

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

Provides more informed report on a property's condition upon which a responsible purchasing decision can be made.

May draw attention to features positive or negative a potential buyer may not have been aware of, or considered when viewing.

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

Housing market volatile and varies from postcode to postcode.

Not all homes are in good condition – some aspects such as non-traditional construction, ground conditions may not be common knowledge.

Mortgage type reports only for an important purchase, apart from an opinion of value, in most cases would fall short of containing information required to make an important life decision.

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 X No

Q3a) If yes, please explain why

One stop information document.

Q3b) If no, please explain why

Comments

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

Comments

Q4b) If no, please explain why

Not answered as not sure of how it would operate or where the benefits would be.

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

Deferred payments schemes in the early days but now less popular due to finance company add ons and company admin costs – plus being a new product – high default rates.

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

Yes No

Q7a) If yes, please explain why

National Estate Agents have own surveyors – raises questions on conflict of interest especially where some firms have a 3 line whip in terms of instructing 'in-house' valuers to prepare the Home report

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

Professionally qualified indemnified Valuers in majority of cases produce a document which can be relied on by all parties, including the Lending institutions. They have the necessary quality controls and complaints procedures and where a oversight has been made the client(s) have a right of recourse.

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

Impartial document which provides information crucial in the decision making home buying process

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

Not all homes are marketed in the good spring and summer weather – during winter months the external fabric may suffer damage.

Market conditions change plus/minus – Home Report has to reflect these.

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

Any deterioration should be minimal – if poor weather conditions had occur the person compiling the report could make representations for carrying out a check inspection.

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 X 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?

Use of their panel appointment system insure local professional provide information and oversight on a property which hopefully give purchaser peace of mind.

Experience has shown lack of local knowledge can result in poor costly decisions being made and expensive remedial operations both monetary and emotionally.

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

Yes X No

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

Comments

Q17) Do these exceptions need to be amended?

Yes No X

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

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

Only if Home report can express more advice/detail in terms of action of dampness, etc and be less matter of fact ie category 3 there is dampness...

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

Q20a) If yes, please explain why

Crucial in buying the subject property and then obtaining Mortgage finance.

Person preparing HR professionally trained and indemnified to do full package.

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

Most folks think it is red-tape and of little significance – more publicity and simplification of its usefulness and ultimate purpose should be considered.

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

Q22a) If yes, please explain why

Give info on aspects folks may not consider when purchasing.

Could be simplified by say Mains Gas Yes or No – Name of supplier I feel not necessary.

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

Relevance?