

CONSULTATION QUESTIONS

Section 1

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

Yes No

Q1a) If yes, please explain why

As a recent buyer the Home Report was vital in my search. They provided ample information regarding property condition. The classification of conditions, e.g. 1,2,3 is a useful indicator of urgency of repair. I have since carried out the recommended repairs – this was largely driven by the HR.

I felt they were useful in giving an indication of market value. This was useful during bidding/negotiation.

Q1b) If no, please explain why

Comments

Q2) Are the original Home Report objectives still appropriate?

Yes No

Q2a) If yes, please explain why

Property condition is still an issue in Scotland – and buyers (and sellers) need to be appropriately informed of a property's condition. The information they contain certainly informed my search.

Improvements in the housing market over time are likely to see more "Offers Over" which could yield a return to setting of low prices. The valuation element of the HR is very useful.

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

Just as the Housing Improvement Task Force concluded that *better information for homeowners was essential to bring about change* in condition, the same is likely to be true for energy efficiency. The way information is presented may need to change. The EPC and associated Energy Report is "techy" and not an easy read. Key questions I had for the previous owner were "how easy is the property to heat?", "is it relatively cheap to heat?", "any communal repairs recently and guarantees (for repairs)?", "do you have any arrangements for communal repairs?"

The key challenge will be getting people to use the information in the home report. People will need to be more interested in energy efficiency and property condition.

The Home Report is a key area for communicating regulatory changes, helping inform buying decisions. I.e. If owners will be made to report on, or improve their properties, this should be documented in HR, along with timescales for doing so.

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

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

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

Comments

Q7b) If no, please explain why

I cannot see why this is a problem. The single survey and energy report is undertaken by a Chartered Surveyor who, as noted in the consultation document, *is liable, if negligent or biased, to both the buyer and the seller under the law*. Provided that effective checks are in place there should be no problems with Home Reports being commissioned through selling agents.

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

In theory, however these organisations would need to have the same requirements under the law as Chartered Surveyors, i.e. liable to both seller and buyer, and guided by a code for ethical practice.

Other organisations would also need to have sufficient standing with those who rely on the Home Report, including the valuation, e.g. lenders. If not, this could lead an increase in multiple surveys being paid for.

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

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

Yes No

Q10a) If yes, please explain why

Yes, they provide a good overview of the property and a factual account of what the buyer would get. Although they may be more of a hindrance for properties in a poorer condition, e.g. the HR could potentially discourage viewings and thus potential purchasers. Although, discouraging buyers is probably quite positive, given that the aim is to improve condition and therefore only those who would consider repair view the property.

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

This time seems sufficient. Although I wonder whether a HR updated after 12 weeks is significantly different from the original. How quickly does the information in the HR become out of date?

Q11b) If no, please explain why

Comments

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

This seems quite short. The key issue should be whether the information in the home report is out of date. Possibly a longer period may be beneficial -

max cut off 6 months?

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?

My lender did a separate valuation survey. It was consistent with the HR valuation.

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

Yes, particularly if the Scottish Government wishes to make energy efficiency more of a priority. For example new housing and newly converted properties should have HR to highlight energy efficiency. A consistent approach to marketing energy efficiency would be needed.

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

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

Q19b) If no, please explain why

The repair categories are easily understood and some people are already familiar with them. If consistency is needed the Scottish House Condition Survey should be updated.

It is difficult to comment without fuller information re the classifications used in the SHCS.

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

Q20a) If yes, please explain why

Useful as an indication of value. I used this information heavily during property searches and in bidding and price negotiation.

Q20b) If no, please explain why

Comments

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

Yes No

Q21a) If yes, please explain why

Yes. Although I cannot say whether this information influenced my desire to purchase. I would have preferred information on actual running costs, particularly winter running costs.

My main interest was the Condition Summary – if energy is a priority, this could be usefully included here.

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

Particularly an understanding what work has been done on the property in recent years.

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

Q23b) If no, please explain why

Comments