

CONSULTATION QUESTIONS

Section 1

Q1) Do you think the Home Report is meeting its original objectives?

Yes x No

Q1a) If yes, please explain why

The Home Report is providing a basic level of information for a potential purchaser to review prior to commitment.

Q1b) If no, please explain why

Comments

Q2) Are the original Home Report objectives still appropriate?

Yes x No

Q2a) If yes, please explain why

As per 1a they provide a basic level of information and are an open source of information for a purchaser to review on a variety of property which they maybe looking at.

Q2b) If no, please explain why

Comments

Q3) Should the Home Report play a more central role in promoting energy efficiency and property condition improvements among home owners?

Yes x No

Q3a) If yes, please explain why

They should provide greater detail eg green deal or other schemes available in that property area as part of Council/Government schemes.

Q3b) If no, please explain why

Comments

Q4) Should a national register of Home Reports be established?

Yes No x

Q4a) If yes, please explain why including who should have responsibility for development and maintenance

Comments

Q4b) If no, please explain why

We do not think that this information beyond a reasonable period from date

of completion benefits future review or should be relied upon for alternative purposes at a later date.

Section 2

Q5) Do you think the upfront cost of Home Reports is preventing potential sellers from putting their property onto the market?

Yes No

Q5a) If yes, please provide details.

Comments

Q6) Are you aware of any schemes available (e.g. deferred payment) to help potential sellers to pay for home reports?

Yes No

Q6a) If yes, please provide details

Comments

Q7) Are there any issues with the majority of Home Reports being commissioned through selling agents?

Yes No

Q7a) If yes, please explain why

We consider that the Home Reports should be prepared by a wide panel of credited surveyors that are recognised by sellers as agents and by mortgage companies. This panel should be open for review by the seller who should nominate the company preparing the report.

Q7b) If no, please explain why

Comments

Q8) Should other organisations be allowed to carry out the Single Survey (including valuation) and/or the Energy Report?

Yes No

Q8a) If yes, what other organisations and why

Comments

Q8b) If no, please explain why

The whole report and its content should be prepared by one company at a single point in time that reflects conditions at that time. Too many inputs will result in confusion/delay.

Q9) In your experience is the requirement for a home report before marketing a property leading to delays in properties coming onto the market?

Yes No

Q9a) If yes, please outline the implications of this.

Comments

Q10) Are home reports a useful marketing tool for sellers?

Yes No

Q10a) If yes, please explain why

It allows a seller to produce a report on the property and assuming that there is an active market and the property is in good condition then purchasers will have an opportunity to review contents of similar property and make informed decisions on the most suitable property for their needs and price bracket.

Q10b) If no, please explain why

Comments

Q11) Is the 12 week deadline for marketing a property after completion of a home report appropriate and reasonable?

Yes No

Q11a) If yes, please explain why

Comments

Q11b) If no, please explain why

In an active market then this is a reasonable timescale however in the present market and the areas where property is not selling quickly it adds cost and potential disadvantage to the lower housing market group who may be most advantaged by the system of the home report.

Q12) Is the 28 day provision for removing a property from the market without requiring a new home report appropriate and reasonable?

Yes No

Q12a) If yes, please explain why

In any market there requires to be a period of flexibility in gathering information and presenting for full market appraisal.

Q12b) If no, please explain why

Comments

Q13) Are there any issues with potential buyers accessing home reports?

Yes No

Q13a) If yes, please provide an overview and outline the implications of this

Comments

Q14) Is this the most appropriate way to enforce home report legislation?

Yes x No

Q14a) If no, please explain why and how this could be improved

Comments

Q15) What are your views on mortgage lenders' acceptance of home report valuations?

As per the comments above mortgage lenders should be required to accept home reports from a wide panel of surveyors and be able to accept the contents as true and accurate at the point in time of preparation.

Q16) Are the re-dress options available to buyers reasonable and appropriate?

Yes x No

Q16a) If no, please explain why and how these could be improved

Comments

Q17) Do these exceptions need to be amended?

Yes No x

Q17a) If yes, please explain what amendments are required and why

Comments

Section 3

Q18) Does the single survey element of the home report provide an appropriate and useful level of information?

Yes x No

Q18a) If no, please explain why and what information should be removed and/or added

Comments

Q19) Should the repairs categories in the single survey be amended to make them consistent with the categories used in the Scottish House Conditions Survey?

Yes x No

Q19a) If yes, please explain why

The repairs section is too complicated and the coding of the repair category should be made more user friendly and coded in a different way. It cannot be assumed that the surveyor can see all parts of a property and therefore any report will require to be qualified as such and mentioned in the report

Q19b) If no, please explain why

Comments

Q20) Is the valuation element of the single survey a useful element of the home report? Yes x No

Q20a) If yes, please explain why

The valuation element is an essential part of the process. There has to be complete reliability and trust in this element and understanding as to the process of valuation and the differential that can come about through property type, repair, standard etc. These will come about even in localised reports and buyers have to be aware of the reasoning behind this.

Q20b) If no, please explain why

Comments

Q21) Is the information provided in the energy report appropriate and useful?

Yes x No

Q21a) If yes, please explain why

Yes it is helpful, however the extent to which a purchaser considers this section is open to question. The decision on property purchase on this category alone would be most unlikely.

Q21b) If no, please explain why

Comments

Q22) Is the information provided in the property questionnaire appropriate and useful? Yes x No

Q22a) If yes, please explain why

The property questions are targeted to give a basic level of information on the property. This section in being completed by the owner has to be relied upon as true and accurate. The detail of information is therefore not sufficient. This section requires to include detailed costs on factor charges, ie annual common charges. There are no sections to confirm that any party has been in touch with a land management company or factor and there is no place for confirmation on repairs in hand, works instructed or similar. This is the weak area of the report and the property questions like the survey section should be completed by an independent party who has no vested interest in the property.

Q22b) If no, please explain why

Comments

Q23) Should an additional question on land maintenance fees be added to the Property Questionnaire?

Yes x No

Q23a) If yes, please explain why

Questions need to be included as outlined above as ; annual costs, repairs, building insurance details, outstanding issues or works. The homeowner is not best placed to complete this section which should be done by the surveyor.

Q23b) If no, please explain why

Comments