

CONSULTATION QUESTIONS

Section 1

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

Yes x

Q1a) If yes, please explain why

It provides information at the front end to purchasers and helps to reduce multiple valuations.

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

Incentives to sellers to maintain and improve their dwellings and to increase the energy efficiency of the 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 x No

Q3a) If yes, please explain why

But subject to the restrictions of the report which was to avoid forecasting or giving explicit advice. This is the first document a seller will see and energy improvements are outlined in the epc.

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

Cost implication which will be passed onto consumers.

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.

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

My own firm offers payment plans

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

Yes No

Q7a) If yes, please explain why

Some lack of transparency issues if surveyors are owned or are part of larger groups including selling agents or mortgage brokers. An explicit and detailed statement of this possible conflict of interest should be highlighted in the report instead of just the current "tick box" system. A drop down menu should be used which would allow seller and buyer and possible mortgage lender, see any connections.

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

Chartered Surveyors are experts in this field and have the necessary training and general trust of the public backed up by a highly regulated professional body. Banks and mortgage lenders use the report to make valid lending decisions and non surveyors would not be allowed to provide these reports which links back to extra inspections/surveys having to be done which undermines one of the reasons for introducing the Hr in the first place.

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

Allows comparisons in condition etc with other properties on the market as Hr are easily obtained and sellers can judge any differences. Gives a definitive opinion of value and also encourages repairs to be undertaken prior to sale hence improving the nation's housing stock.

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 HR can now be published within a day or so of the inspection being done and the draft report being sent out for approval.

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

Allows for holidays and possible changes of selling agents

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

Comments

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

If the surveyor is on the lender approved panel, there should be no real issues. Remember the only part of the Hr the lender is interested in is the optional generic mortgage 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

Comments

Section 3

Q18) Does the single survey element of the home report provide an appropriate and useful level of information?

Yes x 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 x

Q19a) If yes, please explain why

Comments

Q19b) If no, please explain why

The public have gotten used to the format and it mirrors other RICS reports in use of category of repair.

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

Q20a) If yes, please explain why

Gives an opinion of value prepared by a professionally qualified surveyor, but is only of real use when that surveyor has good local knowledge and surveyors should not be allowed to undertake HR out with their area of experiences.

Most buyers will use the valuation as a negotiation tool and it also shows, up front, the range of properties a buyer's budget will allow.

Q20b) If no, please explain why

Comments

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

Yes x No

Q21a) If yes, please explain why

The EPC is only a reduced capture of information, and it makes certain assumptions re property and energy use, but it does highlight low cost and higher cost measures which would improve the efficiency of a home.

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 it should be flexible enough to cope with varying circumstances such as dates of updated insulation say.

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

Some land holding companies may be said to be holding owners to ransom especially in circumstances where the factoring firm actually own the land to which occupiers pay a fee to maintain. Explicit information may encourage some stability in fees.

Q23b) If no, please explain why

Comments