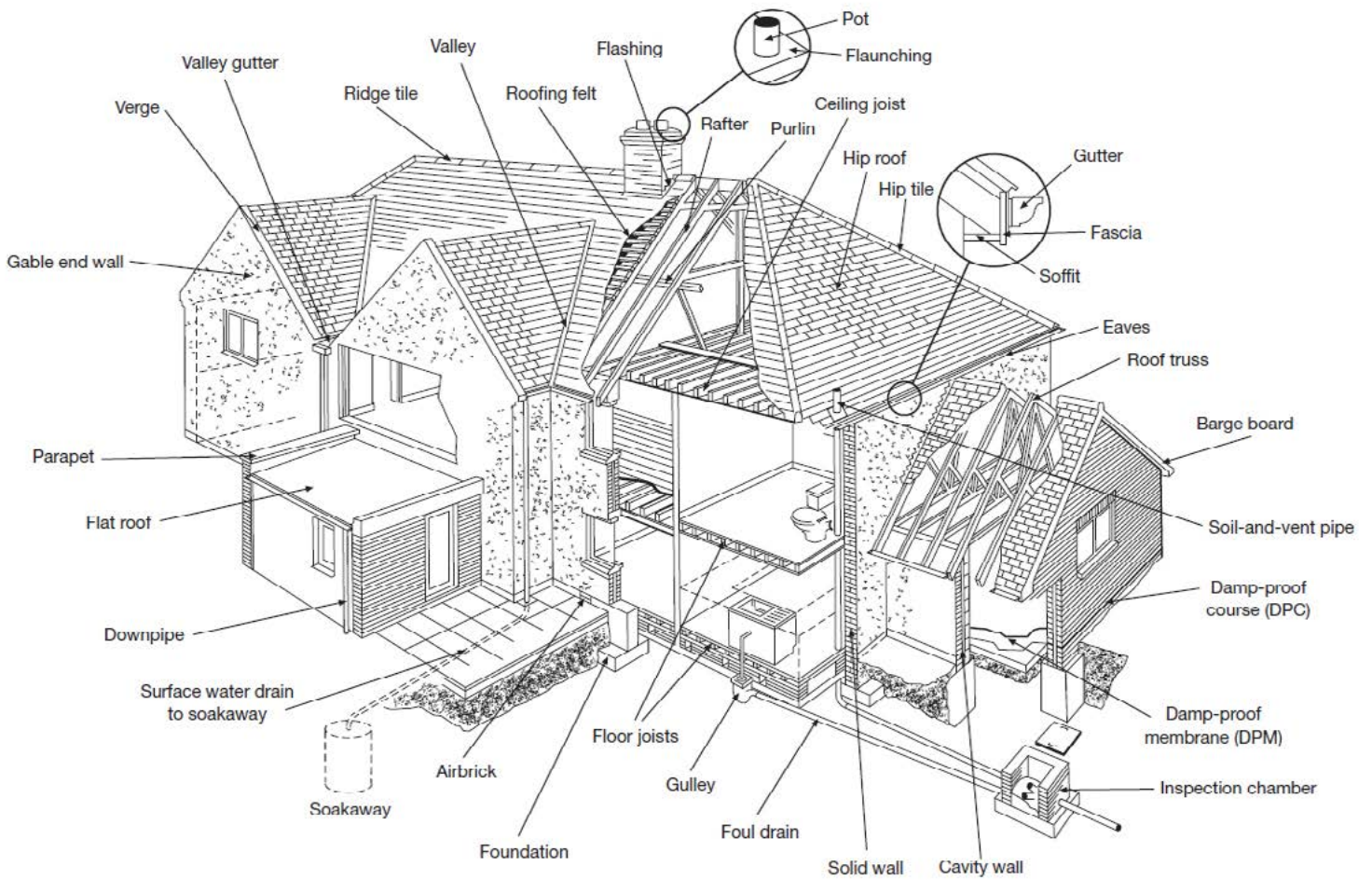


**HOME SURVEYS GUIDE**  
PROTECT YOUR PROPERTY INVESTMENT



REGULATED BY RICS

GET IN TOUCH TO DISCUSS HOW WE CAN HELP

**020 8017 1943**

info@websterssurveyors.co.uk www.websterssurveyors.co.uk



## AMONGST THE BEST REPORTS IN THE INDUSTRY



Easy to read



Photographs included  
in the report



What to do about  
identified defects



Thorough overview of  
the entire property

## OUR SURVEYORS USE DRONES FOR BETTER ROOF DEFECT DIAGNOSIS\*



Aerial photography can identify defects that views  
from ground level miss

Our Surveyors are drone pilots licenced by the Civil Aviation Authority and insured

\*Drones used on Level 3 Surveys and by request on Level 2's, subject to weather conditions which are suitable most of the time.

