

A clear, impartial guide to ...

Buying a home

From looking for your home to moving in



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“Buying, selling or extending a home is one of the most exciting things you’ll ever do. It’s also one of the most stressful - big money is at stake. Take your time to re-cap on the process and make sure that you get professional advisers who you can trust ... and keep them. I’ve used the same legal adviser and mortgage broker for the past 15 years. I know they’ll be honest and give it to me straight.”

Daniel Sutherland MRICS

For more information or free advice visit www.sutherlandsurveyors.co.uk, email info@sutherlandsurveyors.co.uk, or telephone 01202 237377

Buying a home

When looking for and buying your home it is important to find the right professional advisers, namely a solicitor/conveyancer and a Chartered Building Surveyor. They will work together to protect your interests and make sure you get the home you dreamed of.

When choosing your advisers, ask lots of questions: they are there to serve you. Choose advisers who are happy to give you their time and trust your instincts; they will usually be right. There is no place for the old fashioned 'professionals' approach of making you feel that they are doing you a favour by acting for them.

Take advantage of the skills and expertise of a Chartered Building Surveyor.

The advantages of using an RICS Chartered Building Surveyor are:

- They give you clear, impartial and expert advice
- They act in your interest
- They are tightly regulated and have to follow strict rules of conduct - including having in place insurance to protect you
- They have specific rules and must follow best practice guidance
- They have to update their skills and knowledge throughout their careers so you can rely on their expertise
- You are protected by a complaints procedure
- They have detailed knowledge of building design and construction making them the most qualified to advise on your buildings.



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The process

1. Choosing your property

Decide on the kind of property and location you want. You should research online, visit the local agents and look around several properties, to get a feel for the market before you buy.

2. What to look for

Have a second viewing to really look closely at the property.

3. Agreeing the sale

Before you agree a price or sign anything, make sure you know what's included in the asking price.

You might want to negotiate on fixtures and fittings like light fittings, and if you like the carpets, see if they're included too

Your accepted offer is still 'subject to contract' – which means the sale is agreed but isn't binding until you exchange contracts. Up to that point either side can back out without penalty.

4. Financing your property

If you haven't already got a mortgage in place, your next step is to find one – or make sure you have the money ready.

5. Arranging a survey

Ask an RICS Chartered Building Surveyor to conduct a survey of the property – for more information, see the section on surveys in this guide, or take a look at the separate guides on our web site under 'free guides'.

6. Instructing your solicitor/conveyancer

You will need a solicitor or conveyancer. See the section on buying a home in this guide. Look for someone who understands the emotional and financial commitment you are making.

Once they're happy with the legal aspects of the property, and you have the finance in place, you can exchange contracts.

7. Exchange of contracts

When you exchange, you will normally agree the completion date. At this point instruct your removal firm.

8. Completion

You complete on the date agreed in the contract, when the rest of the money is transferred to the seller.

Collect keys from the seller's estate agent and then you can move in.

For more information or free advice visit www.sutherlandsurveyors.co.uk, email info@sutherlandsurveyors.co.uk, or telephone 01202 237377.

1. Choosing your property

Decide on the kind of property and location you want, such as semi-detached, terraced, or flat – then ask yourself a few questions each time you view somewhere:

- Can you really afford it?
- Is it near the transport links, or schools, or facilities you need?
- Do you like the area?
- Is it big enough?
- How old is it?
- Does it have enough outdoor space, such as gardens and garages?
- Is it freehold or leasehold?

It's a good idea to look around several properties and get a feel for the market before you buy.

Many buyers talk about getting a feeling about a property, but try to qualify why you do or don't get a 'feeling':

room dimensions, ceiling heights, layout, window sizes, décor, joinery finishes, overall size, orientation? Sometimes you can get the 'feeling' by making improvements or alterations; other times, the 'feeling' is lacking because of something you can't change.



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Viewing a property

First impressions count for a lot – but you should view a property at least twice, preferably at different times of the day, to give you a better idea of what's on offer. Location is an important consideration, so check the surrounding area and local amenities. Here are a few things to think about to make sure it meets your requirements:

- Nearby main roads, pubs, clubs or restaurants – they can be handy, but noisy
- Nearby railway lines – or overhead flight paths
- The feel of the community – does it seem friendly?
- The aspect of the house – does it get enough light?
- Is the property well maintained?
- The age of the property
- Garden size
- The condition of nearby properties.
- Ask about the neighbours.

