

HIGHWAY TO HELL OR THREE STEPS TO HEAVEN?

[MAKING THE HOME SURVEY YOU PAY FOR WORK FOR YOU]

As the song goes (loosely) “The formula for heaven's very simple, just follow the rules and you will see, and as you travel on and things may go wrong, just follow steps one, two and three.”

1. **STEP ONE: You've found a home to love.**

You source a mortgage broker or provider and appoint a conveyancer to act for you and should be advised to obtain your own home survey. They may point you in the right direction. If not or you are unsure check out information on the RICS Home Surveys page at <http://www.rics.org/uk/knowledge/consumer-guides/home-surveys/> This includes short, sharp videos explaining that a valuation required by your mortgage company is NOT a survey and that RICS has three defined levels of home survey service

As the surveyor will be working for you, you can choose whoever you wish. This may be through personal connections and recommendations or referrals, professional advisors, web site portals or directories such as RICS 'Find a Surveyor'.

Having got a few names it then makes sense to shop around for the best 'value for money' service. Be warned though. Cheapest is not always the best and do not be afraid to ask a few questions or raise concerns before you agree instructions.

2. **STEP TWO: The surveyor falls in love with you.**

If any surveyor you contact is not prepared to give you time then our advice is to walk away and look elsewhere. A good surveyor working to the highest standards will welcome pre-instruction enquiries and the opportunity to build a successful relationship with you in line with their professional obligations set out in RICS guidance which advises surveyors that from the outset it is important for them to work closely with potential clients so you:

- understand the differences between the levels of service
- are aware of the range of options the surveyor offers, together with key features and benefits of each
- understand the fee that will be charged for the service
- know about any referral fees and other inducements that have been or are likely to be paid; and
- are aware that the surveyor may need to disclose the final survey report to RICS Regulation.

To do this effectively, a surveyor should speak directly to you. However, because survey level one and two services are usually better defined and more easily explained knowledgeable and satisfactorily trained support staff may be able to provide this information and help you choose. At survey level three, direct communication between the surveyor and you will always be the most appropriate approach. Consequently, because terms of engagement and fees cannot be agreed until this discussion has taken place, price comparison websites may not be appropriate for level three services.

It is particularly important from the outset that the surveyor makes sure you are aware of what each level of service can deliver. For example:

- a property that is fully carpeted and furnished and has its roof space deeply insulated will restrict the completeness of an inspection at any level; and
- where the seller or their agents are unable to show the service installations have been appropriately inspected, tested and/or serviced, a call for further inspection will be very likely.

Remember that surveyors are human beings too and they may be defensive if an enquiry or questions are pitched aggressively so softly, softly is the best approach. It is quite reasonable to ask in the nicest way if the surveyor is experienced in looking at properties of the type and age you're wanting to buy (the more information you can give including any issues you may have identified will help enormously), are they familiar with the locality, what pre-inspection research will they undertake, how long will the inspection take, can you meet them on site (not always practical), how is the fee quote calculated, what is the liability cap (open to negotiation), when will the report be ready and post-survey is the surveyor prepared to spend time with you to go through their findings in detail? Clarification backed-up in the terms of engagement to be agreed and signed by both parties will assist in ensuring you have realistic expectations of what the chosen report can deliver.

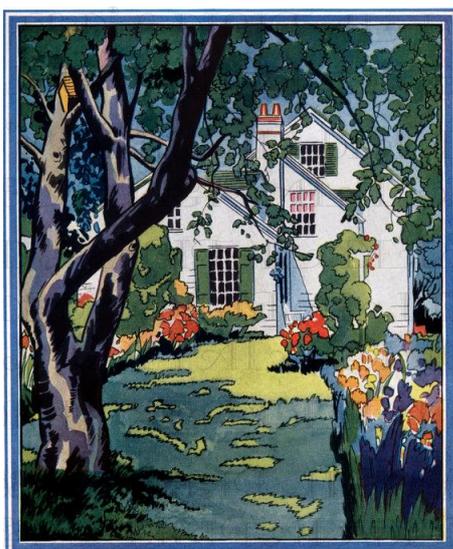
3. **STEP THREE: You agree a service and the surveyor delivers in line with your expectations.**

Having a good on-going relationship in place with the surveyor will have enormous advantages.

With the best will in the world a surveyor cannot provide you with a "full" survey of a property based a limited inspection at a point in time – if a surveyor offers you a "full" survey or structural or whatever report then treat this with suspicion. Also a survey should not be seen as a guarantee more as an assessment if the property at a point in time. Most home survey services now require a team effort involving your surveyor and conveyancer, along with specialist trades people in appropriate circumstances such as the services as noted above, environmental issues such as Japanese knotweed, health & safety risks such as asbestos, damp & mould growth.

This may add time and cost to the purchase process but work on the premise that "a bird in the hand..." It is important though that a good relationship is established and nurtured with the vendor and their advisors so they are kept in the loop. Otherwise they may get nervous thinking that that the agreed deal is being scuppered. This is not usually the role of the surveyors but working with your conveyancer may enable this.

It is inevitable that once you've moved into your new home you may discover things or its condition changes which worry you which may or may not have been flagged up in the surveyor. Don't panic! More often than not these are something and nothing and contacting your friendly surveyor will assist in putting your mind at rest or sorting any issues.



Yeah! That shure seems like heaven to me.

Is this helpful? Let us know at info@greenhousesurveyors.co.uk