

Petitioner submission of 11 October 2022

PE1957/B: Home Reports – make surveyors more accountable

I am responding to the Scottish Government's view that the action called for in my petition "*would be inappropriate*".

While I agree that the scope of the home report survey is outlined at the beginning of the report and identifies the limitations, the home report categorises potential repairs and applies the following ratings:

1. no repair;
2. maintenance required;
3. urgent work required.

With this noted if a home report gives a '2' rating and indicates ongoing maintenance required, I would not expect to find a gaping hole in the roof! With this noted, all home reports should give an accurate grading, and where this fails then the surveyor should be liable to pay for the 'mis-reported' repairs.

All home reports should contain details of the surveyor's complaints process and contact details for the Centre for Effective Dispute Resolution (CEDR), as the Royal Institute of Chartered Surveyors (RICS) do not answer letters. I wrote to RICS on 3 occasions, sending full details of the failings and factual inaccuracies contained in the home report on which I based the purchase of my house. This included all photographic evidence, which was very costly to send by recorded delivery, and I never got any response from RICS. With this noted, full details of CEDR services should be included with home reports; reports which in my view are a waste of money.

The general public believe the reports are not worth the paper they are written on, so the Scottish Government really need to look at developing a fair system for the public.

The Policy Memorandum to the Housing (Scotland) Bill notes that:

"130. One underlying principle of the Bill is that owners should take responsibility for maintaining their property ... Most purchasers rely on a mortgage valuation, which provides limited information on the condition of the house. Purchasers may therefore find themselves

owning houses requiring repairs and maintenance that they are unable to afford.”

This is exactly what is happening now with misleading home reports. In my experience, surveyors & the RCIS really are not interested in dealing with complaints. This is why clearer information on CEDR needs to be made available to the public.

I understand that the home report system was set up to replace the need to potentially have to pay for multiple surveys, but the system is failing buyers. Perhaps a valuation service would be fairer as potential purchasers would know how much a property is valued at. A buyer could then place a bid subject to a survey being carried out if the bid is successful. If the survey then finds expensive repairs are required, the buyer would be in the position of having all FACTS before making an informed decision. Surely this is better than bidding on a house which is reported to be category 1s, only to find there are numerous, unreported, category 3 expensive repairs required? How can this be fair?