On the inside, check to see whether:

- The property needs updating – and if so, how much?
- Everything works, like the lights, taps, plugs and windows
- The rooms are big enough
- The fixtures and fittings are going to be included in the sale
- You like the views
- It feels like home.

New properties – things to keep in mind

New properties are very popular and often sell at a premium to reflect the included extras. After a few years, the price of new property moves into line with the local property market.

Before you buy a new property, make sure you have a solicitor on board to check the property:

- Has proper planning permission and is correctly built on its allocated plot
- Hasn't been built on contaminated or filled land – or if it has, you have valid certificates ensuring the land has been properly treated first. This is crucial for building insurance.

You should also get the builder to give you:

- Proper guarantees, such as an NHBC Buildmark or similar certificates
- Test certificates and user guides for any electrical, gas or built-in appliances
- The final certificate from the local authority building inspector
- Confirmation the property's energy efficiency matches the SAP (Standard Assessment Procedure) rating provided to the local authority.

If you'd like to know more about what to look for when buying a new home visit the National House Building Council website at www.nhbc.co.uk

For more information or free advice visit www.sutherlandsurveyors.co.uk, email info@sutherlandsurveyors.co.uk, or telephone 01202 237377.

Older properties and those needing work

If you want to buy an older property, we'd strongly advise having a Building Survey first. A possible alternative, where appropriate, is a Structure-only Survey. Your Chartered Building Surveyor will find out if there are any problems, and could help you avoid spending a small fortune to fix things at a later date.

When you buy an older property for renovation, you need to check building regulations carefully. Your RICS surveyor can help ensure this is done accurately and professionally. Some major building repairs may also need permission from your local authority building regulations department.

Before you buy a property to renovate, work out the total cost of repairs on top of the initial outlay – and decide whether the property is still worth renovating. Bear in mind the cost of repairs and improvements are not always cost effective in terms of increasing the value of the property.

Listed buildings

If the property is a listed building, or in a conservation area, any work you do on it may be restricted, and you will have to follow certain guidelines. The scope for any structural change could be extremely limited and you'll need to discuss any proposals with your local planning authority. You may also have to get consent from English Heritage before work can begin.

Non-traditional housing

If you're looking for something different, you could check out the possibilities of pre-fabricated buildings, constructed in a factory to your specifications and delivered on-site. Off-site construction can include anything from simple extensions built ready to plug into mains services, right through to entire pre-fabricated houses, though arranging mortgage finance may not be as straightforward as for conventional buildings.

If you'd like to know more about non-traditional housing visit The Housing Forum at www.constructingexcellence.org.uk

"The housing market constantly fluctuates, so when you are buying you need to work at controlling the only variables you can influence: the property you choose and the price you pay. Remember, every design has its good and bad points – an RICS surveyor will know what to look out for in properties of a specific era."

Phil Spencer



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Buying at auction

Most property is bought and sold through estate agents, but you can also buy property at auction. If you buy at auction you must exchange contracts and agree the sale straight away. Do note you'll be legally bound to the sale and can't back out. We advise you to employ an RICS member to undertake a survey of the property prior to the auction.

For further information on buying at auction please see the RICS Property Auctions guide by visiting www.rics.org/propertyauctions



Types of ownership

There are four main types of ownership, otherwise known as 'tenure', for property:

Freehold

If you buy a property freehold, it means you have full ownership of the property until you decide to sell it. Freehold properties are usually houses with gardens.

Leasehold

If you buy a leasehold property, it means you have part ownership and the right to live there for a fixed time only – usually the balance of either 99 or 125 years.

Leasehold properties are generally flats and maisonettes. A landlord owns the freehold of the building, but doesn't have access to your flat unless invited. The value of a lease decreases with time, but you can usually extend your lease or buy a new one. Many building societies and banks may have restrictions on granting mortgages where leases are below 70 years. An RICS member can give you more information about this.

For more information or free advice visit www.sutherlandsurveyors.co.uk, email info@sutherlandsurveyors.co.uk, or telephone 01202 237377.

