

Clear Surveys

PREMIUM SURVEY REPORT

Property Address:

Example Premium Survey

Prepared For:

TBC

Survey Date:

TBC

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1. Purpose of this survey and estimate

This report has been prepared for the purposes of assisting the prospective purchasers in assessing what defects may be apparent within the property and the estimated costs of fixing these defects.

It is expected that the purchaser, will use the report to;

- Plan and budget for repairs they will need to make to the property both immediately and in the coming years if relevant
- Negotiate any fair reduction in the asking price if relevant

The report aims to cover works that will be required to make the property safe and habitable. It does not usually cover refurbishment works to replace items that are dated but functional, so long as they are not defective. This means that an older property with dated fixtures and fittings, that may obviously require some refurbishment, won't necessarily be listed as defective, so long as the relevant parts of the property are functional and do not require immediate repair or pose any financial risk.

The surveyor will identify repairs they feel that affect the habitability of the property with 'Urgent Safety Issue' so you can assess these in relation to the asking price and budget for the repairs soon after purchasing the property. 'Repairs Required' identifies anything that has been deemed to be defective, but within this category there will be items that are more or less important, both in terms of timeframe or financial risks. 'Repairs Required in Coming years' helps you plan for items that are not currently defective, but that may need to be monitored after you purchase the property. 'Further Information Needed' and 'Unable to Inspect in Detail' categories are used to highlight any limitations in the survey and to quickly identify items that you may wish to follow up with your legal advisors.

There are no typical surveys as every property has it's own idiosyncrasies both from the point of original construction and by the alterations and repairs it may have been subjected to since it's original construction. However, it is incredibly rare for no defects to be located whatsoever, even on very modern housing. It is worth remembering, the

report is seeking to test the house against an ideal standard. The reality is that it is almost impossible for any house to reach this standard at the exact snapshot in time the survey provides. In summary, a survey identifying even a wide range of defects usually does not mean the property represents a poor purchase but a very small amount of noted defects, is usually a sign of a good purchase, subject to the seriousness of those defects.

2. Limitations

The surveyor has assessed the internal external finishes of the property and where on site access is available, has looked into any void spaces such as lofts. The expert may not be able to see all of the property, for example they will not be able to cut back vegetation in the garden, lift fitted carpets or view any inaccessible voids like the areas under floorboards. The surveyor will try to identify areas that have not been inspected in the report but this list will not be exhaustive. The report may have omissions and if you believe there to be any, you have the right to ask for these items to added to the report. If you believe this to be the case please contact us.

We of course do not have x-ray vision and no survey can cover every single aspect of the property. It is not practical to move the vendor's furniture, vehicles or other belongings. The expert will use their years of experience in assessing defects to assess if these inaccessible areas may contain any hazards i.e. by looking for evidence of decay or faulty wiring. However, an item not receiving mention in the report does not mean this item has been approved as sound.

We occasionally recommend additional reports are completed and can make recommendations for local specialists should they be required. Examples of these could be experts to use CCTV to survey the drains that cannot be seen, or a Remedial Specialist to assess for any rot or beetle infestation in timber.

The costs provided are estimated broad costs that we would expect a local competent tradesperson to charge, based on our own knowledge. The exact costs may be higher or lower as many factors can effect contractor's costs, including the size of the business you appoint, their exact approach to rectifying the defect and whether you employ one contractor who applies a margin to manage their subcontractors works, or appoint individual tradespeople directly under your own supervision.

We do not undertake any works directly but can help prepare and supervise works. We can also help you find reliable contractors (see Section 6 below).

3. Your Surveyor

Ben Clear has been in the construction industry all his working life. He has worked on both sides of the building and surveying divide, having previously owned and operated his family construction business, CRB Contractors, which was founded by his father in 1979. Ben took over the running of the company in 2005 after achieving a first class honours degree punctuated by summers spent working 'on the tools'.

A recognised Master Builder, Ben sat on the National Standards Committee for the Federation of Master Builders, advising on disputes and technical issues for over 10 years. Ben has a high level of technical expertise but is also an experienced developer, having bought, improved and sold multiple properties over many years. Importantly he knows how to quickly and accurately provide costs and identify whether a property is worthy of your attention and your finances.

Via Clear Surveys Ben offers a range of additional Project Services that can help you get your project from an idea to reality. Clear Surveys offers free of charge introductions to competent, tested, local contractors plus design and planning permission services for extensions, conversions and alterations.

