

**Abson Blaza**  
Property Services

INDEPENDENT  
CHARTERED SURVEYORS  
ESTATE & LETTING AGENTS

# BUYING A PROPERTY ?



**GET IT  
SURVEYED**

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## Why do I Need a Survey?

Buying a house is usually a person(s) largest financial investment. Before you commit to buying a property you should consider the merits of commissioning your own independent survey.

Firstly a Valuation is Not a Survey and the best way to reach an informed decision on such an important investment as buying a home is to commission a Professional Survey and Valuation which suits your needs and is appropriate for the type of property in question. Obtaining your own survey is a simple, cost-effective way of avoiding unpleasant (and often costly) surprises after moving in. In some cases, your survey may enable you to renegotiate the purchase price. If you are not obtaining finance through a lending organisation for your house purchase you are strongly recommended to obtain a survey.

## What if I already have a Mortgage Valuation Report?

Even if you are seeking a mortgage – and may be paying for a Mortgage Valuation Report – it is still advisable and prudent to arrange a survey by your own Surveyor. The Consumers' Association Which? Magazine and the Council of Mortgage Lenders both give this advice.

The Mortgage Valuation Report is prepared for the lender – not for you, the borrower. It answers only the lender's questions concerning the appropriate security for your loan. You cannot rely on it to answer the questions which concern your personal interests.

## Choosing the right Survey for me?

The depth of inspection on a residential property will depend on the age of the property, type of construction and its general condition. RICS qualified Surveyors can offer a range of products to suit your needs.

## What can Abson Blaza Property Services offer?

<b>Scheme 1:</b>	<b>Standard Report &amp; Valuation.</b>
<b>Scheme 2:</b>	<b>Homebuyers Survey &amp; Valuation.</b>
<b>Scheme 3:</b>	<b>Condition Report.</b>

### **Scheme 1: Standard Report & Valuation**

Whilst a visual inspection major defects which may prove costly to repair are investigated without undertaking or exposure to elements of the structure.

This inspection is based on that of a Mortgage Valuation Appraisal. It is meant to provide a general appraisal as to the condition of the property and includes advice in relation to the agreed purchase price/valuation.

### **Scheme 2: RICS Homebuyers Survey & Valuation**

The Homebuyer Report is intended for conventional, residential properties e.g. houses, flats and bungalows, which appear to be in a reasonable condition and have not been subject to significant alterations since construction. The report is written in a standard format and is around 24 pages in length. It is more comprehensive than the standard valuation and focuses on essentials (e.g. urgent or significant defects and problems which may affect the value of the property).

It doesn't detail every aspect of the property, and only focuses on urgent matters needing attention. It is not usually suitable for properties in need of renovation, or if you're planning major alterations.

An RICS Homebuyer Survey and Valuation Report includes details of:

- The general condition of the property
- Any major faults in accessible parts of the building that may affect the value
- Any urgent problems that need inspecting by a specialist before you sign a contract
- Results of tests for damp in the walls
- Damage to timbers - including woodworm or rot
- The condition of any damp-proofing, insulation and drainage (though drains aren't tested)
- The estimated cost of rebuilding the property after a fire, for insurance purposes
- The value of the property on the open market.

Because of the practical limits on the type of property and the scope of its coverage, the Homebuyer Report is mid-range in price, more expensive than a Standard Valuation but less expensive than a Building or Structural Engineers Report.

As a prospective buyer, this report will enable you to make an informed decision on whether or not to proceed with the purchase and assess whether or not the property is reasonably priced. It will also assist you to identify what decisions and actions should be taken before contracts are exchanged. The Valuer will give his/her professional opinion on the particular features of the property which affect its present value and may affect its future marketability. The Valuer can only comment on visible areas where access is obtainable.

### **Scheme 3: Condition Report**

If you just want a report that refers to the property's condition as it may require renovation this is a tailor made report to suit your requirements.

