



What to expect from the survey ?

There are two key things to establish from the survey (whether you are the buyer or the seller) :

1. What (if anything) is defective and in need of immediate repair ?
2. What (if anything) requires maintenance or upgrade in the near future to prevent defects arising ?

As a general rule the sale price should reflect the cost of any defects requiring immediate repair. It may already be reflected in the agreed price. If it doesn't the buyer may wish to renegotiate the price or the seller may wish to make the repairs before completion.

All property requires maintenance and upgrade and this is generally considered to be the buyers responsibility. Any maintenance or upgrades recommended in the survey is for the buyers benefit and the seller is not expected to contribute to the costs of future maintenance.

There are three types of survey :

Basic Valuation

The basic valuation is commissioned by the mortgage lender, and is for their benefit. All lenders require a condition and price valuation. They need to know that they are not lending more than the property is worth. They also need to know the property is good security for the loan and without any serious defects.

The valuer arrives at a value by comparing the property with similar ones, taking factors such as age, condition and location into account. The valuation also points out any very obvious major faults which could affect the property's value, but it is very brief and not nearly as detailed as a Homebuyers report.

Homebuyer's Report

This survey is much more detailed than the basic valuation, and is for the buyers benefit rather than the mortgage lender's. The homebuyer's report is generally recommended for houses that are over 50 years old.

While less comprehensive than a full structural survey, a homebuyer's report gives a good indication of the state of the property and its level of repair and maintenance. The surveyor reports on all visible parts of the property and all areas that require maintenance whether immediate or in the future. Further investigations by a specialist may be recommended by the surveyor such as electrics, gas and drains.

The report will be thorough but the surveyors will tend to show the worst case scenario. Surveyors are not experts in all areas of property maintenance and nor can they inspect every part of the property. They will therefore report where potential problems may arise whether defects are present or not. So don't necessarily be put off if it seems that endless problems are listed. Further investigations by specialists can usually be arranged for free although they will obviously want to quote for work whether immediate repair is required or not.

It is easiest, and often cheapest, to ask your mortgage lender to arrange for the surveyor doing the basic valuation to carry out a homebuyer's report at the same time. However, if you prefer, you can find your own surveyor.

A homebuyer's report inspection should be carried out no more than five days after you instructed it, and some surveyors will do it even faster. The inspection itself takes between one and two hours to complete, and you should receive the results three to five days later. The report comes on a standard report sheet and is normally between about 8 and 20 pages long. The homebuyer's report costs from about £400 to £800, depending on the size and price of the house.

Building Survey (sometimes known as a Structural Survey)

This is the most comprehensive – and the most costly – type of survey. It is suitable for any building, but is especially recommended for older buildings and those constructed out of unconventional materials such as timber or thatch, or where renovation is required.



Common Problems Arising From Surveys

The single most common issue with Survey Reports and the Homebuyers report in particular is technical jargon and the limited useful advice hard to distinguish from more generic advice

BBC News reported that while most experts insist extensive surveys offer peace of mind, just one in five buyers choose one that goes beyond the basic mortgage valuation survey.

Many buyers distrust surveys which they say are too expensive and offer little useful advice, and some within the building trade agree.

"Some surveys aren't worth the paper they're written on," says Midlands builder Gary Hall. "You don't get what you pay for."

"Surveyors come along wearing suits, so they don't check everything properly - get in the loft or look under the floorboards," says Mr Hall.

"They use damp meters which go off if there's moisture on their hands, so it's a waste of money."

For buyers, who have often already stretched their finances, major unforeseen problems can be disastrous.

While for sellers, there is the problem of surveyors who point to potential problems as a matter of course without giving any indication of its likelihood.

"Some reports do say 'there could be rising damp, get it checked', but I'm of the view that the surveyor should be making these decisions," Peter Bolton King of the National Association of Estate Agents says.

Critics insist such reports are written by surveyors keen to cover their backs, only to be used by buyers to force down prices even when the seller knows that there is no problem to be found.

Nevertheless, surveyors insist that being able to recommend further investigation is vital.

"We are jacks of all trades," says chartered surveyor Miles Shippside, property expert at Rightmove.

