

CONSULTATION QUESTIONS

Section 1

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

Yes No

Q1a) If yes, please explain why

In the main the policy objectives of the Home Report have been achieved. Home Report provision affords essential information to enable potential purchasers to make informed decisions when considering purchasing any property.

Q1b) If no, please explain why

No real evidence to suggest that the single survey reports have served as a catalyst to improve disrepair within housing stock as envisaged within the original policy objective

Q2) Are the original Home Report objectives still appropriate?

Yes No

Q2a) If yes, please explain why

Yes. The mechanism provides a standardised process which through time will be accepted as being the norm for house purchasers and sellers alike. The relevance of the information contained within the Home Report is central to its success by affording potential purchasers with the ability to make informed decisions prior to proceeding with any offer

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

Whilst the Home Report in its current format provides sufficient information to meet the intended requirements in relation to energy efficiency, there should be one central mechanism used to promote the agenda.

Q3b) If no, please explain why

As previously referenced at **Q1b)**

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

A central system may afford the ability for greater statistical monitoring and

analysis. Any such system, if properly financed, would be best developed and maintained by either the Scottish Government or those involved within the sector such as the RICS, due to their role in compilation of Home Reports or Trading Standards, due to their enforcement role within the sector

Q4b) If no, please explain why

Would potentially duplicate the data presently being processed on the HEED database for energy performance certificates and works carried out under the Scottish House Condition Survey

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

When Home Reports were introduced various agents offered deferred payment services. However this facility appears to have been removed from the market place which could be due to lack of demand for such services or due to the market finding it own level

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

Yes No

Q7a) If yes, please explain why

Q7b) If no, please explain why

No, other than consumers may not be aware their agent may not offer the most competitive price for a Home Reports which may be obtained at a cheaper price by shopping around

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

RICS members should continue to be the specified group for a variety of reasons. Consistency of approach is key to ensuring confidence in the Home Report process is maintained. Additionally, the high levels of service provided by the pre-eminent professional body within the sector coupled with the additional levels of protection afforded to consumers by virtue of their chartered status including code of practice and dispute resolution process provides a robust processes to ensure integrity of their operations

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

Provides an opportunity for sellers who have invested in their property, by way of maintenance and repair and energy improvements to have this reflected in any report

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

It is unlikely that any significant changes to the property will be made by the seller once a home report has been completed

Q11b) If no, please explain why

In a slow housing market the issue of requiring a 'refresh' of the property valuation has been a common complaint

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

This timeframe affords adequate flexibility for those selling property in most circumstances

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

Complaints received of some agents who were reluctant or unwilling to supply Home Reports unless the prospective purchaser intended to view the property. Instances involved ordinary consumers but also a property developer who was located at significant distance from the property's location and had no interest in viewing property being marketed

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?

Complaints received that some lenders insist on their own report to be commissioned prior to lending which is contrary to one of the original policy objectives.

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 amendment to the Scotland Act which permits non contracting parties to pursue civil actions against third parties was crucial for establishing recourse for action in instances of negligence by surveyors. The additional protections afforded by RICS by way of its complaints handling and mediation process galvanises levels of protection for consumers

Q17) Do these exceptions need to be amended?

Yes No

Q17a) If yes, please explain what amendments are required and why

It would be prudent to assess the value and validity of the exceptions and remove those which may be regarded as superfluous and consider any new exceptions

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

Q19b) If no, please explain why

Existing categories are simple and easily understood by intended recipients and relate solely to category of disrepair determined using the existing methodology used by surveyors.

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

Q20a) If yes, please explain why

Provides prospective purchasers with an accurate and realistic valuation of the property's worth with an indication of any associated repair costs. However, it may be beneficial to also consider the inclusion of a monthly rental figure.

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

The provision of information within the energy report is crucial for enabling prospective purchasers the ability to compare a property's energy efficiency and likely running costs against that of similar properties. Additionally, the recommendations for making improvements and indicative costs and funding options is useful for potential purchasers to plan any future improvements

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

Yes, in the main as it is intended to provide potential purchasers with a wide array of relevant information associated with ownership of the property

Q22b) If no, please explain why

However, shortcomings have been identified in the lack of consistency in how forms are completed. Cases have been reported where agents are marketing properties which have been repossessed which precludes the inclusion of accurate information

Q23) Should an additional question on land maintenance fees be added to the Property Questionnaire?

Yes No

Q23a) If yes, please explain why

Any charges or financial obligations associated with ownership of property should be included to ensure there are no hidden costs.

Q23b) If no, please explain why

Comments