

OBTAINING A COPY OF A HIGHLAND HOME REPORT - Buying a property.

You can obtain your report for a small fee through **Highland Property Services** Aviemore office by:

- Contacting our Aviemore Offices as the selling agent to request a copy assuming you are a genuine potential purchaser & have sufficient funds available to purchase the property or have Noted Interest through your appointed solicitor.

As Selling Agents for the property we will endeavour to provide you with a copy of the Home Report within 7 days subject to payment of a reasonable charge to cover the costs of copying and postage or **please feel free to download your copy free of charge.**

It may be possible to download a copy of the Home Report electronically and we will be pleased to arrange this * subject to any token payments required. All Home Report distribution is monitored closely and full details will be required of any interested purchaser including name, address, telephone contact numbers etc. prior to any report being made available. There is no handling fee applicable for any payments via a debit card but any credit card payments are subject to a 2.5% handling fee.

It is possible that any selling agent may refuse to give you a copy if they reasonably believe that you:

- are unlikely to have sufficient means to buy the house in question
- are not genuinely interested in buying the house
- not a person to whom the seller is likely to be prepared to sell the house

If you think it is unfair that you have not been provided with a copy of a Home Report, you may ask the reason why. If you are not satisfied you should contact your local Trading Standards Authority, who enforce the Home Report legislation.

THE HOME REPORT DOCUMENTS

A Home Report must include:

- A Single Survey which is a report prepared by a surveyor on the condition and value of a house.
- An Energy Report (likely to be prepared by the surveyor who has inspected your house) will provide you with an energy efficiency rating of a house together with an Energy Performance Certificate and useful advice to cut fuel bills and increase the home's energy efficiency
- A Property Questionnaire that contains further information about the house such as alterations that have been made, factoring costs and council tax banding.

COST OF OBTAINING A COPY OF A HOME REPORT

As a selling agent we may charge you a sum not exceeding the reasonable cost of making and, if requested, sending you a paper copy.

VALUATION AND MORTGAGABILITY

All Single Surveys must have a valuation. Although it is not mandatory, many will contain a mortgageability statement which will help buyers to establish the availability of a mortgage before they make an offer to buy a house. The mortgageability statement has been drawn up by the Royal Institution of Chartered Surveyors and the Council of Mortgage Lenders. A mortgage valuation report will be provided free to the successful buyer as part of the Home Report package.

A surveyor cannot answer any questions that a buyer may have until an offer for sale has been accepted. Once the offer has been accepted, the surveyor can answer any questions that the successful buyer may have.

THE LEGAL RIGHTS OF BUYERS

The Home Report legislation gives buyers a statutory right to damages if the Single Survey report is prepared in a way which is negligent or biased. The surveyor therefore has a legal liability to both the seller who instructed it and the buyer, and will write the survey report with both parties in mind. Surveyors are bound by complaint and redress systems including the independent Surveyor Ombudsman Scheme.

EXCEPTIONS TO THE DUTY TO PROVIDE A HOME REPORT

A seller or their agent who markets a house from 1 December onwards must provide a copy of a Home Report, but there are some exceptions. These are listed below.

New housing - New housing includes houses that may be sold 'off-plan' to the first purchaser or sold to the first occupier. Any subsequent sale of a house will not be exempt even if it has a certificate from, for example, the National House-Building Council (NHBC).

Newly converted premises - This means a property which is being, or has been, converted to a house if it has not previously been used in its converted state.

Right to Buy homes - As the sale of a house to a tenant under the 'Right to Buy' does not involve marketing, the duty to provide a Home Report does not apply. A separate package of information is being developed for Right to Buy purchasers.

Seasonal and holiday accommodation - This exception refers to seasonal and holiday accommodation (as defined in planning legislation), which only has permission to be used for less than 11 months in any year. It does not include second homes or holiday cottages that could be used all year if the owner so chose.

A portfolio of residential properties - This means a house which is to be sold with one or more other houses and where it is clear from the manner in which the houses are marketed that the seller does not intend to accept an offer to buy one of those houses in isolation from another. Sales of a portfolio of residential properties are considered to be commercial transactions. A house which is ancillary to a principal property may include, for example a 'granny flat', or butler's cottage that is attached to a larger property on a country estate.

'Mixed sales' - This occurs where a house is sold with one or more non-residential properties (provided it is clear that the seller does not intend to consider an offer to buy the house separately from the non-residential property). This might include farmhouses that are part of a working farm, or flats above shops or pubs that are sold with the shop or pub.

Dual use of a dwelling house - This describes the situation where the house is, or forms part of, a property most recently used for both residential and non-residential purposes, such as a commercial studio where the owner also lives in the house.

Unsafe properties - Unsafe properties are evidently in a condition that poses a serious risk to the health or safety of occupants or visitors, or where the way the house is marketed suggests it is unsuitable for occupation in that condition. There is little point in a condition survey being undertaken on a house that is unfit for occupation in any case, and is being advertised as such.

Properties to be demolished - There is an exception for houses to be demolished where it is clear the house is suitable for demolition and all the necessary consents have been obtained for demolition and consents obtained for redevelopment. There is little point in a condition survey being undertaken on a house that is to be demolished and is being advertised as a development site.

Highland Property Services will be pleased to offer advice at any time but please be advised that as Selling Agents for any property listed with our Company our sole responsibility and commitment applies to our Client selling his / her property.

However, where we have been asked for advice from any genuine potential purchaser, we will seek to provide you with an open, fair & honest response to any reasonable queries you may have prior to purchasing any of our listed properties.

We look forward to doing business with you in this wonderful location!

James Armour - Managing Partner.