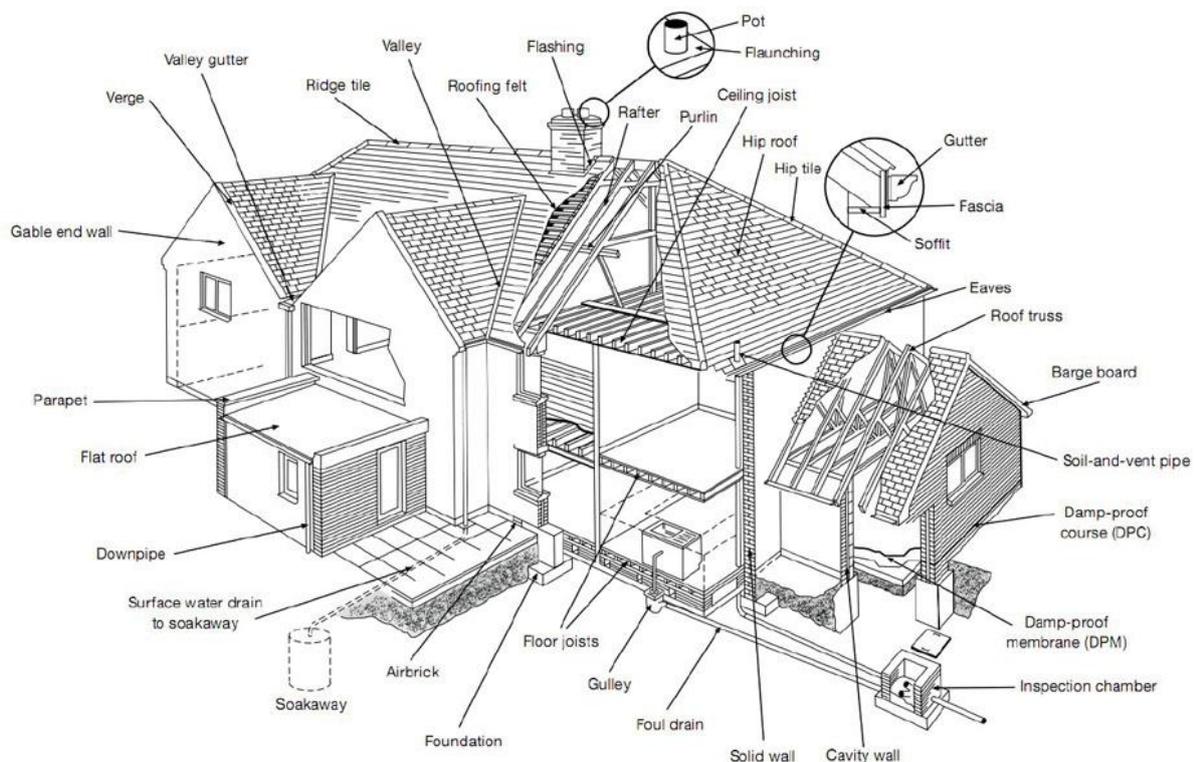
"I'm not saying we're masters of none, but there are specialists and so we do recommend further investigation by a specialist when needed.

At the point of survey Clarke's Estate Agents have the following objectives:

- help buyers and sellers alike to get a fair and balanced 'translation' of the report and understanding of the property
- facilitate and assist further investigation by specialists where it's sensible and necessary to do so
- clearly distinguish between defects and essential maintenance



Here is a glossary which may help with understanding some of the technical jargon:



AIR BRICK

Ventilated brick allowing airflow to cavities or sub floor voids.

BARGE BOARD

Fascia for a gable end.

BELLDROP

Flared section at bottom of a rendered wall which allows rainwater to drip off slightly away from the base of the main walls.

CAVITY WALL

Outer and inner brick or blockwork skins with a space in between, the two skins connected at intervals with metal wall ties.

CEILING JOIST

Structural member usually laid horizontally which supports the ceiling and/or floor above.

DAMP-PROOF COURSE

A damp proof course is a horizontal layer of impervious material incorporated into the walls near ground level so as to prevent ground moisture from rising into the brickwork.

DAMP-PROOF MEMBRANE

A horizontal usually plastic layer built into solid concrete floors to prevent ground moisture rising up into the property.

DOWNPIPE

Vertical pipe usually taking surface water drain from roofs to surface water drainage.

EAVES

The rafter ends where they overhang the main walls.

