

## Buying a Home ?

### Have it Professionally Surveyed !

#### Why ?

Building repairs are expensive - it pays to know.

The Royal Institution of Chartered Surveyors (RICS) has in a press release said that home buyers could be storing up trouble if they buy without commissioning a survey.

Buying a home is the most expensive purchase most of us make in our lifetime, so not having a survey can be a false economy should expensive repairs be needed.

A survey will identify defects not apparent to the untrained eye. It should be appreciated that two houses looking very similar may have significantly different defects.

Using a firm of Chartered Surveyors to undertake a survey is the **best and most certain way** of avoiding a nasty surprise about the condition of your property.

#### Doesn't the Bank/Building Society Survey the Property ?

No - the Mortgage Valuation Report won't give a detailed commentary on condition or defects.

All too often homebuyers rely on the lenders valuation report. However, this is an indication of the value of a property, to confirm it offers adequate security for the amount being borrowed. It is a separate exercise from a Survey and is not designed to provide an indication of the condition of a property.

Thorntons Chartered Surveyors are accepted by most financial institutions for mortgage valuation reports. These inspections can generally be carried out simultaneously to a survey.



## Why Use Thorntons Chartered Surveyors ?

Your assurance of a Professional Service.

Thorntons are an independent practice of Chartered Surveyors and as are required by the RICS and SCS ( The Society of Chartered Surveyors) to maintain Professional Indemnity Insurance.

All inspections are undertaken by qualified or Chartered Building Surveyors.

## What is a Building Inspection Report ?

Thorntons Building Inspection Report covers the physical condition of the property.

The Thorntons Chartered Surveyors Building Inspection Report is a visual inspection on the construction and condition of the property, not requiring opening up works. In some cases further detailed investigations may be recommended.

## What does the Survey Cover ?

Visible and accessible areas are inspected.

The Building Inspection Report attempts to strike a balance between the information needed by a purchaser and the practicalities of inspecting the property. The Survey takes account of areas readily visible to the surveyor at the time of inspection. The report will comment on the condition of structure and fabric. Areas such as roof space, where readily accessible will be inspected. In most cases it is impractical to carry out opening up works such as stripping off linings, lifting floorboards, opening up concealed areas, moving heavy furniture etc. However, if the surveyor is of the opinion that there is particular risk of concealed defects then opening up works may be recommended.

The Surveyor will spend at least one and half hours at the property and longer if the property is large.

A report will be produced running to about 20 pages along with photographs (if relevant) which will be forwarded to the client.

The surveyor will comment on the following;

**The Property – Introduction.**

**A The Building External**

- 1 Roof Construction and Covering
- 2 Chimney stacks and flues
- 3 Rainwater gutters and downpipes
- 4 Main walls
- 5 External joinery
- 6 External decoration

**B The Building Internal**

- 1 Roof Spaces
- 2 Ceilings
- 3 Floors
- 4 Internal walls and partitions
- 5 Fireplaces and flues
- 6 Internal joinery
- 7 Internal decoration
- 8 Cellars and vaults
- 9 Other
- 10 Dampness
- 11 Condensation and Insulation
- 12 Timber decay and beetle infestation

**C Services**

- 1 Electricity
- 2 Gas
- 3 Water supply
- 4 Heating
- 5 Drainage
- 6 Other

**D Site**

- 1 Garage/outbuildings
- 2 Grounds and boundaries

**E Environmental issues**

**F Legal Matters**

**G Summary**

**H Overall Opinion.**



If it becomes apparent during the surveyors inspection that specialist tests are required then appropriate recommendations will be made.

## Conditions of Engagement and Scope of Service.

On receipt of instructions from a client, these are confirmed in writing along with our Conditions of Engagement and Scope of Service. The client is asked to read these and sign one copy and fax/post back **prior** to the inspection taking place as confirmation.

Copies of our Conditions of Engagement and Scope of Service are available on request.

The surveyor will provide a written report on the areas inspected, giving his/her opinion on the condition of the house. Significant and urgent defects noted from the survey will be identified and suggested repairs/course of action stated. Minor disrepair will not normally be reported unless for instance there is a specific reason such as safety.

## Other Professional Services by Thorntons Chartered Surveyors.

Thorntons can provide a range of property related services to the residential and commercial sector.

Services include design and project management or alteration/extension/refurbishment projects, advice on Building Regulations, Opinions of Compliance, advice and control of building works, diagnosis of building defects, advice on building maintenance, valuations, insurance reinstatement valuations, snag lists etc.