

Our panel of surveyors and specialists offer a variety of reports to suit your needs for the property you are purchasing. You may know which survey you need, however, once a RICS survey has taken place, the surveyor may highlight areas of concern which will require further investigation.

Whilst specialist reports aren't mandatory, it may help you understand the severity of the problem and potential costs involved to rectify.

Specialist reports may also be required for lending purposes off the back of a valuation, not just an independent survey. Some repairs may not be urgent, but knowing repairs may be required allows you to factor this into your decision about purchasing the property. So, what additional reports do we offer?

## asbestos report.

An asbestos survey identifies the presence, location and condition of any asbestos-containing materials within the property. The report assesses potential health risks, explains the type of asbestos found via samples taken during the inspection and provides clear recommendations for safe management, monitoring or removal in line with current regulations.

## cctv drain report.

A CCTV drain survey uses specialist camera equipment to inspect the condition of the property's drainage system. The report includes a site diagram showing the property and the layout of the drains in relation to the property and the grounds. The report highlights issues such as blockages, cracks, collapses, root ingress or poor installation, and includes photographic evidence and recommendations for repair or maintenance.

## damp and timber report.

A damp and timber survey investigates problems such as rising damp, penetrating damp and condensation, as well as timber decay including wet rot, dry rot and wood-boring insects. The report looks at all timber elements, assessing for decay, pest infestations, and structural compromise by looking at the cause, extent of damage and outlines appropriate remedial treatments to protect the property. All our reports are prepared by specialists registered with a professional body such as the Property Care Association (PCA).



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## electrical report.

An electrical report assesses the safety and condition of the electrical installation throughout the property. It identifies defects, potential hazards and non-compliance with current standards, providing guidance on any repairs, upgrades or safety improvements required. Within the report, we conduct a thorough assessment of your property's electrical systems, evaluating wiring, circuits, and components and report on potential hazards such as faulty wiring or outdated components, allowing for proactive corrective actions.

## gas report.

A gas report inspects gas installations and appliances to ensure they are operating safely and efficiently. The survey checks for leaks, ventilation issues and compliance with current gas safety regulations, highlighting any faults and recommending necessary remedial work as well as receiving insights into the efficiency of your central heating system, with recommendations to enhance performance and potentially reduce energy costs.

## japanese knotweed report.

A Japanese Knotweed survey confirms whether the invasive plant is present within the property boundaries or nearby. The report assesses the extent of growth, potential impact on structures and value, and provides advice on treatment plans, ongoing management and compliance with lending requirements.

## structural engineer's report.

A Structural Engineer's Report is a detailed assessment of a building's structural integrity, carried out by a qualified structural engineer. The purpose of the survey is to identify any structural defects, movement, or areas of concern that may affect the safety, stability, or performance of the property.

The survey typically includes; Inspection of load-bearing walls, beams, columns, and floors, assessment of foundations where visible and signs of subsidence or settlement, evaluation of roof structure and structural timbers, identification of cracking, distortion, or structural movement, review of previous alterations and their structural adequacy (e.g. removal of load-bearing walls), advice on structural compliance for proposed alterations (if applicable).

The report outlines the findings, explains the cause of any structural issues identified, and provides professional recommendations for remedial works or further investigation where necessary. It offers clear guidance to homeowners, purchasers, lenders, and insurers regarding the structural condition of the property.



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## wall tie report.

A wall tie report is a specialist inspection that assesses the condition and performance of the wall ties within a cavity wall structure. Wall ties are metal components that connect the inner and outer masonry leaves, providing stability and structural integrity to the building.

The survey typically includes; Identification of wall tie type, material, and spacing, detection of corrosion, failure, or inadequate embedment, inspection for signs of horizontal cracking or bulging brickwork, use of metal detection equipment to locate existing ties, assessment of cavity condition where accessible and recommendations for remedial works if required (e.g. replacement ties). The report outlines the findings, evaluates the structural risk, and provides clear recommendations to ensure the continued safety and stability of the property.

## RICS help to buy.

Help to Buy was a government scheme to assist first-time buyers to purchase a property with just a 5% deposit. You could borrow 20% of the purchase price (40% in London) interest-free for five years - the scheme was open until 31 October 2022. If you purchased a home using this scheme, when you come to sell the property or repay the government loan you will need to get an independent valuation. The reason for this is that the amount needing to be repaid depends on the value of the property at that point in time.



### Help to Buy redemption options

**Full redemption:** if you decide to sell your property, you will have to pay back all of your Help to Buy loan. The amount that needs to be repaid depends on the value of the property at that moment in time (as determined through a RICS Help to Buy Valuation), or the agreed sale price (whichever is higher).

**Staircasing:** If you decide to partially repay your loan without selling the property so that you can increase the share that you own, you will also need a RICS Help to Buy Valuation.

### What does the **RICS help to buy valuation** include?

A surveyor who is local to the area will come and inspect your property.

They will prepare an overview of the property including its construction, location and accommodation.

This will include details of the property's condition and they will take photographs to support their findings.

To help with the valuation they will find three comparable properties nearby that have been sold in the past 12 months.

The surveyor will then prepare a valuation report of the property which will include a details of their findings.



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## help to buy surveyors.

### Help to Buy surveyors must use strict valuation criteria

*In order to be a Help to Buy Surveyor, they must meet all of the Help to Buy Valuation criteria:*

- They must be a RICS Certified Help to Buy Surveyor and Valuer
- Valuations are carried out in accordance with RICS Valuation Red Book Standards
- They must be completely independent from any estate agency
- Reports will be dated with the inspection date and will be supplied on headed paper. It will be signed by a member of RICS and addressed to Homes England (The Government approved body)
- They will provide at least three comparable sales (matching property type, size, and age and within a two mile radius of the property in question)
- They will carry out a full conflict of interest check upon inspection
- They will inspect the interior and exterior of the building and provide a full report.

## how long are Help to Buy Valuations valid?

In accordance with government requirements, Help to Buy Valuations are valid for three months. If the valuation report expires before you repay your equity loan, you'll need a desktop valuation which will extend the original valuation by three months.

The report must be made within two weeks of the expiry date of the original valuation report and completed, signed and dated by the same RICS surveyor. If the two week expiry date is missed, a new valuation will be required.



## understanding your Help to Buy Valuation report.

The report is made up of several pages;

- The first page will provide an overview of the property, detailing information regarding its location, size and tenure. It will tell you when the property was built and whether or not it is of standard-construction. If there is any data on any previous sales this will also be included here.
- You will next see a list of the three comparables that were used to help determine your home's market value. Comparables are similar properties nearby. These are assessed against your property for things like location, condition size and fittings. This will help the surveyor decide whether the comparables have a higher, lower or similar value to your property.
- The end of the report will have the surveyor's assessment of the current housing market in your area. They will advise whether it is rising, static or falling.
- Finally you will find the estimated market value, along with any pertinent notes and evidence on how that value was determined