

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

Encourages owners to maintain and improve their properties prior to sale, thus improving housing stock within Scotland. Also reduces the need for multiple firms to carry out surveys of the same property.

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

The general public understand the form and owners now wish to improve there houses so category 1 throughout report thus improving housing stock and multiple surveys not required.

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 No X

Q3a) If yes, please explain why

Comments

Q3b) If no, please explain why

It already fulfills this role without obligation to home owner to carry out any work (Some people are not in a position to undertake repairs and improvements before sale)

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

Q4b) If no, please explain why

The cost of this will ultimately be passed on to the home owner.

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

The cost of marketing a property far outweighs the cost of a home report.

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

I am aware of at least one firm that provides payment plans and think that this is a good idea for people who may require this facility.

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

Yes No

Q7a) If yes, please explain why

Many people are unaware that some Surveying firms and Estate Agents are owned by the same parent company.

Estate Agents should have a responsibility to declare any relationship with Surveying company, whether it be that they are owned by same company, that they receive commission payments for every home report instructed by them

Q7b) If no, please explain why

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 RICS has gone to great endeavours to ensure that the general public are aware of the fact that all its members are professionally qualified, have

ongoing training and work under strict codes of practice.

There is a Valuation provided within the report which both the potential purchaser and lending institution need to be able to trust / rely upon. Not all banks accept reports from all surveying firms therefore it seems to me they would be less likely to accept the home report if provided by non RICS registered valuers.

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

Comments

Q10b) If no, please explain why

A home report will state any deficiencies within a property in regards to condition or energy performance. I would imagine that the Estate agents particulars/schedules are of more assistance in selling a property.

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

Yes as the condition of a property can change over time and after 12 weeks it is no longer useful for mortgage purposes.

Q11b) If no, please explain why

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

Comments

Q12b) If no, please explain why

Some people may wish to take property off market for personal reasons (ill

health, holidays etc) for more than 28 days and it seems unreasonable to me to have to have an entirely new home report after 30 days However on the flip side they should not be able to take it off the market for a year then re-use the original home report, as this too seems unreasonable.

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 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?

Mortgage lenders should accept valuations/reports produced by local firms who have good local knowledge.
Currently due to the panel system not all lenders will accept reports issued by local firms as these firms are not on their panel.
This leads to additional mortgage valuations being undertaken by firms who are on the panel of the bank or building society.

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

Yes No

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

Comments

Q17) Do these exceptions need to be amended?

Yes No

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 No X

Q19a) If yes, please explain why

Q19b) If no, please explain why

The general public understand the ratings as they are. The simplest method is often the best solution 1,2,3 (Red, Amber, Green) To change them now would only confuse people.

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 home report currently provides what is needed by a purchaser ie the condition of the property and a valuation which can be used for mortgage purposes. Without a valuation I feel that the document would be missing an integral part and be of less use to the general public.

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

Advises current owner and potential purchaser of improvements that can be made and what cost savings these would give in the future. Starting with simple things like using low energy light bulbs and loft insulation through to more expensive options such as solar panels and wind turbines.

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

Advises of all current utility providers and allows purchaser to research and make informed decisions whether to keep them or to arrange to change providers if they wish.

Also information on any works they have carried out over property listed allowing solicitors to check for any connected paperwork required by law

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

Potential purchasers may wish to know the level of fees which are associated with a particular property at the onset so as to allow them to make an informed decision at the beginning of the process as to whether to proceed (these additional costs may make a property unviable to them)

Q23b) If no, please explain why

Comments