You'll also probably have to pay ground rent on leasehold property, and if it's a flat or maisonette, you may have to pay a service charge to cover repairs and cleaning of shared areas.

Before you buy a leasehold property, get your solicitor to check:

- How much these extra charges are
- Whether you have to pay them in advance
- If a management company is responsible for collecting payment
- Whether building maintenance is managed by the freeholder
- Any future costs, such as re-roofing, exterior redecoration, replacement of lifts or communal heating boilers
- Who has responsibility for repairs

The freehold may be owned collectively by the leaseholders, also known as share of freehold, or by a separate person or company.

An RICS member can advise you on buying leasehold property as there may be more onerous repairing and maintenance responsibilities than with a freehold property.

Further advice can be obtained from the Leasehold Advisory Service by visiting www.lease-advice.org

Commonhold

Leaseholders have the right to convert from leasehold to commonhold if they buy out the landlord, in both new and existing buildings. Commonhold provides a different management structure for blocks of flats and other interdependent buildings with shared services and common areas.

Intermediate forms of ownership

These include shared ownership and shared equity schemes. You pay a mixture of mortgage and/or subsidised rent, making the homes affordable for those on or below average incomes. If you start to earn more, you can increase your share in your home, and may have the option of owning the property outright.

For more information or free advice visit www.sutherlandsurveyors.co.uk,

2. What to look for

Here is my top ten list of the most common problems with the homes I see:

1. **Electrics.** Ask the seller if they have been checked in the last ten years and ask to see the certificate. If there isn't an RCD (Residual Circuit Device) on the consumer unit (fuse box), it will probably need money spent on it.
2. **Gas.** The safety of the gas installation should be checked once a year.
3. **Condensation.** Many properties suffer from condensation. This can be alleviated by a change of lifestyle or improvements can be made to the property.
4. **Other forms of damp.** True rising damp is unusual although damp and timber companies will often cite this if they carry out an inspection. You should have an inspection carried out by a Chartered Building Surveyor if you have damp.
5. **Timber decay.** Related to the previous problem, decayed sub-floor timbers is common because of blocked or insufficient sub-floor vents.
6. **Gutters.** Blocked or leaking gutters will, over time, lead to damage to brickwork, render, and timbers.
7. **Asbestos.** This is very common in homes, but isn't a problem as long as it isn't friable and you don't disturb it. If you know where it is, you can just leave it well alone.
8. **Cracks.** From differential movement and settlement to subsidence. Some cracks are nothing to worry about. Others are!
9. **Neighbourly issues.** Over time, physical property boundaries can change, leaving you vulnerable to limited access to parts of your property.
10. **Fire safety.** Perhaps bedroom windows from which you can't escape, or no barrier between neighbouring properties.

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3. Agreeing the sale

Most property is bought and sold through estate agents. Once you have chosen your property, you may be able to negotiate with the seller on the asking price. Owners do not have to accept the first offer that is put to them and you can make them an increased offer.

Negotiation on the price of the property is often easier if there are repairs to be done, or if the seller is looking for a quick sale (refer to the section on arranging a survey for more information).

Estate agents have some influence over the seller. Sales falling through are bad news for estate agents and sellers, so if you can honestly offer the following words, they will be music to the Estate agent's ears:

- "We can exchange in 4 weeks and complete to suit the seller"
- "Here are my legal adviser's and surveyor's details, so that the process can start straight away if agreed"
- "I have a ... percent deposit and my mortgage is agreed with ... My broker will be happy to talk to you if necessary"
- "We are really committed to the purchase if it can be agreed at this price"

Remember, always check what is included in the price before agreeing the sale. Once you are happy, put this in writing to confirm but it will be subject to formal exchange of contracts drawn up by your solicitor (be aware the law is different in Scotland).

All homes being sold require an Energy Performance Certificate (EPC) to record the energy efficiency of the building. The certificate provides a rating A to G, where A is very efficient and G very inefficient. The EPC will also include recommendations on how to improve the efficiency of the home.

Once you have chosen a property you will have to consider:

- How to finance your property purchase
- Arranging a survey
- Instructing your solicitor/conveyancer.

It will be more reassuring to the Estate agent and seller (and may strengthen your negotiating position) if you have your conveyancer, surveyor and finance all in place before you offer.