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CHECK US OUT



COVERING ALL OF LONDON AND SOME SURROUNDING AREAS

## CONTACT US

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# WHY GETTING A SURVEY IS SO IMPORTANT



## One of the most expensive purchases of your life!

Buying a property to call your home or an investment is one of the most expensive purchases of your life so why risk it by not having a survey for the fraction of the price?

Both the Royal Institution of Chartered Surveyors and Law Society recommend nearly all property purchases should include a Survey.

According to a survey conducted by the RICS, buyers who did not get a survey faced, on average, **£5,750** in repair costs.



## You might be thinking why would I need a another survey when the bank will already be doing one?

A mortgage valuation is strictly for the lender's benefit which means the Surveyor has a duty of care to the bank and not you!

Many Mortgage Valuers are instructed to only carry out a cursory inspection of the property and possibly to not even provide you with the report.

Their report is primarily to satisfy the mortgage lender that the amount they are lending you is protected.

Independent advice is recommended by both the Royal Institution of Chartered Surveyors and Law Society.



## It's just not about getting the right property but also the right price!

If a survey indicates that there are hidden defects that require expensive repairs, you could potentially bring this to the seller's attention to reduce the asking price or require them to undertake works before you buy.



# SURVEY TYPES AT A GLANCE

WITH SURVEYS, ONE SIZE DOES NOT FIT ALL!

IT IS IMPORTANT TO CHOOSE THE RIGHT TYPE OF SURVEY FOR THE PROPERTY YOU ARE BUYING AND YOUR OWN SPECIFIC REQUIREMENTS.

The information below is taken from the RICS Information Sheet: Helping you choose the right Survey, updated for the RICS guidance published in November 2019.

SERVICE FEATURES	LEVEL 2 SURVEY (FORMERLY KNOWN AS HOMEBUYER SURVEY)	LEVEL 3 SURVEY (FORMERLY KNOWN AS BUILDING OR STRUCTURAL SURVEY)
Describes the construction and condition of the property on the date of the inspection	✓	✓
Aims to identify any problems that need urgent attention or are serious	✓	✓
Aims to identify things that need to be investigated further to prevent serious damage	✓	✓
Aims to tell you about problems that may be dangerous	✓	✓
Aims to show up potential issues and defects, before any transaction takes place	✓	✓
Aims to help you decide whether you need extra advice before committing to purchase	✓	✓
Aims to enable you to budget for any repairs or restoration	✓	✓
Aims to advise you on the amount of ongoing maintenance required in the future	✓	✓
Aims to establish how the property is built, what materials are used and how these will perform in the future		✓
Aims to describe visible defects, plus exposing potential problems posed by hidden defects		✓
Aims to outline the repair options and give you a repair timeline, whilst explaining the consequences of not acting		✓
Provides specific comments on energy efficiency		✓
Where practical and <b>agreed beforehand</b> at an additional cost, provides an estimate of costs for identified repairs		

MARKET VALUATIONS AND INSURANCE REINSTATEMENT COSTS CAN BE ADDED

## WHY CLIENTS CHOSE PARTICULAR SURVEY TYPES

### LEVEL 2 SURVEY - IMRAN - HARROW



Imran chose a Level 2 Survey for this extended 1930s detached house because of concern over alterations that had been carried out and potential for costly repairs, considering the age of the building.

Our report identified issues such as:

- 1) The garage roof required re-surfacing due to water penetration
- 2) Internal chimney breast removed with inadequate support
- 3) Rot to external joinery

### LEVEL 3 SURVEY – OLIVER – HITCHEN, HERTS



Oliver chose a Level 3 Survey for this substantial detached Edwardian house because his viewing identified a number of period architectural features which may require costly maintenance. The property was in an unmodernised state, requiring renovation and potential reconfiguration, which our report commented on.

