



ISA HomeSurvey

Terms and Conditions

The survey will be carried out by a member of the Independent Surveyors' Association (ISA) who is an experienced Chartered Surveyor.

This document forms the basis of an agreement between you and your surveyor and is designed make you aware of what the surveyor will and will not do, when carrying out an ISA HomeSurvey. It also outlines some of the assumptions that he or she will make in the report. **If there are any points that you do not understand or would like to clarify, it is important that you contact your surveyor before confirming your instructions.**

The Report Format

The HomeSurvey is a concise, 'intermediate' level report that will include advice on the general condition of the property although it is not as detailed as a Building Survey. The report format is divided into numbered sections and will comment upon those major defects and shortcomings that might affect your decision to purchase. Close to the beginning, the report includes the "Surveyor's Overall Opinion", which is a general overview of the property. At the end, the "Summary of Condition and Recommendations" brings together the most important findings under three headings:

Urgent Repairs: These are matters that in the opinion of the surveyor should be remedied as soon as possible after you have completed the purchase of the property.

Matters Requiring Further Investigation: These are matters that in the opinion of the surveyor will require further investigation before you exchange contracts.

Maintenance Issues: These are items that in the opinion of the surveyor do not have an immediate impact on the performance of the building but which may prove to be a significant future liability and which could affect purchase negotiations, in the surveyor's opinion.

Suitability of the Property

The ISA HomeSurvey is suitable for most properties of traditional style and design but it may not be suitable for very old and/or larger properties, those of a non-traditional design and construction or properties that have been substantially altered or extended. A Building Survey involves a longer, more detailed inspection and will provide a more comprehensive report. If in doubt as to which survey type is the most suitable, you should discuss this with your surveyor before confirming your instructions.

The Surveyor's Liability

The report is confidential to you and your immediate professional advisers. No liability to third parties can be accepted under any circumstances. Furthermore, the report is not to be used for the purposes of obtaining mortgage funding or loans.

Before a legal commitment is made to purchase the property (i.e. before exchanging contracts) you should obtain quotations for any remedial works and take any other action recommended in the report. If you decide to exchange contracts without following this advice, you do so at your own risk and must accept any future consequences.

The Scope of the Survey.

The survey demands a sensitive and practical approach in order to limit intrusion to what is reasonable and to avoid causing damage for which the surveyor might become liable. Consequently, the surveyor will not move large or heavy items of furniture, or lift fitted floor coverings, will not take up floorboards and will not remove stored items from cupboards or roof voids. The surveyor will not make holes in walls or internal plaster and will not open up hatches that are fixed with screws or sealed with paint. Within the scope of the ISA HomeSurvey, no comments will be made in respect of any parts of the property that cannot reasonably be inspected or where inspection would put the surveyor at risk of personal injury. Any particular difficulties or restrictions in carrying out the survey will be referred-to in the report.

The surveyor WILL:

- Undertake a general, surface inspection of those parts of the property that are *reasonably accessible*. In this context, *reasonably accessible* means visible and readily available for inspection from ground and first floor levels, without endangering the safety of the surveyor and without damaging the property. Roof spaces (of houses and bungalows) and flat roofs will be inspected, if safe and ready access is possible using a three metre surveyors' ladder.
- Inspect the exterior of the building from ground level; both from within the boundaries of the property and from any immediately adjacent public areas, using binoculars and, where necessary, with the use of a three-metre ladder. The interior will be inspected within the limitations referred to later in this document.
- Lift drainage manhole covers, where these are readily accessible and where it is safe and possible to do so without the use of specialist lifting equipment and without causing damage. Covers fixed with screws or bolts will not be lifted. See also the notes relating to flats, below.
- Inspect and provide general comments on the visible parts of the gas, electrical, heating, water and drainage installations, including water storage tanks and boilers. He/she will not test the service installations, gas appliances, stoves, fireplaces, kitchen appliances, etc however and will not confirm whether they are serviceable or complaint with the relevant Regulations. If, however, the surveyor identifies or suspects an obvious problem or defect, advice will be given as to what action should be taken.
- Inspect fences, walls (including earth-retaining walls) and other structures against the boundaries of the plot, paths, drives and other features, together with comments on any trees or plants which may have an impact on the property.