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4. Financing your property

Unless you're a cash buyer, you'll need to arrange a mortgage to buy a home. A mortgage is a loan against the property, and there's a huge range of different ones available from banks, building societies and other lenders.

Mortgage rates vary too, so it's worth shopping around to get the best deal you can. Make sure you are aware of any additional costs like arrangement fees.

What can you afford?

Based on your income, your mortgage lender can help you work out how much you can afford to spend on a property and the minimum deposit you will need. Most lenders will give you what's known as an 'offer in principle', or the amount they'd be prepared to lend. It's useful to get this before you start looking for a home.

Also, bear in mind there are always additional expenses like legal fees and moving costs. We've included a checklist of costs at the back of this booklet, but here's an idea of things you'll need to budget for:

Moving costs

- Deposit – normally at least 10% of the property value. If you take out a substantial mortgage, you may be asked to pay a mortgage guarantee premium
- Mortgage repayments and lender charges
- Property survey
- Solicitor's fees, including searches, Land Registry and stamp duty
- Removal costs
- Possible reconnection costs for phone, gas, electricity and water
- Re-directing post.

Monthly costs

- Mortgage
- Buildings and contents insurance
- Council tax
- Water rates
- Electricity and gas
- Phone and internet
- Ongoing repairs and decoration.

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5. Arranging a survey

Your home is likely to be the biggest purchase you'll ever make, so having a survey is worth it. A survey could potentially save you thousands of pounds in costly repair bills in the future..

Which?, the Council of Mortgage Lenders and any solicitor will advise you to get a survey before you buy a property, and not just to rely on a mortgage valuation. Here's why:

Mortgage valuation

A valuation is not a survey. Your mortgage lender may send a valuer or use a computer programme to assess whether the property offers sufficient security for the amount of the mortgage. The valuer is only concerned with problems that might affect the security of the loan, not whether there are any problems that need fixing.

Surveys

An RICS Chartered Building Surveyor carries out a survey to see if there are any problems and answer any concerns you may have. It's like a 'health check' for buildings, which could save you thousands in the future. There are four types:

Property Health Check - (Defects Inspection)

This inspection is more detailed than a mortgage valuation. It will highlight defects using clear 'traffic light' ratings; and reports on recommended improvements, areas of concern and matters for the legal adviser. This is the most economical of the inspection types and is particularly useful for people who would otherwise rely on a mortgage valuation alone. Generally it does not give you the level of information that a Home Survey or Building Survey would give you.

Home Survey

Similar to the RICS HomeBuyer Report, this report gives more extensive information and is a mid-priced survey suitable for buildings of conventional construction, in apparently good condition, built in the last 100 years or so, also with 'traffic light' ratings. Unlike the Property Health Check, this survey includes a description of each of the building elements and location and local environment.

Building Survey

Formerly known as a full structural survey, this is the most detailed inspection and report, suitable for any building but particularly older, significantly altered, or run-down properties, or if you're planning major works. A Building Survey includes all of the features of the Home Survey but the inspection is slightly more detailed, and the report includes a more detailed description of the construction, discussion about other factors such as ventilation and thermal efficiency, a more extensive discussion of any defects and their likely consequences, and an outline of the repair options.

Structure-only Survey

This survey is similar in depth of inspection and reporting to the Building Survey but focuses only on the structural elements: Chimney stacks, roof coverings, main walls, conservatory and porches, roof structure, internal walls and partitions, floors, and chimney breasts, including reporting on damp or timber decay. This may be suitable for an experienced purchaser who needs reassurance about the structural elements only.

MARKET VALUATION AND REINSTATEMENT COST ASSESSMENT

A market valuation and/or reinstatement cost assessment for building insurance purposes can be provided at an additional fee with any of the inspection types.

For more information or free advice visit www.sutherlandsurveyors.co.uk, email info@sutherlandsurveyors.co.uk, or telephone 01202 237377.

AT-A-GLANCE COMPARISON

This table will help you choose the appropriate inspection for your needs, but if you have any particular requirements, please discuss them with us before we inspect the property.