Our report identified issues such as:

- 1) Overhaul of rainwater goods required
- 2) Drainage chamber affected by tree roots
- 3) Wall our client wanted to knock through was supporting upper floor joists

## LEVEL 2 SURVEYS

(FORMERLY KNOWN AS HOMEBUYERS REPORTS)

Choose this type of Survey if you need more extensive information whilst buying or selling a conventional house, flat or bungalow, built from common building materials and in reasonable condition.



### WHAT TO EXPECT ADVICE ON:



Repairs and Ongoing maintenance



Issues that need to be investigated to prevent serious damage or on dangerous conditions



Legal issues that need to be addressed before completing your purchase



Information on location, local environment and the recorded energy efficiency (where available)

BY FAR, THE MOST POPULAR TYPE OF RICS SURVEY

## LEVEL 3 SURVEYS

(FORMERLY KNOWN AS BUILDING OR STRUCTURAL SURVEYS)

Choose this type of Survey if the property is large, old/poorly maintained or listed. This type of Survey is often used for a building which is unusual or altered, or where major works are planned. It gives detailed information about the structure and fabric of the property.



### WHAT TO EXPECT ADVICE ON:



More detailed report on a wider range of issues



Description of visible defects and potential problems caused by hidden flaws



Outline of repair requirements and suitable recommended courses of action



Advice for your legal advisers and details of serious risks and dangerous conditions

THE MOST COMPREHENSIVE OF THE TYPES OF RICS SURVEY



## EXAMPLES OF WHAT WE LOOK FOR



### STRUCTURAL MOVEMENT

Easily misinterpreted, evidence of structural movement, either in the form of subsidence or shrinkage needs to be assessed in relation to a number of factors in order to properly identify the likely cause and remedial action required.



### FLASHINGS

Adequate protection between building components such as chimneys, roofs, gables and parapets, etc, need to be adequately protected by suitable forms of weatherproofing. Although appearing sound, the incorrect specification needs to be identified.



### DRAINAGE

Surface water drainage is becoming increasingly relevant as the weather becomes wetter. Poorly maintained systems, often in older materials, can lead to expensive repairs internally and externally.

## EXAMPLES OF WHAT WE LOOK FOR



### ROOF VOID PARTY WALLS

Often overlooked, or poorly accessible, party wall structures within roof voids are often a source of disrepair; being vulnerable to damp penetration, masonry deterioration, as well as having structural and safety implications where missing or inadequate.



### ALTERATIONS

Over time, many properties undergo changes of occupation, as well as use; often with differing accommodation needs. Alterations can regularly prove a source of concern with legal, safety, and cost implications.



### ROOFING FRAMEWORK

Modern and traditional roof structures have differing requirements in their structural composition and installation. Omissions and alterations can have severe consequences for stability and the need for repair.

# CASE STUDY RENEGOTIATED THE PRICE

CLAPHAM



DISCOVERING ISSUES

## THE PROPERTY



Six Bedroom Victorian  
Detached house

## THE CLIENT



A family looking to buy  
their 'forever home'

## ISSUES IDENTIFIED



Our Valuation figure was  
below the agreed price



Inadequate surface water  
drainage connections

**DAMP**

Internal dampness



Defective flashings and  
rainwater goods.

**OUTCOME: OUR CLIENT USED OUR REPORT TO REDUCE THE PRICE SIGNIFICANTLY**



# CASE STUDY

## REQUIRED SELLER TO RECTIFY DEFECTS

WEMBLEY



### THE PROPERTY



One bedroom maisonette in a  
Semi Detached building

### THE CLIENT



A portfolio Landlord

### ISSUES IDENTIFIED

#### BLOCKED



Blocked sewage drainage



Rising damp

#### ROOF

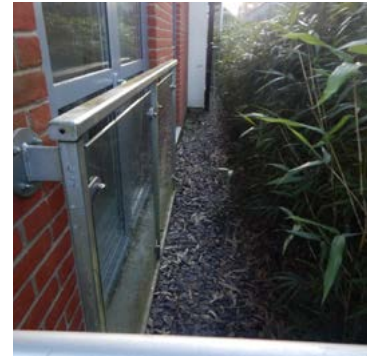
Deteriorated flat roof

**OUTCOME: OUR CLIENT AGREED FOR THE SELLER TO UNDERTAKE  
REPAIRS PRIOR TO EXCHANGING CONTRACTS**

# CASE STUDY

## CONTINUED TO PURCHASE, WHILST INFORMED

### RICHMOND



DISCOVERING ISSUES

#### THE PROPERTY



Two bedroom modern flat

#### THE CLIENT



A young family buying their first home

#### ISSUES IDENTIFIED



Inadequate bathroom ventilation



Extensive landscaping close to building with potentially damaging bamboo vegetation

