FREE PRINTABLE · BOOK SECTION 1.3 · Q3

Home Report Decoder

The Scottish Home Report, decoded. From *Buying & Renovating an Old House: The Honest Guide* by Rory J Dench. The three parts, the repair categories and how to read them for an old stone house.

Checked October 2026

The three parts

1. **The Single Survey and valuation.** A chartered surveyor (a member of RICS) carries out a visual inspection and reports on the condition of the house, its accessibility, any repairs needed and gives a valuation. The surveyor owes a duty of care to buyers as well as the seller. **Read closely:** the repair categories, any "limits to inspection" and any notes for your solicitor.
2. **The Energy Report.** This contains the **Energy Performance Certificate (EPC)**: the energy efficiency rating, estimated energy use, the carbon dioxide impact and recommended improvements. **Read closely:** the recommendations. On solid stone walls they're questions, not instructions.
3. **The Property Questionnaire.** The seller's own answers to a standard set of questions covering sixteen areas, including the council tax band, past damage (such as fire, storm or flood), alterations and extensions, specialist works and guarantees and notices that might affect the house. **Read closely:** the surveyor doesn't check these answers. Ask for the paperwork behind every "yes".

Many Home Reports also come with a **mortgage valuation report** in a format lenders use. It isn't one of the three statutory parts, and your own lender may still ask for its own valuation.

Timing

- The seller or selling agent must give you the Home Report within **nine days** of your asking. If they don't, your council's trading standards service can help.
- It must be no more than **twelve weeks old** when the house is first put on the market. After that there's no fixed expiry, so **check the inspection date** and ask what has happened since: a winter, a storm, a leak, any repairs.
- Some homes don't need a Home Report, such as new-build houses sold to the first occupier. They still need an EPC.

The repair categories

Category	Light	What the report means	What to do
3	**RED**	Urgent repairs or replacement are needed now. Left alone, they may cause other problems or a safety hazard. Estimates are needed now.	Get estimates, or the further inspection the report asks for, **before you offer.** Be aware that RICS's Single Survey guidance puts anything needing "further investigation" into Category 3, so a 3 can mean "the surveyor couldn't tell" as well as "it's failing". Find out which.
2	**AMBER**	Repairs or replacement needing future attention, but estimates are still advised.	Don't skim these. Left alone, a 2 can quickly become a 3. A run of 2s on the roof, chimneys, gutters and stonework adds up to real work. Get estimates for the big ones.

Category	Light	What the report means	What to do
1	GREEN	No immediate action or repair is needed.	Not a clean bill of health. Normal maintenance isn't counted as a repair, and a 1 covers only what the surveyor could see. Look for "limits to inspection" notes.

What the Home Report doesn't do

- It's **visual and non-invasive**, from floor and ground level. Furniture, stored belongings, floor coverings and insulation aren't moved.
- It doesn't **test** the heating, electrics, gas or drains.
- It isn't an **asbestos** inspection.
- **Hidden parts** aren't reported: timbers under floors, behind linings or in inaccessible roof spaces and roof slopes out of view.
- It isn't a full building survey. RICS's own guidance for the Single Survey describes it as broadly equivalent to a **Level 2** survey (see 1.4).
- It doesn't check **flood risk, radon, coal mining, listed or conservation area status or planning history.** That's what the checks in 1.1 are for.

Reading it for an old stone building

If the report says	Light	What it can mean on an old stone house	Your next move
"Dampness" or "high moisture readings"	AMBER	Electrical moisture meters read only the surface and are pushed up by salts and metal. A reading isn't a diagnosis (see 2.1).	Ask where and how it was found. Look at gutters, downpipes and ground levels outside. Consider an independent damp investigation (see 1.5).
"Further investigation recommended"	RED	A suspected hidden problem, or the surveyor couldn't see enough.	Get it done before you offer if you can. If not, ask your solicitor about timing and conditions in your offer.
Cement pointing or render	AMBER	Hard, impermeable cement can trap water and speed up decay of soft stone (see 2.2).	Ask a mason experienced in lime whether it needs doing, and how urgently. Sound cement that isn't trapping water may be better left for now.
Roof, chimneys, gutters, downpipes at Category 2	AMBER	The usual way water gets into old walls. A 2 here isn't minor on stone.	Binoculars from the street, a view on a wet day and the repair history.
Rot, woodworm or "timbers not inspected"	RED	Joist ends in damp walls and roof timbers are hidden in a visual survey.	An independent timber inspection (see 1.5). Ask for any past treatment guarantees.
Blocked vents, sealed flues, condensation	AMBER	Old houses rely on air movement; blocked vents and sealed flues trap moisture (see 2.1).	Check vents outside are clear. Ask about new windows and blocked fireplaces.
The EPC recommends wall insulation or coatings	AMBER	Insulation on traditional walls must be vapour-open (breathable) or moisture can build up (see 2.6).	A question, not an instruction. Repairs, loft insulation, draught-proofing and secondary glazing come first. Get specialist advice before insulating or coating stone.

Questions to ask

The seller or agent:

- Have there been any leaks, storms or repairs since the survey date?
- Can I see invoices and guarantees for the work in the Property Questionnaire?

The surveyor who wrote the report (contact the surveying firm named on it):

- What couldn’t you inspect, and why?
- Is this a Category 3 because of a defect you saw, or because you couldn’t see?
- Would you recommend a more detailed survey for this house?

Your list for the seller

Please read: this site is general guidance. It isn't a survey, a diagnosis, financial advice or legal advice, and it can't tell you whether a particular house is right for you. Always get independent professional advice about a specific house before you commit to buying it or to any work. Position as understood in September 2026. Current links and updates: buyinganoldhouse.co.uk/q3.

Interest disclosure: Natural Stone Craft, the publisher, provides heritage stone restoration services, including stone cleaning; this book recommends no firms, and its advice on stone repair and cleaning is the same whether or not you ever use us.

From the book *Buying & Renovating an Old House* by Rory J Dench. Get the book: buyinganoldhouse.co.uk/#book