households to look at the state of the market as regards properties for sale before starting their purchase/rental procedure. They play a role in providing information on properties currently for sale and, in particular, can publish listings offered by real estate agents.

1.5.1.2. Position among the stakeholders

Real estate Internet sites have an optional place in the group of stakeholders, since it depends on whether or not they are consulted by households, but are now key players, as they allow households with Internet access to be better informed prior to starting the more time-consuming process. This "stakeholder" therefore occupies one of the initial positions in the process of looking for a property, although they may also be consulted at any time during the process.

1.5.1.3. Basic premise

Settling down long term into a property is an important step in the lives of many households and they use a number of sources of information to make their choice on the basis of a certain number of criteria. The commuting distance – and, therefore, the "cost" information – may be one of these criteria and will doubtlessly become more important over the forthcoming years. This is a variable that websites could add to the calculations they already offer. This would be a means of anticipating certain changes (fuel costs) and a sign of professionalism and quality that could boost their reputation.

How to interest them in mobility costs

Some examples:

- ✓ The website Seloger.com provides information on the selected property in the "Local info" category, regarding population, property, taxes and income per village/town, using INSEE national statistics.
- ✓ The website of Particulier à Particulier features a "Calculator" tab for making personal calculations for a property purchase or rental (calculating the amount of capital gains tax at the time of sale, together with the legal fees for existing properties, new-builds, plots and commercial premises and calculating the amounts of new rents in accordance with INSEE

- indexes) and for mortgages (calculating monthly payments, borrowing capacity, length of mortgages and the remaining capital due).
- ✓ Similarly, the Logement Direct website features a "Simulator and mortgage" tab for calculating mortgages, including borrowing capacity, monthly payments and lengths of mortgages, legal and mortgage fees. Internet users can also see the total cost of their property purchase and the total of their financing plan, as well as accessing mortgage offers.
 - ✓ LeParticulier.fr is an information and advisory site, in particular as regards property. A special feature entitled "Home ownership: 5 tips for buying your first property" was published in September 2012 in issue 1076 of Le Particulier. This was a summary raising awareness among households of the increase in property prices and the tighter conditions for obtaining mortgages. They propose levers for meeting these issues. They could therefore offer information on mobility costs via MOBICOSTS.

How to interest them in MOBICOSTS

- ✓ Integrate the tool into their calculators or add a link
- ✓ Insist on the many variables taken into account
- ✓ Ideas for output supports: "car"/"train" and "car running on fuel at €2 per litre"/"train" comparison maps

Contact

We could not meet any representatives from these websites, either through a lack of regional representation (contacts were at the headquarters in the Paris area) or by lack of direct contact (contact via forms or a refusal to put us in touch with a personal contact).