#### LOCATION

Poor location within development



No shower screen

**OUTCOME: RECOMMENDED SOLICITORS MADE SERVICE CHARGE ENQUIRES & PURCHASE PROCEEDED**



# CASE STUDY WITHDREW FROM PURCHASE

HAYES



## THE PROPERTY



Three bedroom  
mid terrace house

## THE CLIENT



A growing family stretching  
their budget

## ISSUES IDENTIFIED



Unlined roof covering

### TIMBER

Dampness to Roof timbers



Poorly executed internal  
alterations

### LEAD

Lead pipe mains  
water feed

**OUTCOME: REPAIR WORKS TOO COSTLY SO CLIENT WITHDREW FROM PURCHASE**

## USING OUR REPORT

If we have identified something that you are not clear about, or uncertain as to the implications of; please talk with us. Reports can sometimes appear 'clinical' even if in plain language, and a quick chat can often alleviate any worries.

If you need to call in a building contractor, or a specialist firm for roofing or damp; it is reasonable to request the vendor provides access.

Remember, the main objective is for you to be fully armed with as much information about the property, repairs and costs, BEFORE a final commitment to purchase is made.

You may be living there or renting it out for some time, and at a large expense – so you do not want any horror stories to unfold in the early days and months that may make you regret your purchase! Forewarned is forearmed!

# VALUATION & INSURANCE

UPGRADE YOUR REPORT

## MARKET VALUATION AND HOW MUCH TO INSURE THE PROPERTY FOR **FROM £199 +VAT EXTRA**

### MARKET VALUATION

It is important to pay a fair price for a property. With an often unpredictable market, having an Independent opinion of Market Value from a Chartered Surveyor who has inspected the property can be hugely beneficial.

Though you may need to have a Mortgage Valuation to finance your purchase, it is important to be aware that the lender's report is for them, not you. The lender's Valuer is assessing the lending risk. In many cases, the Valuer is not required to carry out a detailed inspection of the property or to provide you with a copy of their report.

With this upgrade, we shall advise you of a Market Valuation figure, based on our analysis of transactional data and property characteristics.

Some of our clients use this upgrade to help them renegotiate if the price they are paying is above our assessment of the Market Value.

HOW OUR  
SERVICE HELPS

### REINSTATEMENT COST FOR INSURING THE PROPERTY

For freehold purchases, your mortgage lender shall require that you insure the property from exchange of contracts. Our report can advise you how much to insure for, helping to make sure you're not paying too much for insurance by over-insuring or leaving yourself at risk by under-insuring. We can also provide assessments for flats to aid discussions with a freeholder on whether a building is adequately insured.

## OTHER SERVICES WE CAN PROVIDE

AT WEBSTERS SURVEYORS, WE ARE A LITTLE DIFFERENT  
YES, WE KNOW EVERYONE SAYS THAT. WE ARE THOUGH! LET US EXPLAIN...

### WE ALSO PROVIDE VALUATIONS AND SURVEYS FOR



INHERITANCE/PROBATE



LEASE EXTENSIONS



BUYING OR SELLING  
YOUR FREEHOLD



CAPITAL GAINS TAX



MATRIMONIAL



SHARED OWNERSHIP



CHARITIES ACT



COURT COMPLIANT  
REPORTS



DRONE ROOF SURVEYS

CPO

COMPULSORY PURCHASE  
ORDERS



PORTFOLIO VALUATIONS



LOFT & DEVELOPMENT  
VALUATIONS

CHECK US OUT

With our expert team of Chartered Surveyors and RICS Registered Valuers, you will not just get a high quality report quickly. We will also explain our professional advice to you in plain English, cutting out as much of the 'Surveyor speak' as we can. More justification, less Jargon.

Our team have experience of undertaking thousands of valuation and survey reports, acting in the capacity of an expert witness or professional advocate. In a challenging property market, we are a safe pair of hands.

