

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

In my experience the surveyor's comments and ratings are too bland and generic to give proper information as to the state of the property. In our case the property needed immediate re-wiring and re-roofing at considerable expense yet both areas received a rating of 2 which, by implication, were areas of potential problems in the future and no specific comment to the contrary was made. The surveyor should have a duty of care to any prospective purchaser and should therefore highlight faults which a layman viewing the property might regard as minor. In our case, following a complaint to the relevant firm, the surveyor mentioned in a conversation that the fees for a home report did not justify such a level of comment. Increasing the number of bands for ratings will not help if this is the attitude to be adopted by surveyors preparing the report.

Q2) Are the original Home Report objectives still appropriate?

Yes No

Q2a) If yes, please explain why

There needs to be a system which prevents the previous practice of multiple surveys by unsuccessful purchasers and gives an indication of a reasonable price for the relevant property

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

The surveyor inspecting the property is better qualified than a layman purchaser to identify issues but, in our case, the surveyor abdicated responsibility by claiming a lack of qualification to inspect certain areas and did not appear to give the inspection the time and detail required. The system will fail if surveyors do not feel a responsibility to purchasers

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

It is difficult to see what would be gained unless purchasers added comments after the event then it could become an indication of the quality delivered by individual firms and could result in misuse or unwarranted damage to reputations

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

There is a clear conflict of interest between selling agents and surveyors who should be acting in the interests of purchasers. If a surveyor is getting a large number of referrals from a particular estate agent there could be a reluctance to detail problems. I think that this has happened in my case but I cannot prove it.

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

It seems to me that chartered surveyors are best qualified but there needs to be a better complaints procedure to ensure proper compliance. The existing process where a firm investigates itself and could result in a referral to an Ombudsman is both time consuming and cumbersome. It is also weighted against an individual without specialist knowledge or access to legal advice which is costly

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

If used properly the home report can provide sellers with information on defects which can be remedied before a property is marketed and can be used to highlight features which might be attractive to potential purchasers. In our case the property being sold had been re-wired and re-roofed in the recent past and we were able to use the home report to draw this to the attention of prospective purchasers.

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

There is always a possibility of deterioration and 12 weeks from the date of the home report should mean that anything likely to have deteriorated in this period should have been mentioned in the home report. Any longer period would allow a surveyor to claim passage of time for any deficiencies in the original report.

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

There has to be some sort of limit and 28 days appears reasonable.

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 No

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

It may be that my experience in purchasing a property in Glasgow reflects on a lazy surveyor and contrasts with the attitude of the surveyor who prepared the home report on the property sold in Edinburgh but, as mentioned previously, the complaints procedure is cumbersome and not user friendly from the point of view of an unhappy purchaser. Most purchasers are inexperienced in the workings of the property market and there seems little check on the activities of surveyors. Some form of inspection process whereby government employed or instructed surveyors could take a random selection of reports and re-inspect the properties might provide an incentive to be more careful in preparing reports but this could be costly and bureaucratic

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

I did not use a mortgage in my purchase and therefore I am unable to comment

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

The activities of the Ombudsman-Property should receive greater publicity and access should be made much easier. It would be helpful if an unhappy purchaser could have a telephone discussion to explain concerns but no telephone number is available.

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 No

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

In my case many defects such as rot in the wooden frames of 3 velux windows were not mentioned in the report and the surveyor relied on a rating of 2 and a bland comment implying that repair could be necessary at sometime in the future not immediate replacement to prevent water ingress. Either the categories need to be extended or the rating bands need to be widened and the surveyors comments –good or bad- need to be expanded to ensure that they can be held to account later if necessary.

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

The ScottishHouse Conditions Survey should provide more detail on items in disrepair and the actual state of disrepair.

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

As a guide to other sales in the area the valuation provides an indication of price but cannot take into account individual circumstances and the desire to obtain a particular property. The decision as to whether to pay in excess of the valuation is, correctly, left to the individual but it does prevent prospective purchasers wasting time on properties they clearly cannot afford.

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

Comments

Q21b) If no, please explain why

The information is mostly too bland and generic to be useful

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

Q22a) If yes, please explain why

Depending on the seller the information if provided in full can be helpful in arranging utilities for example.

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

Although relatively rare the prospective purchaser should be made aware of any future liabilities likely to be incurred before a bargain is concluded.

Q23b) If no, please explain why

Comments