

## 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**

The report is basically a superficial study of the condition of the property.  
The valuation put on it is by reference to sales prices of similar in the area.

It's not worth the money it costs the seller.

The property market is dead, and so it is a response to a non-existent problem i.e. "multiple valuations" do not exist. Artificially low prices are not being used! Rather unusually low prices are becoming increasingly common

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

Yes  No

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

Comments

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

The original objectives were never appropriate. Banks will never lend on a survey produced by the owner.

Accessibility is best assessed by prospective buyers visiting the property.  
Council tax valuations are easily available.

There was no call for any such legislation from members of the public.

**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**

In the current property market no home owner is going to invest in energy efficiency measures prior to selling the building. I have sold two house in the past two years (one was my mother's) and no buyer paid any attention to the energy efficiency report – except for one who misunderstood it.

Energy efficiency can be readily gauged by buyers looking at the condition of windows, central heating, number of rooms and age of property e.g.

Owners (as opposed to sellers) of properties already value energy efficiency because they feel it in their energy bills. Where straightforward changes such as cavity wall insulation have not already been made it is due to the expense (no grants available, house structure unsuitable) rather than the homeowners' ignorance.

**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**

Comments

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

1. For owners who decide not to sell because of lack of interest this is a breach of privacy too far.
2. If a report needs updated after three months on the market, why keep them after this date?
3. For buyers who have bought a property the reports wouldn't reflect changes made to the property.

## **Section 2**

**Q5) Do you think the upfront cost of Home Reports is preventing potential sellers from putting their property onto the market?**

Yes x No

**Q5a) If yes, please provide details.**

Where do I start?

These reports cost from £350. In the current property market you might not sell your home. This is, therefore, yet another up front cost to the seller.

The cost is felt all the more keenly as these reports are quickly out of date, and need updated every three months.

**Q6) Are you aware of any schemes available (e.g. deferred payment) to help potential sellers to pay for home reports?**

Yes x No

**Q6a) If yes, please provide details**

One estate agent charges for these only on completion. This estate agent's books were full and not accepting any more properties in some areas last time I spoke to them.

**Using an agent like this to produce the report is distorting the market as this agent is not necessarily the best agent for your property.**

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

Yes No x

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

**Q7b) If no, please explain why**

The report is meaningless anyway. I don't believe that commissioning through a selling agent means the report is any less impartial.

If the report were not commissioned through a selling agent it would make the process of selling a property even more convoluted than it already is.

**Q8) Should other organisations be allowed to carry out the Single Survey (including valuation) and/or the Energy Report?**

Yes x No

**Q8a) If yes, what other organisations and why**

1. Essentially the report is built around a standard checklist. It's straightforward.
2. The surveyor who completed mine produced a ridiculous report – I had to hire other tradesmen to report on his errors. So anyone could

have done a better job.

3. Surveyors are under stress from banks to reduce valuations. Moving responsibility for the reports might diffuse pressure on surveyors to drive prices downwards.

**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.**

Eventually there will be a shortage of housing. At the moment sellers are selling because they have to – e.g. my mother's when she died.

I wasn't going to sell, but only did so because I got a part exchange on my property – at which point the home report was of much less importance.

**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**

Let me explain what is happening to properties on the market.

The property market is dead. These reports are driving prices down.

There is a spiral.

A value is put on each property by the surveyor, based on his half hour visit to the property and a review of selling prices of similar properties.

This value, is then used by prospective buyers as a maximum – current procedures is to offer 15% less.

When an offer is eventually accepted, the new (lower) price is included in the baseline calculated for the next property put on the market.

As a seller who saw the value of her property plummet by 20% since 2009, let me assure you that the home report was the final nail in the coffin.

**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**

Comments

**Q11b) If no, please explain why**

1. The property market is dead. 12 weeks on the market these days is

- nothing.
2. This adds to sale costs for the seller as it's quite likely property will be on the market for a long time.
  3. Unlikely that the property will have degraded so quickly. Most likely that prices will have fallen so buyers lawyers will be aware and put in a lower bid anyway.

**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**

**Nothing about the home report is appropriate or remotely reasonable!**

**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**

Potential buyers often do not understand the reports. This leads to them using them as an argument to reduce prices

**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**

I don't understand this question. Who else would possibly want to read the home report?

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

Pretty sensible. They have to lend large amounts of money. Why they would rely on a piece of paper which gave negligible information, and against which they had little legal address beats me.

**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**

Remove the requirement for a useless report.

Who wants to have to go for redress to an ombudsman? Selling a house is stressful enough. The fact that the surveyor on mine found problems with

guttering – which gutter repair men couldn't find – still wasn't sufficient cause for me to go to an ombudsman.

**Q17) Do these exceptions need to be amended?**

Yes xNo

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

Requirement for useless report needs removed.

England reacted quickly and withdrew similar legislation early on.

### **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**

Properties can always be bought "subject to survey". I'd rather a survey was commissioned by myself if buying, so I could query the surveyor on individual points.

**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**

Fine as they are. Scottish house condition survey alarmist.

**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

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

It's driving down prices (see answers above)

**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**

No baseline for average properties which allow users to interpret reports.

**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**

It's incredibly basic.

Comments

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

Yes x No

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

I'm only saying yes because these are as relevant as the council tax band.  
Essentially report needs abolished.

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

Comments