

## SURVEYS

Buying a property is probably the most important purchase you are likely to make and mistakes are expensive.

The buyer has to find out before contracts are exchanged if there is anything wrong with the property. If any defects are discovered after you have committed yourself to the purchase, you will have to pay for the repairs, you cannot make the seller contribute.

If you have a survey carried out by a professionally qualified surveyor, this should uncover any major faults in the house. The surveyor will also give his estimate as to the market value of the property so you know if you are paying too much. He will also tell you of more minor jobs that should be carried out to keep the property well maintained. He will also probably tell you if you need a specialist to look at a particular item. He may have found some damp or woodworm; tree roots may be affecting the property structure; he may feel that the electrical wiring needs checking or the roof may be in need of repair. There may be more serious faults such as subsidence.

The specialist can advise you whether work is necessary and, if so, the costs.

Many surveys just confirm that all is well. However, in those cases when there is a problem, you should talk to us at Parkinson Wright. For very serious cases, you may have to withdraw entirely from buying the property and find another one. This, thankfully, rarely happens. In other cases, you will negotiate with the seller for a reduction in the price to reflect all, or part of the costs of repair.

Alternatively, you might require the seller to carry out repairs before you buy. In a rare case, your property might be built on contaminated land. New legislation may require the owner to clear up the land, if the person who caused the problem cannot be found. If you have any concerns in this area the surveyor can advise you.

### **So what type of survey should you have?**

If you are having a mortgage you will pay a valuation fee to the bank or building society and their surveyor will carry out a report.

### **But is this enough?**

This type of report is very short – about one page. The surveyor will only spend a very short time at the property. The report is mainly for the benefit of your Lender, so they can decide whether the house is suitable for them to accept as security. It is not for your benefit, even though you may be paying the valuer's fee.

You should therefore have a better report carried out, either a:

**HOME BUYERS SURVEY REPORT or FULL STRUCTURAL SURVEY (Building Survey)**

The homebuyer's report is about seven pages long in an easy to read format. It covers visible and accessible parts of the property, including the roof space, if there is access. From this you can get a good opinion on the condition of the house and for a very reasonable fee. The full structural survey or building survey is an extensive inspection following a very detailed and thorough examination of the house. It will sometimes include tests of drainage systems and electrical installations by qualified contractors. This is obviously the best type of survey and should always be preferred, particularly with old properties. The only problem is that it is expensive.

Many Lenders will allow you to upgrade their valuation survey to a House Buyers Survey Report or Full Structural Survey, with the better survey being used for the Lender and yourself. Doing this is obviously cheaper than having a separate surveyor look over the property for you alone.

~~~~~

**RADON GAS**

Some parts of the country are affected by radon gas. This is a colourless, odourless gas which is radioactive and which occurs naturally. Radon gas occurs everywhere across the United Kingdom but usually at levels which pose little or no risk.

However, in some areas, the local geology results in high Radon levels which can pose a health risk. It is estimated that about 2,000 deaths per year in the United Kingdom result from Radon induced cancers.

Most parts of Worcestershire have been designated as affected though the levels are fairly low. Cornwall, Devon, parts of Somerset, Northamptonshire and Nottinghamshire may be more badly affected. In some areas, special Building Regulation measures are required when a new house or extension is built.

~~~~~

You can have a test carried out at a cost of around £35-£50, but as this takes at least 3 months, it cannot be carried out before you buy. If your house was affected there are several ways of solving the problem usually by some means of added ventilation or in severe cases, installing a pump to extract the gas. Please ask for more advice or contact the National Radiological Protection Board or the Environmental Health Department of the local council.

If you would like more advice about your survey or you would like us to recommend or arrange a survey for you, please contact us at Parkinson Wright.

**Worcester Office**  
Haswell House  
St Nicholas Street  
Worcester  
WR1 1UN  
[worcester@parkinsonwright.co.uk](mailto:worcester@parkinsonwright.co.uk)

**Droitwich Office**  
64 Friar Street  
Droitwich Spa  
Worcestershire  
WR9 8EF  
[droitwich@parkinsonwright.co.uk](mailto:droitwich@parkinsonwright.co.uk)

**Evesham**  
4 Abbey Lane Court  
Abbey Lane  
Evesham, Worcestershire  
WR11 4BY  
[evesham@parkinsonwright.co.uk](mailto:evesham@parkinsonwright.co.uk)