The Surveyor WILL NOT:

- **Open up** parts of the building that are covered, unexposed or inaccessible such as sub-floor voids and the surveyor will not remove or disturb insulating material within the roof void.
- **Raise fitted floor coverings.**
- **Test any of the services.**
- **Carry out excavations** to expose foundations or open-up wall cavities and expose cavity wall ties.
- **Examine temporary structures** or leisure facilities such as sheds, greenhouses and swimming pools without specific instructions to the contrary.
- **Inspect the internal parts of chimneys**, flues or flue liners unless specifically stated in the report.
- **Make enquiries** concerning mining, land stability, contamination and other environmental issues. If the surveyor suspects a problem, however, he or she will recommend a further investigation.
- **Comment** on or carry out tests for radon or other naturally occurring gases.
- **Carry out an asbestos survey** and will not be acting as an asbestos inspector within the meaning of The Control of Asbestos in the Workplace Regulations 2002. Advice on asbestos is beyond the scope of the ISA Home Survey but if the surveyor believes that Asbestos Containing Materials may be present in the property, this will be reported and advice given as to what action should be taken. In the case of flats, it will be assumed that there is a 'Dutyholder', as defined in the Regulations, and that a Register of Asbestos and an effective Management Plan are in place, which do not require any immediate expenditure, or pose a significant risk to health. No enquiry of the Dutyholder will be made.
- **Verify compliance** with Building Regulations, Town and Country Planning Acts or regulations concerning Conservation Areas and Listed Buildings, unless specifically instructed in writing to do so.

Flats.

In the case of flats, only those parts of the exterior of the building which contain the subject flat or which are immediately above, below or adjacent will be inspected. General comments only will be given in respect of the block as a whole.

Unless otherwise agreed by the surveyor, a roof space will be inspected if this is safely and readily accessible from a hatch that is inside the subject flat.

General comments will be made in respect of any common areas such as staircases and hallways. Communal services such as lifts, drains, security/fire alarm systems, lighting and heating will not be tested. Unless otherwise stated in the report, drainage inspection covers will not be lifted. Shared leisure facilities such as swimming pools, tennis courts will be noted but will not be reported on.

Your Legal Adviser's Duties

In addition to his/her other duties, it will be the responsibility of your legal adviser to:

- Make the necessary enquiries of the freeholder or Management Company, if any, to confirm the amount of any ground rent and service charge payable and to identify all items of work or management included in the service charge, such as exterior maintenance, cleaning of common parts, buildings insurance premium, management fees etc.
- Make enquiries of the freeholder or Management Company, if any, to identify any maintenance and repairs currently in hand or proposed, for which you may become liable to contribute.
- Confirm the tenure and verify that no onerous or restrictive covenants apply.

The Surveyor's Assumptions

Unless otherwise stated in the report, the surveyor will assume that:

1. No significant defects would be revealed by later exposure/inspection of those areas that could not be inspected.
2. No hazardous materials or building techniques have been employed in the construction of the property (or in subsequent alterations), such as high alumina cement concrete, calcium chloride additives, asbestos or other potentially deleterious material such as meta-sedimentary aggregates and mundic.
3. There is no contamination in or from the ground and that the ground is not land-filled.
4. Furnishings and removable fittings are to be excluded from any valuation given.
5. The property is not being sold with sales incentives of any kind.
6. The use or proposed use of the property is lawful.
7. That the property is not subject to any particularly onerous or unusual restrictions or any matters that might be revealed by the usual legal enquiries.
8. That all necessary planning permissions, building control and other approvals have been obtained and complied with, in relation to the property and alterations, etc.
9. The property has the right to use the mains services on normal terms.
10. That the roads and sewers serving the property are adopted by the local authority.

In relation to flats, the surveyor will also assume that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc; as well as rights to use any communal grounds, parking areas, estate roads and other facilities.
- There are no particularly onerous or unusual legal restrictions within the lease, etc.
- There is no dispute between the occupiers of the flats or, any outstanding claim or lawsuit.
- The costs of repairs to the building are shared among the lessees on an equitable basis.

It will be your responsibility to liaise with your legal adviser and to notify the surveyor of any material facts that conflict with any assumptions made here or in the report, prior to any exchange of contracts. Such matters might have an adverse effect on any valuation given or on future saleability.

Additional Services (if requested)

Valuation

If a valuation is to be provided, this will be on the basis of 'Market Value' in existing condition and, unless otherwise stated, will assume that full vacant possession is provided. Currently, Market Value is defined as: *'The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion'*.

Re-instatement cost for Building Insurance Purposes

If this service is provided, it will provide an indication of the cost of rebuilding an average home of the type inspected to its existing standard, using modern materials and techniques and in accordance with current Building Regulations and other statutory requirements. The sum will include site clearance and professional fees but will exclude VAT (except on fees). The figure will also exclude leisure facilities such as swimming pools, etc.

Complaints Handling Procedure

The surveyor will have a Complaints Handling Procedure and will provide a copy if requested.