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Posted by: MudSurfer  
Date: 25-01-2010 09:24:16

I need to have an independant survey carried out on the house I'm in the process of buying - the standard mortgage valuation survey seems to have been done by a work experience kid, and they have put a recommended retention of £60,000 on the mortgage. I need to have someone assess the house and come back with a meaningful report.

The house is a 500 year old grade 2 listed building that has been empty for about 2 years, and as such is a bit damp. It has slate tiled roof, stone walls, and a slate floor (that is uneven according to the valuation report).

I'm stuck, in so far as if I can't get this lifted, I can't contiune with the purchase and really need help with a more meaningful report.

Thanks in advance for any advice....

Posted by: Sancho  
Date: 25-01-2010 10:29:13

I am, but I'm a Planning and Development Surveyor and, although I do have building surveying knowledge and experience, wouldn't be able to sign a report off under RICS guidelines and certainly wouldn't be able to insure it.

Mortgage surveys are completely worthless as a buyer and, if I were you, I'd get a proper building survey done on a building of that age regardless of the mortgage question.

I'd be happy to come and have a look at it for you, but could only give you (reasonably) knowledgable advice. There is a 'find a surveyor' tool on the RICS website (<http://www.rics.org>). Stick your postcode in and pick 'building surveyor' and you should come up with someone who can have a look for you. I would give a few a call and ask about their experience with old and listed buildings. Older building techniques will throw up different problems to modern ones and a listed buidings require different solutions.

If the surveyor finds problems, I would find a good local builder (ask someone local with an old building) and ask them to come and have a look and suggest how they'd fix it.

If you're getting damp in an empty stone building with a slate floor, you've either got water penetration somewhere or a lack of ventilation. I would guess the roof's one its way out and would get up in the loft to check the timbers.

On my point above (a surveyor with experience of old buildings), your work experience kid (probably a graduate working towards qualification) will have picked up on the uneven floor as it is used as an indication of settlement or heave in newer properties - hence an increased risk of falling down. They didn't have spirit levels 500 years ago and the building's probably done all of its settling (unless it's one a steep hill) so it is probably not a concern in this case.

Posted by: MudSurfer  
Date: 25-01-2010 11:42:08

Thanks Adam - I'll have a word with some of the local contractors on cost of work, and try to get a more experienced surveyor to go to the house and do a full inspection.

I'm very concerned that they (Santander) don't care about me as a buyer, and don't seem keen to listen to me over the surveyor...

I'll see if I can get another opinion.

Posted by: Sancho  
Date: 25-01-2010 11:59:02

Andrew, Santander (and other lenders) don't give a stuff about you as a buyer. The mortgage survey is done purely for their benefit in order manage their risk in investing in the asset. You have absolutely no legal comeback to the morgage surveyor if the house falls down or if you have to repair things that they miss. A lot of people don't appreciate this, but they are not working for you in any capacity.

Of course, the way to prevent your house falling down costing you a load of money is to get Buildings Insurance but you will find that many insurers won't offer cover (at a reasonable premium at least) on old buildings without a full Building Survey. I'd suggest you talk to a decent Insurance Broker about that. They may even be able to recommend a local surveyor to you.

You should not buy a 500 year old building without a full survey or very deep pockets, preferably both.

Once the survey is done, your surveyor could forward it to Santander's surveyor who will then consider whether to alter their recommendations.

Posted by: MudSurfer  
Date: 30-01-2010 16:13:59

Well, the mortgage company are not budging, unless I can get reports from a PCA registered firm/person, so:

- is there a PCA registered assessor on this forum that can do an assessment of a house for me in North Wales?

The history is the mortgage company has put a VERY LARGE retention on our mortgage offer, and I need to have the house assessed by a PCA registered firm/person and a report provided back to them on the results.

Please PM or email me for the full background, need of the report and the address.

Thanks in advance.

Posted by: Sancho  
Date: 31-01-2010 13:18:17

PCA? That's a 'flipping' trade association! There's not a lot of members to be honest, so I doubt one's going to be on here. From what you've said and ten minutes on the PCA website as it's Sunday, I'd talk to:

<http://www.s-g-a.co.uk>

<http://www.premier-heritage.co.uk>

<http://www.west-twelve.co.uk>

<http://www.stevenbennett.biz>

<http://www.aldredltd.com>

Posted by: MudSurfer  
Date: 31-01-2010 18:58:21

Are you Sancho?? Yes, you are! And you're the man! Cheers Adam!

Posted by: gwh200  
Date: 31-01-2010 19:05:58

He's good to you old china. Best get him some furry dice for his corsa.  
Really good luck with getting the survey done andy.

Posted by: Sancho  
Date: 31-01-2010 19:33:12

 MudSurfer wrote:

Are you Sancho?? Yes, you are! And you're the man! Cheers Adam!

<http://www.youtube.com/watch>

:D

Posted by: TonyN  
Date: 31-01-2010 20:11:25

hehe, I love that clip....

:lol: :lol: :lol:

Posted by: MudSurfer  
Date: 09-02-2010 14:16:54

Well, we have a breakthrough! After nearly two weeks of campaigning, the surveyors have reassessed the case and reduced the retention from £60,000 to £5,000!!!! So, now we can get on with the job of moving house.....I can't tell you how relieved I am that this is now finally happening.....so watch out Wales, here we come!!!! :D

Posted by: Sancho  
Date: 09-02-2010 14:59:43

Did you get your PCA one in the end, or did they just get an actual surveyor from the same firm to look at it rather than a graduate?

Posted by: MudSurfer  
Date: 09-02-2010 15:36:23

Neither - I stood my ground and continued to argue that they were wrong, although did get a roofing specialist to look at the roof and provide a report, although they haven't requested a copy....we still need to get a PCA damp assessment done, but I'll do that in a couple of months after we've moved in and dried it out a bit.

Posted by: Matt  
Date: 09-02-2010 16:21:39

Glad you sorted the muppets. :thumbs:

Posted by: Growler  
Date: 09-02-2010 20:41:25

Good going Andy :d

Glad things are looking up for you mate