

## CONSULTATION QUESTIONS

### Section 1

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

Yes  No

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

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

The primary objective of the home report is to give real information to home buyers as to the condition of the property before they decide if they wish to purchase the property.

We believe that the home report is only partly meeting its objectives and there are certain gaps which leave homebuyers exposed. For example, where a surveyor does not inspect a particular area, such as the roof, they are required to assume it is in good condition. This could lead homeowners into a false sense of security about their investment and the future cost of repairing same. The vast majority of disrepair in common development, particularly pre-war tenemental stock, is at roof level which is largely unseen by homeowner and often the home report surveyor who makes basic assumptions from street level. This is a significant flaw in the home report process. The report provides limited information on the condition of common building elements when flatted properties are involved.

There should be a mandatory requirement within the home report to seek written confirmation from the factor regarding any pending, proposed or outstanding works.

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

Yes  No

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

The objectives are still appropriate but we have serious concerns that these are being met by the current system

**Q2b) If no, please explain why**

**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**

The question is strange in linking energy efficiency and property condition improvements. In our experience property condition is far more important to owners than energy efficiency. We believe the home reports should play a far more important role in condition improvements as without better information in the home report new owners are buying a property without full knowledge.

**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**

This should be the responsibility of the Scottish Government

**Q4b) If no, please explain why**

Comments

## **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 up-front cost of a home report at a time when the market is depressed and homebuyers can ill afford such costs can have a counter effect on the desire to sell, especially if the homeowner is already in financial difficulty and perceives that it will be difficult to sell within a reasonable time frame.

**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**

Comments

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

Yes  No

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

The selling agents' goal is to sell the property. That does not necessarily sit comfortably with home reports which may not be perceived as being truly independent.

**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**

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.**

**Q10) Are home reports a useful marketing tool for sellers?**

Yes  No

**Q10a) If yes, please explain why**

This is an opportunity for homeowners to see professional opinion of their property before going to market and to address any issues which might be a barrier to a sale.

**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**

The 12 week deadline should be extended to 6 months. The current state of the market, the reduction of 1<sup>st</sup> time mortgage availability/higher deposits together with the cost of a home report is such that additional time should be given to homeowners. Wear and tear on well built, well maintained property is a slow, long term, process and a longer deadline would not necessarily have a detrimental impact on condition of property. A 6 month period would give homeowners more time to facilitate common repairs through their Factor which can be a lengthy process involving inspections, obtaining of competitive quotations, consultation with and funding from a number of homeowners.

**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**

Comments

**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?**

This varies from lender to lender and is an issue when after an offer has been accepted and a fresh survey is requested by the seller.

**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**

The purpose of the single survey within the home report is to provide straightforward advice regarding the fabric of the property and to identify these areas in simple language easily understood by the homeowner. It should not be made any more complex than it has to be.

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

**Q20a) If yes, please explain why**

**Q20b) If no, please explain why**

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

Yes  No

**Q21a) If yes, please explain why**

This information is of little interest to purchaser in comparison to the 2 keys element of the valuation and the condition of the property together with details of any necessary repairs

**Q21b) If no, please explain why**

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

**Q22a) If yes, please explain why**

Comments

**Q22b) If no, please explain why**

Confirmation should be obtained from the factor as part of the home report with regard to any common property

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

Yes  No

**Q23a) If yes, please explain why**

It is important for all homeowners to be sufficiently aware of their Titled obligations for maintenance and repair.

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

Comments

<http://www.scotland.gov.uk/Publications/2013/12/5279/downloads#res439529>