

## CONSULTATION QUESTIONS

### **Section 1**

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

Yes  No

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

Brought consistency to asking prices and also helped to improve housing stock before coming to the market. Has also significantly reduced the need for multiple valuations

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

Comments

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

Yes  No

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

The aims and objectives have always been to make the process one that can be relied upon and in addition to the above this has largely been successful due to the professional approach taken by the RICS and the surveyors.

**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**

Could detract from the aims of the report. Sellers and purchasers should be given the information and allowed to make their own choices. More info may just dilute the content further

**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**

I think it would be difficult to maintain. Also another tier of admin that could cause delays. Concerns over data protection also.

## **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.**

Serious sellers accept that it can improve saleability in the long run and save them the cost of the survey for the property they are purchasing in most cases. It may put off half hearted sellers just looking to test the market.

**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**

Most surveyors will be reasonable if people approach them on this basis. The formal deferred payment originally set up created problems for Close Bros and there would be concerns about recreating this as it resulted in a big debt problem

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

Yes  No

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

I have concerns that the process is driven by selling agents, particularly those firms that have their own surveyors (albeit trading under a different name). Credibility is strengthened by ensuring the surveyors are totally independent from the estate agents. Otherwise it is the market norm for a seller to go to someone to sell their property and be guided through the process. The only real choice is the estate agent and this is clear by market evidence and the failure of the "don't go round the houses" campaign.

**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**

You only need to look at why the original HIPS in England failed. A large part was the lack of confidence in those preparing the reports as they were not surveyors but SAVA registered home inspectors. Lacked credibility and people didn't trust the results. The RICS are a well respected professional body and that brings trust to the process which is essential.

**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 detailed report on all aspects and that means there are less unknowns later in the process. The Home Report gives sellers the opportunity to deal with problem items at the start of the process and should help prevent any last minute hiccups.

**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**

Most properties are brought to the market within a few days of the Home Report being produced

**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**

I think it is a touch short and it may be that the basis can be changed such as if an offer is being progressed through the solicitors the HR remains active. Also the sellers generally want to sell and they could be disadvantaged again if an accepted offer falls through but outwith 28days

**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**

Whilst a complaints driven process works I think it does allow for the rules to be manipulated. Such as in the 28 day rule. Who would know and complain if this rule was breached. More proactive enforcement and checking in addition to complaints

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

They generally accept them from the main surveying firms although do have very stringent guidelines. I think 3 months is too short a period from the time of inspection and often a quick sale even misses out on these timescales. I think 4 months would save a lot of replacement reports without putting the lender at risk.

**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**

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**

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**

Required to achieve credibility of asking price avoiding artificially low asking prices. Also means that buyers can assess their mortgage and finance requirements without incurring additional expense

**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**

Could still be improved.

**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**

But form a bit ambiguous in areas and could be tightened up.

**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**

And any factoring fees etc would be useful, or any costs etc

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

Comments