

A little about us . . .

We are a small independent practice established by John Bell FRICS Chartered Surveyor in 1981. Since then we have specialised in the preparation of survey reports and valuations. Our aim has always been to provide a prompt and efficient service for the homebuyer, giving a truly independent objective assessment of all properties inspected.

Being strategically based in the market town of **Aylsham** we cover the **City of Norwich**, the coastal towns of **Cromer** and **Sheringham**, the county towns of **Holt**, **North Walsham**, **Dereham** and **Fakenham**, and also the Broadland centres of **Wroxham** and **Stalham**. Our main workload lies within a 30 mile radius of our offices, but having built up a wide range of clients and experience, we are able to cover other areas by arrangement.

What does it cost?

Our charges have always been very competitive. Just telephone, write or email, and we will supply you with a quotation entirely without obligation. Before proceeding, we will always confirm this fee in writing, and also carefully set out the extent of the inspection. Alternatively visit our website at www.jbsv.co.uk.

How to contact us

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Other Property Services

Commercial Property Rent reviews, lease renewals, valuations, landlord and tenant negotiations.

Valuations for charities, tax planning, probate and insurance.

Dispute Resolution Preparation of independent reports in connection with Court proceedings and other disputes.

Land Measured surveys, deed plans, boundary disputes.

Planning Preparation and submission of planning applications and appeals.

Compulsory Purchase Negotiations with the acquiring authority on behalf of owners and occupiers.

Rating Valuations, advice and appeals.

Management of residential and commercial properties

Repairs Advice on specific repairs or building defects.

Quinquennial Inspections of local churches and chapels.

Dilapidations Preparation of schedules of condition and dilapidation, negotiation and settlement of claims.

Party Walls Assistance with preparing and responding to notices served under the Party Wall Act.



John Bell Surveyors & Valuers LTD

Independent SURVEYS

A brief guide prepared by
Chartered Building Surveyors



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Why do I need my own survey?

Surveys are designed to give you the information you need to make an informed and sensible offer for your future property. Before you decide to go ahead and commit yourself legally, you can minimise the risks by asking a Chartered Surveyor to answer these questions for you:

- Is the agreed price reasonable?
- Are there drawbacks I don't know about?
- If so, what do I need to do about them?

Commissioning your own survey is the simple, economical way to avoid unpleasant - and perhaps costly - surprises after moving in. In some cases, the surveyor's report may enable you to renegotiate the price.



I already have a Mortgage Valuation . . .

Even if you are seeking a mortgage - and may be paying for a Mortgage Valuation report - it is still advisable and prudent to arrange a survey by your own surveyor. The Consumers' Association Which? Magazine, and the Council of Mortgage Lenders both give this advice.

The reason is simple: the Mortgage Valuation report is prepared for the lender - not for you, the borrower. It answers only the lender's questions to determine if the property is adequate security for the loan. Little will be said about the condition of the property. You cannot rely on it to answer the questions which concern your personal interests.

What choice of surveys do I have?

We offer two main types of report specifically designed to help homebuyers - the 'Homebuyer Survey' and the 'Building Survey'.

Both inspections will look at all reasonably accessible parts of the property, internally and externally (from ground level or publicly accessible areas). Roof spaces will be entered where safe and practicable. An overall impression of services will be given, but they will not be tested unless specifically requested. The surveyor's opinion of the current open market value will normally be included.

The surveyor's main objectives in providing these reports will be to assist the prospective purchaser to:

- make a reasoned and informed judgement on whether or not to proceed with the purchase
- assess whether or not the property is a reasonable purchase at the agreed price
- be clear about what decisions and actions should be taken before contracts are exchanged.

The surveyor also gives his or her professional opinion on the particular features of the property which affect its present value, and may affect its future resale.



Homebuyer Survey

This report is prepared in a fixed standard format to provide a cheaper alternative to the more detailed Building Survey report. It differs materially from a Building Survey in that:

(i) It is intended only for particular types of property: houses, flats and bungalows which are:

- not too large or old
- conventional in type and construction
- apparently in reasonable condition.

(ii) It focuses on essentials: defects and problems which are urgent or significant, or which have a material effect on the value of the property.

However, where the client has a particular requirement, the surveyor may also be able to provide an extra service which is beyond the scope of the standard package - perhaps by providing a schedule of minor defects, or room sizes.

Building Survey

A Building Survey, formerly known as a Structural Survey, is suitable for all properties, regardless of age, and provides a more detailed picture of their construction and condition. It is likely to be needed if the property is particularly large, of unusual construction, dilapidated, or has been extensively altered.

The report can be tailored to the client's individual requirements, such as when a major conversion or renovation is planned. It will include more detailed information on construction, condition and building materials than a Homebuyer Survey.