



# RICS Home Surveys Service



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## Why do you need a Survey?

Robert Bell & Co carry out a variety of surveys and valuations on residential properties for a variety of purposes including purchase and also for lending institutions.

- Valuation Report
- RICS Condition Report
- RICS Homebuyer Report
- Building Survey
- Insurance Valuation

## Valuation Report

As the name suggests this is a valuation only and does not include a survey. It is commonly used for mortgage valuation purposes as well as for inheritance tax, matrimonial issues and capital gains tax valuations. A brief description of the property is included but a detailed analysis of the condition of the property is not covered by this type of report.

## RICS Condition Report

This is a very straight forward report on the condition of the property without giving any advice or a valuation. It merely reports on any defects that have been found and the urgency of the need to carry out remedial works. It is ideally suited to very modern and conventional properties which are in reasonable order. The report gives a clear 'condition rating' of the various parts of the building as well as advice to your legal advisers regarding matters which they may wish to pursue including guarantees, planning and building regulation matters.

A valuation is not included but can be provided at extra cost.

Ask us for a 'Detailed Description of the Homebuyer Service' leaflet.

Lincolnshire's leading property consultants



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### RICS Homebuyer Report

This is an ideal report for the vast majority of properties built since the middle of the 19th Century and of conventional construction. It includes all visible and accessible parts of the property and provides a clear 'condition rating' for all elements of the building including advice about possible causes and remedies and gives a clear indication as to what action is required before committing to purchase. It is in a 'user friendly' format and includes a valuation to confirm the purchase price. A reinstatement figure for insurance purposes is also provided.

### Building Survey

Sometimes known as a structural survey this is the most detailed type of survey report available and is suitable for unusual, large and older buildings and those of high value. The survey includes a thorough inspection of all elements of the building which are accessible or visible including the nature of their construction and any defects associated with the type of building. It provides a detailed description of defects and disrepair and the likely remedies. Valuations and reinstatement costs are not provided within the report but can be provided as a separate additional service.

### Insurance Valuations

This is an assessment of a property to provide a reinstatement cost which insurance companies use when providing cover for damage to buildings. It also includes ancillary features such as driveways, external buildings and gardens etc. The assessment is carried out using RICS guidance for both houses and flats. The insurance valuation is particularly useful if house owners are considering changing insurance companies.

### For further information about our services contact one of our offices

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