Service features	Property Health Check	Home Survey	Building Survey	Structure-only survey
For buildings of conventional construction, in apparently good condition, built in the last 100 years or so	✓	✓	✓	✓
For any building but particularly older, significantly altered, or run-down properties, or if you're planning major works			✓	✓
'Traffic light' ratings	✓	✓	✓	✓
Description of location and local environment		✓	✓	
Inspection of elements, services and grounds	✓	✓	✓	
Report on dampness, timber decay and structural movement	✓	✓	✓	✓
Inspection of structural elements only				✓
Description of all inspected areas, including those with no defects		✓	✓	✓
Lift floorboards and hatches/panels where this can be done easily and without damage			✓	✓
Report defects, recommended improvements and areas of concern	✓	✓	✓	✓
Report on environmental and other issues including thermal insulation and energy efficiency, ventilation, and hazardous materials			✓	
More extensive discussion of defects and their likely consequences, and an outline of the repair options.			✓	✓
More extensive discussion of how the building is built, what materials are used and how these perform			✓	✓
Recommends further investigation where appropriate	✓	✓	✓	✓
Advises on future maintenance of inspected areas		Limited	✓	✓
Option of a verbal report and meeting at the property	✓	✓	✓	✓
Provides a market valuation	Optional	Optional	Optional	Optional
Provides a reinstatement cost assessment for building insurance purposes	Optional	Optional	Optional	Optional

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6. Instructing your solicitor/conveyancer

When buying your property you will need to employ a solicitor or conveyancer to help you obtain the documents required for the completion of your sale.

Once you have found someone to undertake the legal work ensure that you have agreed the fee for their service. This can either be fixed or dependent upon the work to be undertaken.

Your solicitor will get involved in the contract negotiation, exchange contracts and ensure completion by transferring the title deeds and funds.

7. Exchange of contracts

After all the enquiry forms and contracts have been signed and returned, this is the point at which it is time to exchange.

The buyer and the seller will agree a date for completion, i.e. the date that the seller will need to move out of the property. This is the stage at which the sale becomes legal and binding.

8. Completion

The date of moving will have been agreed by both parties.

On completion day the funds will be exchanged between solicitors and the keys should be left with the estate agent for collection by the buyer.



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Moving costs checklist

When buying your property you will need to allow for all the associated costs:

1. Legal fees
2. Mortgage lender charges
3. Survey
4. Stamp duty
5. Moving expenses
6. Repairs/maintenance/decoration

1. Legal fees

Solicitors'/Conveyancers' fees will vary from place to place. It's worth checking the range of services they'll provide for the fee. It's often worth choosing a solicitor on the recommendation of a friend or colleague or otherwise contact the Law Society.

Land Registry fees are a charge on the purchase of the property and are related to the buying price – your solicitor will have a list of charges.

Other searches also incur a fee. These are to check on things like mineral rights, flooding, subsidence, landfill sites and pollution in the area.

2. Mortgage lender charges

Valuation fee

This is usually included in the mortgage arrangement charges.

Mortgage arrangement fee

This varies from one lender to another and can be a significant amount, especially if you are taking out a fixed rate mortgage.

Mortgage indemnity policy

This is a one-off charge lenders make in case they have to repossess your property and sell it at a loss. The cost of the policy varies and will depend upon the percentage of the loan in relation to the value of the property. You only pay this if your loan is for a high percentage of the purchase cost of the property.

Mortgage redemption charge

You only pay this if you change lenders and break the terms of the mortgage – and it usually only applies to fixed rate mortgages.

Bridging loan

If you complete the sale on your new property before you sell the one you already own, you may have to take out a bridging loan. There are two types – the closed loan and the open loan. With a closed loan you know in advance when you can repay it. With an open loan, there's no set repayment date and it carries a higher risk – so, where available, it's very expensive. An alternative may be taking out a flexible short-term loan from your bank.

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3. Survey

Keep in mind when you buy a home, you want independent advice, giving you the detail you need. A valuation from a mortgage lender is not a survey. It only really tells the lender whether the house offers security up to the amount you are wishing to borrow.

A survey from an RICS member will tell you a great deal more, and could save you thousands in the long run. It may also enable you to negotiate the price.

Choose your surveyor carefully. Many people simply use their mortgage company to carry out the survey, but this isn't necessarily the best route to take. Unfortunately, mortgage companies take a large chunk (often about half) of what you pay for the survey. This means that surveyors working for mortgage companies need to 'churn' their surveys out, and don't have time to really reflect on the report to give the most considered advice. You may be better employing an independent Chartered Building Surveyor to carry out the survey. You'll usually get better value by doing this and you can benefit by speaking to the surveyor before and after the survey.