Ben lives in Seaford, East Sussex with his wife Aimee and daughters, Evie, Ruby and Rosa.

Ben adds "It's important to me to love what you do. I have a real passion for building works. I relish the problem solving and pragmatism that buildings demand but most of all I enjoy getting to know my clients so that I can understand their hopes and wishes for their project. Only then can I offer them a building that does exactly what they want it to do, at a price they are happy with."



4. Negotiating the asking price

If you are concerned about how the report may have affected the offer you have made for the property, please find some useful information below.

When approaching the estate agent or vendor with a revised offer we suggest you take the following factors into consideration;

The current asking price

Discuss with the agent what they considered when pricing the property; were they aware of any of the defects and did they approximate the repair costs when setting the asking price? An example of this could be a house where the roof has many missing tiles and there are obvious leaks from the roof. The agent likely considered these obvious defects but you will need to check they adjusted the asking price sufficiently to cover this.

Your agreed price

If you have already negotiated discounts off the asking price, you will need to consider how much more you can request to agree a fair revised sale price. Many vendors will understandably consider how much they have already discounted, especially if any significant or costly defects have been identified and form part of any negotiation.

Speak to your agent

There are normally two agents in the process, yours, and the vendors. Both will be able to provide an opinion on any revised offer and advise on the potential for success.

Be as fair as you can

Even though the report budgets may total say £50,000, this doesn't necessarily mean the asking price should be reduced by this amount. Consider the items above and reflect the urgency of any specific repairs and their effect on the property being habitable. Fair discounts are of course far more likely to be met with good responses.

5. Report & Estimates

Item No.	Element of Building	Action Required?	Repairs Required	Estimated Cost inc. VAT
1	Main Roof	No immediate repairs noted	<p>We inspected the roof coverings externally using binoculars and internally via the loft we inspected the felt membranes for signs of age related failures.</p> <p>We found the roof to be in good order generally with no immediate works required.</p>	
2	Verges	No immediate repairs noted	Verges are the edge part of the roof that usually sit above the gables (sloped edge sections) where the tiles are bedded and pointed in mortar which can fail over time due to erosion and wind uplift.	
3	Ridges and Hips	No immediate repairs noted		
4	Eaves	No immediate repairs noted		
5	Leadwork	No immediate repairs noted	The front lead flashing to the lower bay section has multiple splits but this has already been underlaid with a new section of lead which appears to be working well.	
6	Chimney/s	Repairs required	<p>We located a small leak against the main chimney stack that has caused some minor decay to the adjacent timber boarding. A roofer will be required to access and assess the defect but we have placed a provisional budget here for the potential repair. We also noted that the flaunching on the top of this stack is failing and needs replacing.</p> <p>The rear chimney stack is internally drylined but we suspect it may suffer from dampness behind these linings. The venting detail is very open and we'd suggest a ventilated rain cowl is installed to prevent excess rain entry.</p> <p>The gas fire in the lounge should have an in date certificate from the last 12 months prior to use.</p> <p>The vendor advised that the dining room chimney flue has been blocked up to aid the function of the lounge gas fire.</p>	£1560
7	Flat Roofs	Repairs required in coming years	<p>Flat roofs typically have a lifespan between 15 and 20 years depending on the quality of the materials and original installation competency. As such, they are always somewhere on a sliding scale towards failure and therefore warrant special attention.</p> <p>The flat roof over the left side extension is likely in excess of ten years old so will need replacing in the coming years.</p>	

8	Guttering	No immediate repairs noted		
9	Fascia, soffit and barge boards	No immediate repairs noted		
10	Rainwater drainage system	Unable to inspect in detail	We cannot survey underground systems during this type of survey and therefore cannot rule out any failures below ground. Pipework within the boundary of your property will highly likely be your responsibility to repair although some insurance policies do cover these repairs. We would recommend an underground CCTV survey is completed if you want to know the condition of underground pipes which we can arrange if required.	
11	Wastewater drainage system	Unable to inspect in detail	<p>The comments regarding rainwater drainage responsibilities above also apply to underground foul water services although any shared services (those where another property's foul water runs through a pipe within your boundary) will be the responsibility of Southern Water to inspect, repair and maintain so in these cases your financial exposure is lessened. However, any drains that are shared are covered by strict rules regarding building over or near them so this can affect any plans for extensions, leans to, conservatories etc. A CCTV survey can plot and identify shared drains to see how this may affect any future plans you may have for the property.</p> <p>We tested the drains by flushing toilets and running taps. Whilst this kind of testing is not conclusive proof of a healthy below ground drainage system we did note that the ground floor bathroom WC was slightly slow to drain which could indicate a mild blockage or drain defect.</p>	
12	External Walls & Movement	No immediate repairs noted	The ground levels and walls at the front of the property are slightly high against the house but mitigations are already in place (like lowered sections and use of free draining shingle) and these appear to be effective.	
13	Porch	No immediate repairs noted		
14	Conservatory	No immediate repairs noted	The conservatory is heated but will not be comfortable during very hot or cold weather due to the poorly insulated roof and the large volume of glazing. It has been separated from the main house with external grade French doors as per building regulations.	
15	Rendering	No immediate repairs noted		
16	Stonework	Element not present in this building		
17	Pointing	Repairs required	Some minor sections over front flashings missing.	£60

