

## CONSULTATION QUESTIONS

### Section 1

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

Yes  No

**Q1a) If yes, please explain why**

Comments

**Q1b) If no, please explain why**

Comments No- I think the review is very timely. I do not think that the Home Report is suitable as a 'one size fits' all approach.

**Q2) Are the original Home Report objectives still appropriate?**

Yes  No

**Q2a) If yes, please explain why**

Comments Yes-partially but a great deal of revision and upgrading is 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

**Q3a) If yes, please explain why**

Comments Yes- but this could be provided by way of an well constructed, easily interpreted information sheet provided to all potential sellers as part of the initial process.

**Q3b) If no, please explain why**

Comments

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

Yes  No

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

Comments Yes-by Registers of Scotland – not RICS.

**Q4b) If no, please explain why**

Comments

## **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 No – but I think that ‘refresher and updated’ requirements and costs need to be reviewed

**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 No but not an issue for me.

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

Yes  No

**Q7a) If yes, please explain why**

Comments Yes – lack of transparency especially when Home Reports are completed by an associated (and often parent) Company when this is not made known to seller.

**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 Yes – I think the monopoly enjoyed by RICS is not appropriate and lacks independent oversight of their work. They are to me an intriguing network at present.

**Q8b) If no, please explain why**

Comments

**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 Absolutely – and especially where there is a dispute regarding some of the finding and especially valuations.

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

Yes  No

**Q10a) If yes, please explain why**

Comments **Yes -if properly constructed and objectively completed within a standardised,structured and scientifically measurable formula which is transparent and made available to the seller.**

**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**

Comments No – especially given the house market and economic conditions of the past few years.

**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**

Comments No – this is a detrimental condition that only benefits the surveying companies – by generating unnecessary fees and costs to the seller when past Home Reports are available and current.

**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 No-I think that there is a real need for an independent and professional group established with the authority to manage and arbitrate in the event of disputes between sellers and RICS and also to ensure that those with the authority to complete Home Reports complete them diligently and professionally.

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

Comments I think that they are perhaps the main beneficiary of the system but that much depends on the efficiency and professional competence of the surveyors.

**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 No-I think that the formula referred to at **10a** above is absolutely essential to ensure transparency and accountability of the surveyors. This would eliminate a great proportion of issues which result from 'flawed' Home Reports.

**Q17) Do these exceptions need to be amended?**

Yes  No

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

Comments Yes – as above.

### **Section 3**

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

Yes  No

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

Comments No – I think there are very good grounds for more information to be provided in relation to the formula used to value properties. As there is a reliance on ‘Comparables’ those used should be shown on the report which should also include details of Registry of Scotland house sale statistics for the relevant area for at least a year preceding the survey being conducted.

**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

**Q19a) If yes, please explain why**

Comments Yes – they should be consistent to remove any wrong interpretations.

**Q19b) If no, please explain why**

Comments

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

**Q20a) If yes, please explain why**

Comments

**Q20b) If no, please explain why**

Comments No – I think this is designed largely for the benefit of the mortgage community. But there does need to be a mechanism where the seller can be in possession of a realistic valuation perhaps within a ‘banding’ estimate.

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

Yes  No

**Q21a) If yes, please explain why**

Comments Yes- especially in the current economic situation where fuel costs are very often critical to families.

**Q21b) If no, please explain why**

Comments

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

**Q22a) If yes, please explain why**

Comments Yes – it was clearly prepared by people who knew what they were doing and familiar with the ‘glitches’ within the current system.

**Q22b) If no, please explain why**

Comments

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

Yes  No

**Q23a) If yes, please explain why**

Comments Yes – but I think that there are other equally important questions/information that could be incorporated as suggested at 10a and 18a above.

**Q23b) If no, please explain why**

Comments