Not all surveys are the same. Cheaper doesn't necessarily mean better value.

Expect to pay £300 - £600 for an average house depending on the type of survey.

4. Stamp duty

This is a tax on buying property, based on the price you pay.

For more information visit **www.hmrc.gov.uk/sdlit/rates-thresholds**

or call the Inland Revenue on +44 (0)845 603 0135

The rates at the time of publication were:

Up to £125,000	Zero
Over £125,000 to £250,000	1%
Over £250,000 to £500,000	3%
Over £500,000 to £1 million	4%
Over £1 million to £2 million	5%
Over £2 million from 22 March 2012	7%

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5. Moving expenses

Removal costs vary according to how much stuff you have, how difficult it is to pack, how far you're moving and the time of year. Shop around for the best deal – and remember it's worth checking to see if the quote includes insurance.

Storage

If you're not moving straight into a new home, you may have to consider storage. The costs for this vary according to the quantity of stuff involved – as a rough guide, a two-bedroom house will probably fill up to four containers, and a three bedroom house can fill six.

Also remember **insurance** and **reconnection charges**. From the moment you exchange contracts, you need building insurance on your new property. Insurance rates vary between companies, so it's worth getting quotes from several different insurers – and make sure you know exactly what's covered in the policy. There may be a charge to reconnect the phone.

6. Repairs/maintenance/decoration

Your survey will have highlighted the areas that will need repair and maintenance. It is a good idea to get estimates or quotes for this work before exchange of contracts to avoid any nasty surprises.

You might want to put your own stamp on your new home so remember to allow for decoration costs. Decoration can be a big job - don't underestimate the time or cost of this.



For more information or free advice visit www.sutherlandsurveyors.co.uk, email info@sutherlandsurveyors.co.uk, or telephone 01202 237377.

Additional services

Your Chartered Building Surveyor can also provide other services which you might not know about:

Extensions

Chartered Building Surveyors have the skills and training to help you extend your home, from considering the options, through design, planning, building regulations, choosing a builder, agreeing terms with your builder, project managing the build, and handover.

Alterations

As above, a Chartered Building Surveyor can help you make internal alterations to make the best use of your space.

Boundary walls and party walls

Any work near a neighbour may come under the Party Wall etc Act 1996. We also act as Party Wall Surveyors. See our website or our free guide: *An Introduction to the Party Wall etc Act 1996*.

Defect diagnosis

Depending on the defects found in the survey, you may need a more detailed diagnosis of defects and design of the required remedial work.

Useful links

Here are some useful website addresses for advice when you're buying a home:

Royal Institution of Chartered Surveyors -
www.rics.org

Which? -
www.which.net

Inland Revenue -
www.hmrc.gov.uk

Land Registry -
www.landregistry.gov.uk

The Leasehold Advisory Service -
www.lease-advice.org

Council of Mortgage lenders -
www.cml.org.uk

Law Society -
www.lawsociety.org.uk

Rightmove (property search website)
www.rightmove.co.uk

Homecheck -
www.homecheck.co.uk

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For more information

We hope this guide is useful to you. If you'd like to know more about buying a home, please contact us for free advice and information.

Contact us

Please telephone or email us, or visit our website. Our contact details are below.

Sutherland Surveyors
25 Kings Park Road
Bournemouth
Dorset BH7 7AE

Free advice and information

We are a firm of Chartered Building Surveyors and specialise in helping our clients find solutions for:

Buying and selling property

- Buying a home
- Selling a home
- Buying commercial property
- Land registry plans

Leasing commercial property

- Before the start of the lease
- Toward the end of the lease
- Lease plans

Maintaining your building

- Building defects
- Maintaining your home
- Maintaining non-residential property

Building work

- Considering the options (feasibility)
- Design
- Planning
- Building regulations
- Choosing a builder
- Agreeing terms with your builder
- Project managing the build
- Handover
- CDM Regulations
- The Party Wall etc Act

Disputes

- Building disputes
- Boundary disputes
- Expert witness

Building insurance

- Reinstatement valuations
- Claims

Chartered Building Surveyors Regulated by RICS

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