The Surveyor will undertake an inspection of the property and the report will include details about:

- The general condition of the main structural elements, such as the roof, walls, floors etc...
- Those major faults in accessible parts of the building that may affect the value
- Recommendations for any specialist reports that may be necessary.
- Results of tests for damp in the walls
- Damage to timbers - including woodworm or rot to those timbers that are visible to inspect
- The condition of the services and drainage (though services and drains are not tested)
- The estimated cost of rebuilding the property after a fire, for insurance purposes
- Items that should be brought to the Solicitors attention.
- A Schedule of photographs of the property.

We have set out below a general summary of the areas to which each of the above inspections would normally cover, subject to conditions at the time of inspection and accessibility.

<b>Inspection</b>	<b>Scheme 1 (Standard Report)</b>	<b>Scheme 2 (Homebuyers Report &amp; Valuation)</b>	<b>Scheme 3 (Condition Report)</b>
<b><u>EXTERIOR</u></b>			
<b>General Inspection</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Detailed Inspection</b>	<b>No</b>	<b>Yes</b>	<b>Yes</b>
<b>Evidence of Structural Movement</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Evidence of Significant Disrepair</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Roof Coverings</b>	<b>Yes from ground level only</b>	<b>Yes Use of Binoculars and 3m ladder for flat roofs</b>	<b>Yes Use of Binoculars and 3m ladder for flat roofs</b>
<b>Rainwater Fittings</b>	<b>Yes from ground level only</b>	<b>Yes Use of Binoculars and 3m ladder for flat roofs</b>	<b>Yes Use of Binoculars and 3m ladder for flat roofs</b>
<b>Main Walls (exterior surfaces only)</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Cavity Wall Ties</b>	<b>No</b>	<b>No</b>	<b>No</b>
<b>Chimney Stacks</b>	<b>Yes</b>	<b>Yes Use of Binoculars</b>	<b>Yes Use of Binoculars</b>
<b>Foundations</b>	<b>No</b>	<b>No</b>	<b>No</b>
<b>Drains Inspection</b>	<b>No</b>	<b>Yes Drain covers lifted</b>	<b>Yes Drain covers lifted</b>
<b>Boundaries</b>	<b>No</b>	<b>Yes</b>	<b>Yes</b>
<b>Access Drives &amp; Roads</b>	<b>No</b>	<b>Yes</b>	<b>Yes</b>
<b><u>OUTBUILDINGS</u> (permanent)</b>			
<b>General Inspection</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Detailed Inspection</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Leisure Facilities</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b><u>INTERIOR</u></b>			
<b>General Inspection</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Detailed Inspection</b>	<b>No</b>	<b>Yes Accessible areas</b>	<b>Yes Accessible areas</b>
<b>Damp Test – to accessible areas</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>

<b>Carpets moved</b>	<b>No</b>	<b>No</b> <b>Edges may be turned back</b>	<b>No</b> <b>Edges may be turned back</b>
<b>Furniture moved</b>	<b>No</b>	<b>No</b>	<b>No</b>
<b>Roof Space</b>	<b>Yes</b> <b>(Head &amp; Shoulders where access is reasonable)</b>	<b>Yes</b> <b>Full inspection where possible and reasonable</b>	<b>Yes</b> <b>Full inspection where possible and reasonable</b>
<b>Sub-Floor Voids</b>	<b>No</b>	<b>Yes</b> <b>Visual inspection if from a proper access hatch</b>	<b>Yes</b> <b>Visual inspection if from a proper access hatch</b>
<b>Doors &amp; Windows</b> – <b>Open &amp; Close</b>	<b>No</b>	<b>Yes</b> <b>If unlocked and/or key available</b>	<b>Yes</b> <b>If unlocked and/or key available</b>
<b><u>SERVICES</u></b>			
<b>General Visual Inspection</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Testing of Services</b>	<b>No</b>	<b>No</b>	<b>No</b>
<b>Operation of Services</b>	<b>No</b>	<b>Yes</b> <b>Taps turned on to check supply, Light switches turned on to check for power, check if radiators working</b>	<b>Yes</b> <b>Taps turned on to check supply, Light switches turned on to check for power, check if radiators working</b>
<b><u>GENERAL/OTHER</u></b>			
<b>Identify Main Construction</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Detailed Analysis of Construction without undertaking disruptive investigations</b>	<b>No</b>	<b>Yes</b>	<b>Yes</b>
<b>Deleterious and Hazardous Materials</b>	<b>No</b> <b>Surveyor will make reference to any materials such as lead, asbestos if such materials are visible from a general inspection</b>	<b>No</b> <b>Surveyor will make reference to any materials such as lead, asbestos if such materials are visible from a general inspection</b>	<b>No</b> <b>Surveyor will make reference to any materials such as lead, asbestos if such materials are visible from a general inspection</b>
<b>Contamination</b>	<b>No</b>	<b>No</b>	<b>No</b>
<b>Planning/Regulations Searches</b>	<b>No</b> <b>Surveyor will make reference to such matters that may require further investigations</b>	<b>No</b> <b>Surveyor will make reference to such matters that may require further investigations</b>	<b>No</b> <b>Surveyor will make reference to such matters that may require further investigations</b>
<b>Matters for Conveyancer</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Photographic Schedule</b>	<b>No</b>	<b>No</b>	<b>Yes</b>
<b><u>THE REPORT</u></b>			
<b>Urgent Repairs</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Specialist Reports</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Significant (non urgent matters)</b>	<b>No</b>	<b>Yes</b>	<b>Yes</b>
<b>Other Repair Matters</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
<b>Matters for Legal Advisers</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Valuation Advice</b>	<b>Yes</b>	<b>Yes</b>	<b>No</b>
<b>Insurance Re-instatement Value</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>

