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Residential Building Surveys

The purchase of a property is likely to be one of the most expensive commitments which an individual or company will undertake. It makes sense therefore to try and find out as much as possible about the property before being committed to purchase. The way to do this is to have a Building Survey carried out by a Chartered Building Surveyor.

There are three types of commonly known surveys of residential property

- Mortgage Valuation
- Home Buyers' report
- Building Survey (previously referred to as a Structural Survey)

The Mortgage Valuation survey is one usually carried out by a mortgage provider (although can be carried out independently by a surveyor on the panel of the mortgage providers), typically a building society. It is not detailed (often summarised on one or two sheets of paper) and its purpose is simply to confirm the property exists, is broadly as described in the particulars, does not contain obvious serious defects and to confirm the value in the current market.

A Home Buyers' Report is a more detailed survey usually carried out by the same person executing the valuation report to the building society, but more commonly carried out today by independent surveyors providing advice to the purchaser. It provides advice on the condition of the property in a particular format restricting the length of the report, advising on current defects which the surveyor considers are significant in relation to the value and structural stability of the property. It is not recommended by Jon Hartley & Associates that these surveys are carried out on pre-1930's properties as it is not considered to be detailed enough to account for the construction standards and designs of properties built before this time.

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A Building Survey (Structural Survey) is a full report following a detailed visual inspection of a property, advising on the condition and defects, (current and likely future defects with the property) and a formal professional opinion given your circumstances and instructions.

This type of survey is suitable for all types of property and is likely to be particularly useful in any of the following circumstances

- The property is new and defects have not had time to appear
- The property is Listed
- The property is clearly beyond the scope of a short simple report
- Major works have been carried out
- The property is run down and major works are required
- The property is known to have either legal queries and building defects and the purchaser is 'suspicious'
- The purchaser simply wishes to have a 'peace of mind'/detailed report to confirm (or otherwise) the purchase
- The purchaser is acquiring a short or long leasehold interest with covenants for both landlord and tenants

Jon Hartley & Associates carry out Building Surveys on all types of property and offer bespoke services as follows:-

- Full Survey and Report as detailed above or,
- Quick Survey see below for the use and suitability of these surveys.

As part of any instruction we discuss the property/instruction with you before we inspect, as every client have their own requirements and needs.

We particularly wish to know if there are specific matters you wish to be looked at such as removing walls, possible extensions, loft conversions, replacing kitchens etc. This will enable us to tailor the report to your particular requirements and provide preliminary advice as part of the survey and report.

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Quick Surveys

- Quick surveys are intended for use where there is a residential property typically in disrepair and/or refurbishment, alterations, extensions etc are proposed, the client is undecided whether or not to place an initial offer on a property to confirm their interest and is seeking guidance, at a minimal cost, to establish whether or not to examine the property in more detail or to walk away.
- The object is to identify principal problems and areas of concern typically with very broad guidance on defects, cost, planning, legal and building regulation issues.
- Such surveys will not identify all defects and is not a substitute for a full Building Survey.
- Reports to clients will usually be verbal and usually immediate, typically at the property in question and we expect to meet the client in person to discuss our findings. Written advice in the form of a letter can be provided.
- It is extremely important to us for clients to be open and honest about their initial thoughts/views on the property, the existence of spare capital monies potentially available for works as this will have a significant effect on the advice given.

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Commercial Building Surveys

Commercial Building Surveys are essential when businesses are considering acquiring additional or alternative accommodation whether on a leasehold or freehold basis.

The object is to

- establish the condition of the property and expected life of its components
- confirm the effect on the business in the short, medium and long term of the building's condition
- · establish any breaches of Statute
- establish liability if leasehold
- if leasehold, to take action now to seek to minimise the liability at the end of the lease as a result of dilapidations
- determine whether its present condition should be reflected in the asking price as an eleventh hour amendment to the acquisition

In addition to the above the business ought to carry out a space planning exercise/ feasibility study to confirm the building is fit for the intended purpose – and not too big, or, even worse, not too small.

The nature of the survey will depend on the client's circumstances, availability of spare monies for fit out and/or refurbishment and the intentions of the business at the property.

In addition to instructing a surveyor, depending on the type of building and proposed use, it may also be prudent to seek advice from:-

- electrical engineers to advise on general condition of the wiring, lighting and size of the incoming supply
- mechanical engineers where there is air conditioning or a more complicated heating or cooling or ventilation system
- lift engineers if there is a lift in the building

In such cases we can organise more detailed reports on the above on behalf of a client.

As ever it remains important to us for the client to be open and honest with us about the reasons for the acquisition and their intentions for the building and our advice will be tailored to the requirements of the client.

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