FASCIA

Finishing detail to the front face of the rafter ends - often the gutters are fixed to fascia.

FLASHING

Weatherproofing detail between two abutments, for example a chimney and pitched roof or a lean-to roof and a vertical wall.

**FLOOR JOISTS**

Structural members supporting the floors above and often ceilings below.

FLYING FREEHOLD

Situation where one property ownership is above another.

FOUL DRAIN

Below ground drain taking away foul waste from the property to the main sewer or septic tank / cesspit.

FOUNDATION

Solid construction below the ground to support the main walls of the property.

GABLE UPSTAND

Wall on a gable end that extends up above the line of the roof.

GANG-NAILED TRUSS

Manufactured off site these structural roofing trusses are nailed together with plates at their junctions and are supplied to site already made up [also known as a factory-made truss).

GULLEY

A gulley is a drain for surface or foul water incorporating a trap to catch debris in order that it can be easily cleaned out.

HIPPY ROOF

A roof with four pitches - front to back and side to side. A cropped hip is where the side to side pitch is smaller than the front to back.

HIP TILE

Tile provided at the junction between the hip and the roof pitch.

HOPPER HEAD

Used to catch usually surface water where two or more pipes converge on one.

INSPECTION CHAMBER

Access to the drains for the purposes of rodding them through and clearing any blockages (also known as a man-hole).

LINING FELT

Felt lining that is provided over roof structure but under roof tiles or slates to catch any water that may be blown under the main roof covering.

PURLIN

Structural roof member which supports ratters usually at their mid point.

RAFTER

Structural member supporting main roof - usually at an angle forming a pitched roof.

ROOF PLATE

Timber plate that sits on top of wall and provides the fixing junction to the wall and the rafter feet.

SOFFIT

Finishing detail laid underneath the rafter ends between the fascia and the wall of the property. Often ventilated in pitched roofs.

SOIL & VENT PIPE

Foul waste is carried to the drains via this pipe which is usually vented up through the property and well away from window opening.

SOLID WALL

A wall of solid brickwork usually 9 inches (one brick thick) with no cavity.

SURFACE WATER DRAIN

Drain taking surface water waste from either drives or roofs usually to soakaways.

VALLEY

Junction between two roof pitches.

VALLEY GUTTER

Gutter formed between two sections of pitched roof.



It is very common for survey reports to identify the following issues as a matter of course without necessarily a full explanation or assessment of the actual risk to the buyer :

- Gas & Electrics need to be checked
- Damp is detected and needs further investigation
- The roof will need replacing
- Timbers are infected
- Drains should be checked

Buyers and sellers alike can be very disheartened to read statements like the following:

The property is connected to the mains electricity supply. New 18th Edition Regulations came into force on the 1st January this year. As regulations are continually changing it is unlikely the electrical installation will completely comply with current standards. It is now recommended practice that every electrical wiring and circuitry installations are tested every five years or on every change of ownership I do not know when the system was last tested and in the absence of a valid test certificate a qualified electrician should be instructed to test all areas to ensure the installation and fittings with current regulations and are safe

[This was categorised as condition rating 3 Defects that are serious and/or need to be repaired, replaced or investigated urgently. In Fact the property was fully and visibly refurbished and re-wired within the last 5 years]

In this example the report says:

In the absence of a current test certificates being passed to your solicitor a qualified Gas Safe engineer should carry out a full service/inspection of the system to ensure that it is safe and working property	
G5 Water heating	
As above	1
G6 Drainage	
The property is connected to the mains drainage system, solicitors to confirm	2
The drainage system is of an age where leakage can occur. This can cause damage to the structure as well as polluting the ground and I would advise that the installation is tested from time to time during the course of routine maintenance	
G7 Common services	
N/A	

The property is connected to the mains drainage system, solicitors to confirm

The drainage system is of an age where leakage can occur. This can cause damage to the structure as well as polluting the ground and I would advise that the installation is tested from time to time during the course of routine maintenance

[This was categorised as condition rating 2 Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way. In fact there were no defects in the drains and we recognised this exact same paragraph in other unrelated reports]

IF YOU FIND STATEMENTS LIKE THIS IN YOUR SURVEY REPORT, DON'T BE DISHEARTENED.

Clarke's will provide you the time expertise access and help to understand what it all means in real terms.