18	Windows and Doors	No immediate repairs noted	<p>The windows are provided with trickle ventilators. These allow a small amount of background ventilation without the need to frequently open windows and help maintain a healthier environment within the building.</p> <p>The upvc windows and doors are in reasonable order with no immediate repairs required.</p>	
19	Ground Floors	No immediate repairs noted	<p>The majority of the ground floor is on suspended timber. Whilst we found no obvious soft spots that could indicate decay, we did note that there were very few air bricks to help ventilate the sub floor. We would suggest adding more to the front elevation and some to the conservatory to help through vent the house floor.</p>	
20	Plastering walls and ceilings	No immediate repairs noted		
21	Internal decorations	No immediate repairs noted		
22	Electrical consumer unit and wiring	No immediate repairs noted	<p>The consumer unit is a modern unit with RCD protection, a life saving device that detects an electrical discharge event and cuts the power. Neither the consumer unit or wiring currently need replacing based on our limited inspection. Whilst we cannot inspect all parts of a system during a survey like this, we typically remove a number of sockets and switches and look at the age and condition of the wiring to help inform if a rewire may be necessary now or in the near future.</p>	
23	Fire Safety		<p>The property does contain mains powered interlinked fire alarms. These alarms are designed to all sound when one of them detects fire or smoke. They offer the best opportunity to be alerted to a fire quickly, especially during the night.</p> <p>The bedroom windows do not include fire escape hinges which allow the window to open further and provide the best chance of being able to escape or be rescued from a bedroom should a fire trap you in the room. These are very inexpensive to add and a budget has been included here for them to be added.</p>	£180

24	Heating & Hot Water systems	No immediate repairs noted	<p>A boiler and heating/hot water system, much like a car, needs regularly servicing and care to ensure it keeps running. Typically boilers are said to have around 15 year lifespans before then becoming more economical to replace rather than repair but this can vary wildly. Factors like servicing, repairing faults when identified, how long a system may have been out of use at any point and how much use the system has had overall can all affect just how long a specific boiler may last. We recommend servicing records are sought via your legal advisors which will at least in part be reassurance (if they exist) that the boiler has been looked after.</p> <p>UK homes generally have one of three different types of heating/hot water systems. Mostly all heat the home in the same way, by warming water and sending it round the pipes to the radiators, but they all create hot water in different ways and each system has it's own strengths and weaknesses.</p> <p>A combi boiler, like that found in this property, heats water on demand instead of preheating it and storing it in a cylinder. This is more efficient for most homes as you only heat the water that you need. The flow rates are generally better than the older gravity fed systems and you can have showers on the upper floors without the need for special pumps or electric showers. There is no stored water in the loft so all cold taps in the home should provide drinking quality water.</p>	
25	Plumbing and bathrooms	Repairs required	<p>We detected a small leak in the ceiling of the ground floor bathroom. There is no obvious plumbing directly above here so we would suggest the floor is lifted and the pipes inspected. It is likely a small drip from a heating pipe but we cannot be certain without further investigations.</p> <p>Some areas of silicone and grout require repair.</p>	£540
26	Utilities	Unable to inspect in detail	<p>We could not trace the water main along it's length so cannot rule out that some portion of the pipework may be formed in lead. A plumber would be needed to further assess concealed portions which may give a better indication if any lead is in use.</p> <p>Lead was a common water pipe material prior up to around 1970. Lead pipes carry some health risks, especially to children under 6 and pregnant mothers. Risks can be reduced by doing simple things like running the water for a time before using it for drinking and cooking but the best solution is to replace the lead main with a modern plastic pipe, which can range from as little as £400 to as much as £1000 for longer or more complex routes.</p>	
27	Internal joinery	No immediate repairs noted		

