



TRAFFORD
SURVEYORS

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Contents

Trafford Surveyors

ROYAL INSTITUTION OF CHARTERED SURVEYORS (RICS)	4
UNCOVERING COWBOY BUILDERS	4
SERVICES	5

Home surveys and reports

BUYING A PROPERTY	6
SELLING A PROPERTY	6
REMAINING HOME	6
CONDITION REPORT – LEVEL ONE	7
HOMEBUYER REPORT – LEVEL TWO	7
BUILDING SURVEY – LEVEL THREE	8

Residential valuations

	8
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Commercial surveys and valuations

COMMERCIAL VALUATIONS	9
COMMERCIAL BUILDING REPORT	10
SCHEDULE OF DILAPIDATIONS	10
SCHEDULE OF CONDITION REPORTS	10
RENT REVIEWS	11
DILAPIDATION REPORTS	11
EXPERT WITNESS REPORTS	12
BUILDING REINSTATEMENT COST ASSESSMENT	12

Energy Performance Certificates (EPCs)

COMMERCIAL EPCs	13
RESIDENTIAL EPCs	13

Trafford Surveyors

For the past 20 years Trafford Surveyors have been steadily building their reputation offering no nonsense professional straight-talking advice for a sensible fee. Based in Altrincham, the business has always been the local choice for property valuers and independent surveyors, but as the firm grew, so did their reputation, guaranteeing satisfied clients across the UK.

The firm is headed by owner and managing director Paul Naylor BSc MRICS ACII. Over the years the business has been growing their range of expertise steadily, underpinned by full RICS accreditation, and offers a comprehensive range of services to both residential and commercial sectors.

As the reputation of Trafford Surveyors has developed, they have been invited to provide expert witness testimonials in a variety of cases. This level of expertise is also available when deciding exactly what kind of report is required for any specific situation.

Customer service is at the heart of everything the firm offers, and always underpins a customer experience that guarantees an expert result for a sensible cost.



ROYAL INSTITUTION OF CHARTERED SURVEYORS (RICS)

Operating as an independent firm of RICS accredited and certified staff, Trafford Surveyors are committed to the guidelines specified in the RICS red book, which details mandatory practices for their members undertaking professional surveys and valuation services.

The RICS accreditation provides standards that protect consumers with strict codes of practice, offering peace of mind that every report will follow guidelines laid down to ensure the highest quality and detail of an accredited RICS member.



UNCOVERING COWBOY BUILDERS

As well as offering expert witness testimony, Trafford Surveyors' Paul Naylor has appeared on the BBC's Cowboy Builders TV programme offering help to presenter Dom Littlewood in uncovering dodgy tradespeople. Paul described the experience:

"The media experience with Dom was amazing. It was great to offer help as the RICS expert. The programme has been repeated many times and lots of people still ask about the experience.

"The producers asked me to view a property and produce a report focusing on the roof - which simply needed patch repairs totalling £750.

The 'householder' (an actress) then called the dodgy roofer out to inspect and quote on the work. He was of course already known to trading standards with the programme exposing his nefarious business practices!

"He was filmed with hidden cameras effecting poor repairs in a shoddy manner - myself and Dom were in the garage at the property watching this on hidden cameras, and my role was to talk through the quality of the repairs to Dom and the TV audience.

"Once the 'Tradesman' presented his inflated bill for the shoddy work - myself, Dom and the cameras rushed out and confronted him. Needless to say the guy denied everything, got in his van and skedaddled.





"It was a fantastic experience being involved in a TV programme, particularly explaining technical processes and terms, and Dom of course was great fun!"

SERVICES

Trafford Surveyors offer a core set of services comprising homebuying reports, structural surveys and valuations, energy performance certificates and a full range of commercial and surveying options.

In addition, they provide the following:

- Open market valuations
- Building replacement insurance valuations
- Snagging reports for new property owners
- Asbestos surveys
- Cavity wall surveys
- Drone surveys
- SIPP valuations
- Pension valuations
- Matrimonial valuations
- Probate valuations
- Inheritance tax valuations

Home surveys and reports

There are currently three different types of survey offered all following RICS guidelines.

Whether you are looking at purchasing a property, extending, insuring or selling, it's important to organise the correct level of report. For all reports, the information is presented in an easy to understand 'traffic light' system, ensuring any issues are clearly described, coupled with the necessary action to solve those issues.

Trafford Surveyors can advise on exactly the correct style of report for your individual needs. When you instruct us, we will liaise with the vendors or estate agents on your behalf, taking care of all arrangements. When you receive your report, we are more than happy to discuss and explain any aspects with you.

BUYING A PROPERTY

It's important to understand that a mortgage lender's valuation report is not a survey. It simply advises the lender whether a property is reasonable security for a loan. This becomes particularly relevant the larger the deposit is.

SELLING A PROPERTY

A home survey can help to prepare a property for the open market. It will help with marketing the property for the right price and reveal any problems that may delay a sale or cause the price to be negotiated down later in the process.

REMAINING HOME

There are a number of areas where a home survey can help. For building insurance cover it's important to know what the accurate re-build cost for the property will be. Also, when re-mortgaging, the choice of lender may result in different property values. Reviewing a quote based on condition as well as market position will help choose the right deal.

Another reason is to simply spot any problems before they escalate. Time and money can be saved by early intervention of any structural issues that may not be immediately evident. Finally, when looking to extend or remodel the property, a survey will be crucial in project management.

