

CONSULTATION QUESTIONS

Section 1

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

Yes No

Q1a) If yes, please explain why

Comments

Q1b) If no, please explain why

Comments

Q2) Are the original Home Report objectives still appropriate?

Yes No

Q2a) If yes, please explain why

Comments The home report system has had many objectives all of which remain appropriate. Assisting first time buyers, helping to improve the housing stock of the country by highlighting defects to vendors prior to sale and also energy performance issues as per the EPC. Purchasers are provided with additional information that they would traditionally not have had access to without paying for a more detailed survey as a potential purchaser. More information to purchasers within the HR should have hopefully resulted in less transactions falling through with more upfront information available.

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

Climate change is clearly the buzz issue just now and it would no doubt be only right for the HomeReport to some house promote further "green" improvements. This however could well be contained within the EPC which already provides additional comment on energy issues.

With regard to promoting property condition improvements it is clear that there are presently some issues with the surveyor only being able to provide objective information as apposed to a more traditional surveyors report which provided subjective commentary and advise to the readers of the report.

Q3b) If no, please explain why

Comments

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

Luckly, being based in Aberdeen the sales of property are dominated thru the Aberdeen Solicitors Property Centre. This holds all home reports completed on past properties that have been resold. This “historical” data can then be accessed by surveyors/solicitors to allow for more accurate comparable data to be issued.

If such a system where available country wide I can only imagine this would assist in some instances if there were cross firm access to reports completed – afterall it is a public document and available to all.

A register may also allow for audit of reports to be completed by the Scottish Government. It is clear from reading reports produced country wide that there are varying levels of detail and commentary that go into reports. By having a central register (similar to that of the Elmhurst or BRE who provide EPC’s) there would no doubt be the availability to audit published reports.

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.

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 payment schemes is one system which has been used by national firms of surveyors to assist vendors by holding funds until the sale has been completed. This however is not widely used with most firms wishing to take payment upfront.

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

Yes No

Q7a) If yes, please explain why

Comments

Q7b) If no, please explain why

Surveyors should be completing Home Reports completely impartially and uninfluenced by any 3rd party.

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

Home Reports should only ever be completed by Chartered Surveyors for any number of reasons. Firstly Chartered Surveyors are rigorously trained to exceptionally high standards with a breadth of knowledge and expertise that is only available within the profession. As property professionals who are MRICS accredited they are also required to uphold the high standards of the RICS who provide a global standard to the profession ensuring that reports are completed to the highest standard. On this note, this is why backing of the home report was provided by lenders nationally with only

MRICS accredited surveyors being able to complete the valuation and condition report. Should it be the case that this requirement was removed lenders would require additional surveys to be carried out thus costing consumers money and ultimately leaving sellers with the burden of paying for a survey that will only have to be replicated again by a chartered surveyor for lending purposes.

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.

Comments

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

Yes No

Q10a) If yes, please explain why

Comments

Q10b) If no, please explain why

The home report was never designed to be a marketing tool. It will only provide factual information to potential vendors.

Vendors pay selling agents for this job.

It is the vendors choice to maintain their property to what ever standard they feel appropriate. This will of course be reflected within the home report thru the appropriate commentary and condition ratings.

If vendors feel aggrieved by commentary within the report they will have the opportunity to complete improvement works which was one of the original objectives of the home report.

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

In property markets that can be somewhat changeable it is only appropriate that there is a shelf life of the home report prior to a "replacement" report being required. It is the "lenders" who specified that there will be a 3 month validity of the MVR section of the home report therefore so long as lenders will not accept reports in excess of 3 months this deadline will require to remain – in line with lenders requirements.

Q11b) If no, please explain why

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?

All lenders should in theory be able to accept the figures stated within the home report so long as it has been completed by a chartered surveyor. Some lenders have not been accepting the MVRs. This results in confusion for the vendor with a further survey and valuation required over the property with the home report was originally meant to be accepted by all lenders.

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

They should remain unchanged as the public have become used to the grading system. Any change would cause confusion for both vendors and purchasers.

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

Comments Ultimately this is the figure report within the MVR contained within the home report.

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 On a basic level, this is useful to home users. However, I am of the opinion that very few people actually read the energy report and ultimately the EPC will rarely effect the sale of a property.

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

Comments “Home user information” is invaluable to purchasers who require a basic level of information on the property – alterations, service providers etc

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

Comments