28	Kitchen	No immediate repairs noted		
29	Staircase	No immediate repairs noted		
30	Upper Floors	No immediate repairs noted		
31	Floor finishes	No immediate repairs noted		
32	Loft voids	No immediate repairs noted		
33	Roof timbers	No immediate repairs noted	We cannot practically survey every element of timber in the roof structure, generally due to limitations in accessing the insulated loft areas. However, a general look within the roof voids identified that this cut and pitch roof is in good order with no immediate structural defects noted.	
34	Insulation levels in loft or roof	Repairs required	The loft insulation levels are low. We recommend that these are topped up to a minimum thickness of 300mm to improve the energy efficiency of the property. Whilst boarding in lofts generally acceptable, it should be raised above the insulation layer on plastic or timber legs, to ensure there is no reduction in insulation where boarding is installed. Loft insulation is the most cost effective way to lower heating bills and to reduce your homes carbon footprint.	£732
35	Outbuilding Roof	Repairs required in coming years	This simple felt roof will have a relatively short lifespan and will need replacing within the next few years.	
36	Outbuilding General	At Risk	The building works very well as a shed type structure but it would need significant upgrades to be used as a bonafide habitable space. There are issues with penetrating damp through the retaining structures which are not designed to remain dry.	
37	Garden	Unable to inspect in detail	Whilst we saw no immediate issues with the garden in general this does not form a detailed part of our survey. As such, the garden and borders are not inspected for potential risks like Japanese Knotweed or other invasive plants. We recommend buyers check their environmental searches to see if there is an increased risk in this area and seek advice or inspection via a specialist if required.	
38	Driveways, Patios and Pathways	At Risk	The driveway and paving is generally sound though we noticed one uniform depression in a line where the vendor parks his heavy van. This could indicate a collapsed duct or drain or it may be that the sub base under the paving was installed too thinly to be able to support a heavy vehicle.	

39	Retaining walls	Repairs required	Retaining walls are always of particular interest as they are expensive to repair when they fail and in extreme cases can pose a danger to individuals within their range. They are often designed by tradespeople without an engineer's input as retaining walls within the garden do not generally fall under the scope of building regulations.	£468
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This property has a number of well built brick retaining walls but we noted a crack on the right front boundary wall with the neighbour. This needs some repair and reinforcement to prevent it worsening over time, especially if you plan to park a vehicle close to this wall.

40	Fences and/or boundary walls	No immediate repairs noted	We cannot be certain which boundaries belong specifically to this property. You should seek advice from your legal advisors to establish ownership before undertaking any repairs or replacements to any boundaries. Not all title deeds offer useful information, but you may be able to identify which boundary belongs to this property by locating 'T' marks on the title plan. These T shaped marks are normally on the side of the property who has responsibility for that boundary. T marks on both sides of the same boundary, usually indicate a shared boundary.
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We understand the rear boundary is likely beyond the rear outbuilding but this area is inaccessible as the outbuilding is now forming a de facto boundary.

Additional Points

41	Any evidence of previous structural works inside or out?	Yes	The property has been subject to alterations and/or extensions for which planning and building regulations may have been required. We suggest seeking information via your solicitors searches to check to see if all the necessary approvals were received at the appropriate times as follows: Planning Permission: Two storey side extension Building Regulations: Two storey side extension
42	Evidence of any wall tie degradation?	No	No obvious horizontal cracking which would indicate wall tie degradation but we can recommend specialist who can insert a camera in the wall cavity for an additional cost if required.
43	Any timber rot or decay in visible areas?	No	Whilst we did not detect any obvious wet or dry rot (except the small section by the chimney leak), it is impossible to inspect every piece of timber within the property during a survey. A fully destructive survey can achieve this but unless we have our suspicions that an issue may exist this would be counter productive.

