

CONSULTATION QUESTIONS

Section 1

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

Yes No

Q1a) If yes, please explain why

From my direct experience of marketing and purchasing a home under this system, the objectives as set out in the consultation document are, on the whole being met. It certainly provides extremely valuable information for potential buyers and enables an informed, 'eyes open' approach to purchasing, at reduced cost.

Q1b) If no, please explain why

Comments

Q2) Are the original Home Report objectives still appropriate?

Yes No

Q2a) If yes, please explain why

Yes, but investigation to determine how these are being delivered in practice and what further objectives may be relevant is important, so this review is welcome.

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

Q3b) If no, please explain why

I understand that other Scottish Government initiatives address such issues. My view would be that the Home Report should continue to focus on supporting a cost effective and informed approach to house buying.

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

Qualified 'No'. Central recording of data would be a sensible enhancement only if that data was subsequently used for other beneficial purpose. I'm not sure what that would be under the current role of the legislation, at least in respect of benefit to those selling or buying a home, where the focus is on information on properties of interest at the time they are for sale.

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.

The cost of the report is OK. My direct experience is that there is a varying degree of adjustment in how this additional cost is presented. For example, I sought total marketing and conveyancing costs from a number of solicitors and found that the additional cost of the report was wholly offset by a reduction in marketing fees. The industry seems to have adapted to this additional requirement to varying degrees.

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

Per answer to question 5, it is possible to receive your home report 'free' as part of a competitive fee package from solicitors. Whilst the cost of the report still forms part of the overall price of marketing, that overall price does not seem to have increased proportionately.

It would be interesting therefore to find out whether solicitor and estate agents are seeing if efficiencies in process and therefore reduced administration costs as a result of the introduction of the Home Report?

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

It seems sensible that the party one appoints to deal with the sale of a property can also manage the procurement of the Home Report.

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

Whilst RICS surveyors are well able to provide property surveys and valuation reports, my experience was that the surveyor was less well informed on energy matters to the point that the energy report provided in draft had to be queried and then amended. Is there any concern that RICS surveyors are too focussed on condition and value? Similarly, there are a range of other professional institutions equally as capable of offering property surveys, including architects, architectural technologists and chartered engineers.

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

They provide a standardised and relatively comprehensive picture of the property in question which is freely available to prospective buyers without charge. This simplifies things for prospective buyers no end, removing the need for action and expense on their part meaning the 'market' is reached so much more easily.

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

Yes, but greater clarity on why this period is specified and the circumstances under which information must be updated would be beneficial.

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

Yes, but greater clarity on why this period is specified and the circumstances under which remarketing could be undertaken without the need for a new report would be beneficial.

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

Access to home reports is not as easy as for energy performance certificates (which must be provided). Whilst having to request a HR can result in a short delay, understand why this is common practice as it enable solicitors to keep tabs on who may have an interest in the property, this again being beneficial in the ongoing marketing of a sale as the process progresses.

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

Not aware of any degree of non-compliance. When looking at properties, seems that almost every advertisement has a link enabling the HR to be downloaded or requested. Therefore not aware that there has been any need for enforcement as the property industry seems to act responsibly in this respect.

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

This would be the one area where I consider working with industry to have valuations more broadly accepted would be helpful.

Only major disappointment in the process.

I had to commission a separate valuation as my HR surveyor was not on the list of approved valuers maintained by my proposed lender. If this cannot be addressed more broadly, question perhaps would be whether this needs a more proactive approach by solicitors/estate agents in partnership with lenders as, if the prospective lender is known, then the party commissioning the HR can seek to ensure that they engage a

surveying company who is currently on the approved list of the prospective lender?

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

Would suggest that sale of a dwelling for the purpose of holiday/seasonal accommodation should be treated the same as sale for any other purpose – the information within the HR is just as relevant.

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 current three categories are simple and easy to understand. Why complicate this by reference to system that home buyers have no direct experience of?

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

Q20a) If yes, please explain why

It is an unbiased and independent valuation of the property and removes the need for multiple valuation surveys by prospective buyers.

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

Information is a bit complex but gives a basic ideal of how good the energy performance of the building is – useful when looking at a number of similar properties but not high on most buyer's priorities – would rank it last in usefulness after property report and valuation.

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**

Simply because it makes an early decision on what you might be taking on easier. Many of the properties I looked at also had supporting damp/rot or roof surveys giving an illustration of the potential cost of remedial work. This is really useful in deciding whether to pursue a property and how much can be offered for it when working to an overall budget.

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

Any common additional financial burdens on a property could be identified. E.g. things like a 'green deal' plan where there is an ongoing monthly cost due to energy efficiency improvements being carried out or beneficial things like being signed up to the feed-in tariff where photovoltaics are fitted. Such things are relevant to the successful marketing of a property.

Q23b) If no, please explain why

Comments