

## What Can Roberts And Roberts Offer?

North West based company with vast experience of dealing with Building Surveys and Homebuyers reports throughout Greater Manchester, Cheshire, and Derbyshire.

- **Established in 1947** we have provided reports on a wide range of properties.
- All of our surveys are undertaken by one of our RICS Qualified surveyors each with more than 25 years experience.
- Throughout the procedure your survey service will be dealt with promptly by helpful friendly staff. Reports will be sent both by email and post to speed up the service.
- Further helpful company information including sample survey reports available at our website

## What Do I Do Next?

We pride ourselves on helping customers make what is a very important financial commitment which is why we will gladly answer any questions you may have so do not hesitate to call if you want to speak to us about any matter relating to the surveys or procedures.

## Any Questions Or Get A Quote -

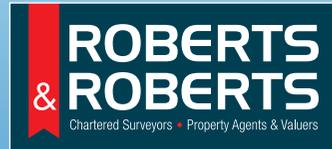
You can obtain a survey fee quote by contacting us OR if you have any questions or need help choosing the best survey for your personal circumstances please contact our office and ask to speak to

**John Shackleton** on **0161 477 4212**

Emails can be sent to [jss@robertsandroberts.co.uk](mailto:jss@robertsandroberts.co.uk) and will be dealt with promptly.

Website - Please visit our website for more information.

[www.robertsandroberts.co.uk](http://www.robertsandroberts.co.uk)

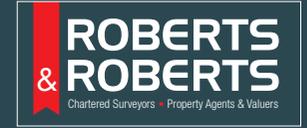


# Moving home

A guide to surveys, reports and valuations



# Moving home



## Why do i need my own survey?

When buying a property you are making one of life's biggest commitments and purchasing any property is not without risk.

Before you make that decision you should always obtain a detailed survey which will answer many questions including-

- Is the agreed purchase price reasonable?
- Are there any defects or problems I don't know about and if so what do I need to do about them?
- Can I obtain a reduction in the price of the property to reflect any problems or defects?

## Mortgage Valuation Reports

If you obtain a mortgage when buying a property the Bank or Building Society will insist upon their own valuer preparing a valuation report.

### This Is NOT A Survey!!

The report they prepare will be very brief often only one or two pages in length and its purpose is to advise the mortgage lender about the property. People often mistakenly think that a mortgage valuation will let them know about significant defects and other repair and maintenance items that are important when buying their future home.

Even if you have a mortgage valuation prepared by your Bank or Building Society you can still book us separately to carry out a detailed survey on your behalf. We find that many of our customers allow their Building Society or Bank to carry out the mortgage valuation report but book us for a private survey that informs in detail about repairs and maintenance items that are not covered in the mortgage report.

## What Choice Of Surveys Do I Have?

There are two types of survey that we can undertake which will give you a better picture of the condition of a property and allow you to make an informed decision before you proceed.

### RICS Homebuyer Report 1 2 3

A survey package designed by the Royal Institution of Chartered Surveyors. Designed to give a concisely worded opinion on the condition of the property on a set format. Often between 20 and 25 pages in length, it will provide general comments on construction and will concentrate on significant/serious items of repair and maintenance.

It is normally suitable for houses or properties that appear to be in generally reasonable condition. If a property is dilapidated or neglected then usually a Building Survey will be more appropriate.

The Homebuyer Report is often used by purchasers of modern houses and flats but is also well suited to most normal good condition terraced, semi detached and detached houses built since 1890. It also includes a valuation taking into account any defects noted. This may allow you to renegotiate the purchase price. It does not normally discuss the more minor items that do not significantly affect the value of the property but these would be provided in a Building Survey.

The report is broken down into sections offering advice regarding significant defects affecting - walls; roof; roof voids; floors; walls and ceilings; damp course; gutters/downpipes; windows and doors; chimneys; kitchen fittings; bathroom fittings; General comments are given about services including the gas and electrical systems, central heating and drains.

Tests are not applied to the systems, however, useful advice is given about the various services and systems and we will let you know if we think these need testing.

## Building Survey

This is a more detailed report than the Homebuyer Report and can be carried out on any type and age of property and is usually chosen where you want to know about both significant/serious items and more general but nevertheless important repair and maintenance items. It is often requested by customers buying larger/period properties, neglected properties or where a customer suspects serious defects. It is often between 25 and 30 pages long with more detailed discussion and comments than the Homebuyer Report on both current repair items as well as advising you about future maintenance items.

It can be tailored to discuss any particular items/defects that you have noticed and would like to know more about. We can also offer advice about the feasibility of any proposed alterations such as extensions, loft conversions, removal of interior walls etc.

The report will give a comprehensive assessment of the property including detailed comments on defects and repair and maintenance items. It is more detailed than the Homebuyer Report as it will comment on general and minor items as well as the serious defects affecting the property.

The summary will include details of any serious items that need immediate attention. Photographs can be requested and attached to the report usually to illustrate any serious defects.

The report is again broken down into sections and will offer detailed comments and advice regarding both general and significant defects affecting - walls; roof; roof voids; floors; walls and ceilings; damp course; gutters and downpipes; windows and doors; chimneys; kitchen fittings; bathroom fittings; General comments are given about services including the gas and electrical systems, central heating, drains. Although tests are not applied to the systems, however, useful advice is given about the various services and systems and we will let you know if we think these need testing. Comments will be given about other areas such as outbuildings and grounds/fences etc.