

## 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?