All of our reports comply with professional standards set down by our regulatory body, the Royal Institution of Chartered Surveyors. Where appropriate, reports will comply with the RICS Valuation – Global Standards (known as The Red Book).

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## MEET THE DIRECTORS



### RICHARD STACEY MRICS

#### RICS REGISTERED VALUER

Richard has specialised in residential property for over 25 years, with previous roles and responsibilities including time with the Thamesview group, Brendons and Buntings Surveyors and as a former Director of The Chambers Property Group.

Richard has undertaken large volumes of valuation and survey work including complex Leasehold Reform (extensions and enfranchisement). This has involved him use his building pathology knowledge to identify and advise on numerous property defects. He has significant experience in dealing with a range of other valuations including for matrimonial, taxation and shared ownership purposes. He has on many occasions provided expert witness and court compliant reports.

Outside of work, Richard tries to keep fit and healthy and enjoys quality family time.



### DAN KNOWLES FRICS

#### RICS REGISTERED VALUER

Dan has been a Chartered Surveyor since 2009 and has also attained Fellowship status. He founded Websters Surveyors. Dan is a member of an RICS Expert working group and has written regulatory material for both the Royal Institution of Chartered Surveyors and for HM Government. One of Dan's proudest achievements is setting up our charitable arm which has already made donations totalling more than £30,000.

Dan also regularly assesses Surveyors who are seeking Chartered Status and is on a government appointed panel on Surveying matters. He regularly undertakes a range of Valuations including for Tax matters and expert witness work. Outside of work, Dan spends a lot of time with his two young children and pursuing interests such as photography, hiking, video production and any country walks that end up at a pub for lunch..



### EDWARD ELLIS AssocRICS

#### RICS REGISTERED VALUER

Qualifying as a Surveyor in 2014, there is not much about residential buildings and their defects that Edward isn't aware of. Over the years, he has undertaken thousands of Surveys offering both Level 2 and Level 3 survey types, working for both National and Regional firms within the M25, the Home Counties and in Prime Central London. As a Director, Edward focusses on our Survey development plans and standards, continually looking to technology and data to improve our Survey offering to ensure we reach the high standards we set ourselves. He has for some time served as an RICS AssocRICS Councillor and as a SAVA Mentor assisting those who are looking to gain access into the industry and to newly qualifying surveyors. Edward instils three simple principles into all of our team members, namely: 1. To provide a report that is fit for the purpose, ensuring that buyers can make an informed decision on their next steps on what they are buying 2. To be approachable and professional in all of our dealings, including any post Survey advice required 3. To act quickly and efficiently so long as quality is not compromised.



ALL ABLY ASSISTED BY OUR TEAM OF  
CHARTERED SURVEYORS AND SUPPORT STAFF





## PROTECT YOUR PROPERTY INVESTMENT



"I WANT TO THANK YOU FOR SUCH A QUICK SERVICE. THE SURVEY WAS VERY INFORMATIVE. I AM VERY PLEASED WITH THE OUTCOME AND WOULD DEFINITELY RECOMMEND YOUR SERVICES TO FRIENDS AND FAMILY."

SHAILA (NORTH LONDON)



"THEY ARE VERY REASONABLY PRICED, THEY ATTENDED THE PROPERTY QUICKLY AND THE REPORT WAS ALSO WITH ME QUICKLY. THE REPORT WAS THOROUGH AND VERY EASY TO UNDERSTAND."

(STEPHEN, EAST LONDON)



"I WAS SUPER HAPPY WITH THE QUALITY OF THE SURVEY PROVIDED. HE SPOTTED THINGS THAT I WOULD HAVE NEVER PICKED UP ON, AND HAS PUT ME IN A MUCH MORE INFORMED POSITION MOVING FORWARD. HE WAS HONEST AND FORTHCOMING IN HIS ASSESSMENT AND KNOWLEDGE, REALLY APPRECIATED THE CALL WE HAD TO DISCUSS EVERYTHING."

PRIYA (SOUTH LONDON)



"THE TEAM DIDN'T HANG AROUND AND WE RECEIVED A FULL HOMEBUYER REPORT WITHIN 2 WORKING DAYS. THE REPORT IS HIGH QUALITY AND CLEAR TO READ."

TOBY (WEST LONDON)

WEBSTERS SURVEYORS

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