\* The Surveyor will identify any areas which would normally be inspected but which he was unable to inspect and indicate where he considers that access should be obtained or formed and, furthermore, he will advise on possible or probable defects based on evidence from what he has been able to see.

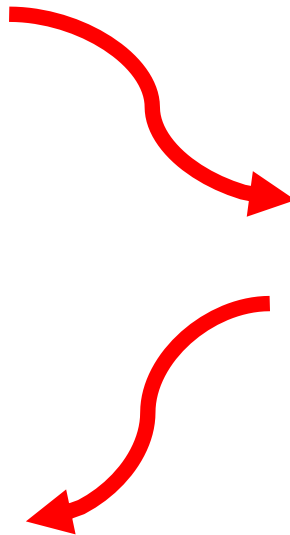
### GENERAL INFORMATION

1. Reference to undertaking a visual inspection is from within the property and from ground level within the site and/or from any adjoining/adjacent public highways/other areas without the need to move any obstructions. Inspection will be carried out without causing damage to the building, its content, and not endangering the health and safety of the occupiers or surveyor and with permission.
2. During the preparation of each of the Report's the Surveyor may recommend you obtain further specialist advice in relation to specific matters including defects.
3. The Surveyor will not make any investigations relating to tenure and unless otherwise stated will assume that the tenure is freehold and the property is not affected by any onerous restrictions or encumbrances.
4. In relation to flats or other Leasehold properties, the Surveyor will inspect only the subject property and garage (if any) and only the interior of the property. Roof spaces are only inspected if there is a hatch within the flat. Reference will be made to the main structure and common part (in relation to a flat situated within a block). The Surveyor will not undertake an inspection of any leases and may therefore make assumptions relating to repairing obligations.
5. Valuations are undertaken in accordance with the RICS Valuation – Global Standards. We further confirm that Abson Blaza Ltd are a registered firm and regulated by the RICS and that the Valuer is a registered Valuer.
6. The Valuation will be undertaken as an independent Valuer as defined in PS2 Section 3 of the RICS Valuation – Global Standards. If there are any conflicts of interest arising from our undertaking this valuation with either yourself or the property owner we will advise you at earliest opportunity.

The Client is reminded that the object of the inspection in such cases is to give guidance on the general standard of construction and maintenance.

PLEASE NOTE THAT THE INSPECTIONS LISTED ABOVE ARE PRIMARILY FOR CONVENTIONALLY CONSTRUCTED PROPERTIES. IF YOU ARE UNSURE ON THE NATURE OF THE CONSTRUCTION YOU ARE PURCHASING PLEASE SPEAK TO ONE OF OUR QUALIFIED SURVEYOR'S

**Before you get the keys to your home !**



**GET IT  
SURVEYED**



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