44	Any potential asbestos?	Yes	<p>The property may contain asbestos containing materials. These can be found in a number of areas like soffits, ceilings, floor adhesives, older vinyl floor tiles, damp proof courses, pipe insulation and Artex. Artex installed prior to the year 2000 may contain a low risk form of asbestos called chrysotile. Whilst bound within a secure material, most asbestos does not present an immediate risk but issues can arise if you wish to undertake works to areas that may contain asbestos. We can organise asbestos tests to any suspicious materials once you take occupation of the property and give further advice about managing asbestos within the home safely. The presence or possible presence of asbestos should not deter you from purchasing a home, indeed it's quite difficult to find any house built before the year 2000 that has no asbestos within it somewhere. Current estimates suggest around half of all UK homes have some asbestos content, the most important thing is to know where it is and how to avoid disturbing it. We only recommend removal of asbestos where it will be directly affected by other planned works or where it has already been damaged. Generally, encapsulation or no action at all, is the safest solution.</p>
45	Any ventilation issues not noted elsewhere?	Yes	<p>We noted that the roof voids are not formally ventilated. This can be achieved in a number of cost effective ways and is especially important if improving insulation values as condensation can form in the loft voids and shorten the lifespan of the structural timbers if airflow through the loft is not achieved from cross ventilation.</p> <p>The kitchens and bathrooms have sound mechanical extraction to fresh air in place.</p>
46	Any damp issues not noted elsewhere?	No	<p>We inspected potential at risk areas using a combination of visual inspection, thermal imaging and protimeter (a type of damp meter which allows us to get indicative readings around 25mm below the surface).</p> <p>We found slightly elevated readings on external walls, slightly biased towards the base of the walls but nothing to indicate any significant historic or ongoing issues that would require intervention.</p>
47	Any issues with trees within the grounds of the property?	No	
			TOTAL FOR REPAIRS £3,540

Item	Budgets for improvement works		
A	Form a new rear kitchen extension circa 3m x 3m including structural opening to expand existing kitchen.	£	51,400
B	Form a new rear kitchen extension circa 3m x 6m including structural opening to expand existing kitchen including removal and rebuilding of the affected portion of the conservatory.	£	82,500
C	Undertake loft conversion to provide rear dormer and one large master suite including bathroom	£	71,650
D	Form new clinic room to lounge including fit out and partitioning off the hallway so house and business are separated.	£	12,868
E	Undertake basic upgrades to outbuilding roof and walls to make it more watertight and provide some limited habitable spaces.	£	4,860
F	Undertake major upgrades to the outbuilding to provide fully insulated and heated habitable room/s.	£	25,100
G	Upgrade the existing conservatory to provide more comfortable and better insulated room for all seasons to include insulated roof system and removal of glazing to right elevation wall.	£	15,670

6. What Next? Project Services

Clear Surveys can help you get the repairs required undertaken quickly and efficiently using **our wide panel of specialist contractors and general builders**. Having spent many years in the industry, we are in an almost unique position of having well tested relationships with excellent contractors who would be pleased to provide a quote. We do not take any commission for introductions to contractors, we do so purely out of an interest in the works we prescribe being completed in a competent manner, by qualified professionals that we trust.

We can start the ball rolling by producing a detailed **Schedule of Works** which will describe the exact tasks that you want to undertake in an itemised format, so that you receive, clear and concise **Quotations** with specific inclusions and exclusions to avoid future in build disputes. We also provide specialist **Tendering Services** where we can assess the quotes you receive against industry standards and make recommendations based on our findings, alongside checking for errors and omissions.

We also draft **JCT Building Contracts** for you and your selected contractor to sign to ensure the terms of the contract are set and agreed in advance, and important details like adequate **Insurances, Retentions, and Defects Periods** are all agreed in advance. We undertake these types of services on projects as small as £5000, right up very large projects in excess of £1m.

We also offer specific planning advice to establish if any **Planning Permission** is required or if **Permitted Development Rights** can be relied upon to undertake the proposed works. We work with you to produce bespoke designs to suit your wants and needs whilst ensuring compliance with planning law. We also prepare plans and construction details for **Building Regulations** applications to ensure the project is completed to the correct specifications in line with contemporary regulations.

7. Further Investigations

We may have alluded to various other types of survey than can be completed at this stage should you need further reassurance before completing the purchase. Please find the details of various organisations that can provide further information should you need assistance.

Drainage Surveys:

We will not have been able to view into any underground drains so if you would like a full report for this we recommend contacting The National Association of Drainage Contractors, or we can advise of local drainage experts;

<https://nadc.org.uk/home-buyers-drain-surveys/>

Asbestos Surveys:

We may have identified potential asbestos containing materials in the property. A full R&D survey can be completed either prior to, or after purchasing the property if required. We recommend searching for accredited asbestos surveyors by region on the United Kingdom Accreditation Service website, or we can advise of named local contractors;

<https://www.ukas.com/find-an-organisation/>

Structural Issues:

Your Expert may have identified structural issues that require further investigation. We recommend using the Find an Engineer service provided by the Institute of Structural engineers, or we can provide details for local engineers;

<https://www.istructe.org/building-confidence>