CONDITION REPORT – LEVEL ONE

If you simply need to assess the condition of a property this is the entry-level option. It will offer clear 'traffic light' ratings of different parts of the property after a visual inspection of accessible areas by a surveyor. The report will include the building itself, any garages or outbuildings and services. Also included will be a summary of the risks to the condition of the property, and a review of legal matters including guarantees, planning and building control matters.

It doesn't include a valuation, but Trafford Surveyors would be pleased to quote this as an additional service.

HOMEBUYER REPORT – LEVEL TWO

This is the favoured level of report suggested for safeguarding purchasers. It offers all the features in the level one report, but offers a more extensive and thorough inspection. The report also states the surveyor's opinion on the market value of the property, as well as an insurance re-build cost.

Other areas the report covers are advice on ongoing repairs and maintenance, preventable issues that need addressing, legal queries and information on location and the local environment plus a recorded energy efficiency value where available of the property.

A HomeBuyer Survey is normally carried out when a price has been negotiated between the vendor and purchaser, which is usually subject to survey and contract. At this point any additional repairs, legal or location considerations can be factored in to reduce the price, mitigating any additional unexpected costs for the purchaser.



BUILDING SURVEY – LEVEL THREE

When purchasing a large, older or run-down property, or a property that is unusual in any way, it's important to make sure there are no nasty surprises after the purchase has been made.

This level of report gives detailed information about the structure and fabric of the property, and as well as listing visible issues highlights potential problems caused by hidden flaws. It goes into detail outlining repair options plus any likely consequences of inactivity.

The report doesn't include valuations, but these can be added by Trafford Surveyors as additional services.

Residential Valuations

As RICS registered valuers we have a broad range of experience providing valuations on many different styles of properties.

Our valuations are extremely accurate, and take into account current market conditions, locality, state of repair, legal considerations and any mitigating factor that need to be considered.

We are chartered surveyors following strict guidance, which ensures we offer the most accurate valuations possible. Additionally, our reports are totally impartial, and from a RICS registered valuer can be used for any official purpose you may require. This may be simply to help buy or sell a property, but could be used for probate, divorce settlement, taxation, arranging a secured loan or re-mortgaging.



Commercial surveys and valuations

Trafford Surveyors have a vast wealth of experience in the commercial market place. We have been acting for banks, building societies, finance and bridging companies as well as private individuals and businesses for over 20 years.

The range of properties we have surveyed and provided reports on have been comprehensive, including shops, factories, warehouses, care homes, office and public buildings.

The range of commercial services we offer are considerable.

COMMERCIAL VALUATIONS

As well as a report on condition, an accurate value for a property needs to be established to help work out concerns such as business rates, in addition to helping provide an accurate a fair purchase price or lease value.

Commercial valuations are not simply worked out on construction costs, but are subject to many variables. Trafford Surveyors have valuable experience that we can use to consider development and investment costs, potential yields, usage, change of usage, operating profits and many other factors that require consideration.

It is also important to survey a property before any structural changes are undertaken, including renovations, extensions or even demolition and new builds. Even before a new tenancy agreement is signed, or a change of use applied for, a survey and valuation can make sure your investment is protected.



COMMERCIAL BUILDING REPORT

A detailed building survey should always be carried out on commercial property before signing a lease or purchase. The report will advise on any problem areas, as well as looking at the current condition of all areas of the building. There will also be any repair work listed that requires attention as well as ongoing maintenance.

SCHEDULE OF DILAPIDATIONS

Most commercial leases allow the landlord to serve notice on the tenant, listing items that are in disrepair and requiring the tenant to comply with its repairing obligations. Trafford Surveyors specialise in calculating diminution in value claims under section 18 of the Landlord and Tenant Act of 1927.

SCHEDULE OF CONDITION REPORTS

A Schedule of Condition Report documents the existing condition of a building prior to a purchase, renting by tenants, commercial lease or a change of ownership. The condition and any damage which has already occurred as well as areas likely to give problems in the future are set out in the report covering obligations for both tenant and landlord.





RENT REVIEWS

Rent reviews give landlords the opportunity to review the rent at given periods during the term of the lease. We carry out comprehensive assessments to determine whether your property is being well looked after. Our experience in this field allows us to confidently advise on tactics to employ in negotiations where reasonable increases are needed to cover certain costs.

We are up to date on case law which can have an important influence so we can advise you on your rights as well as your responsibilities towards your tenants. We pride ourselves on having a good knowledge of the local market/potential occupancy rates for similar properties to yours.

DILAPIDATION REPORTS

A dilapidation report generally applies to leased properties and is usually carried out towards the end of a lease by the landlord. In preparing a schedule of dilapidation, the lease is examined, and premises are inspected. The final report provides the information on the current condition of the property, the work required to return the premises to their previous condition and estimates for the required works.

The tenant can produce their own dilapidation report should they believe the landlords to be unfair.



EXPERT WITNESS REPORTS

Trafford Surveyors provide Expert Witness Reports in all sorts of disputes. We can give a range of levels of service to our clients in this category. Impartial testimonies with back up evidence and reports are needed on both sides in order to seek some reconciliation between the parties involved.

Legal disputes could relate to commercial property (for example structural defects), matrimonial matters usually to do with the family home, inheritance, SIPP, probate and professional negligence claims. We can act for either party within a dispute, or as a court appointed Single Joint Expert.

All our expert witnesses are accredited by the Royal Institution of Chartered Surveyors who combine in-depth, hands-on knowledge of property and or planning law. Employees have undertaken in-depth expert witness training. We have built up a good reputation in this field. We represent and also speak at conferences for claimants/defendants as a single or joint expert. Main topics include cavity insulation, damp, mould, building defects and claims.

BUILDING REINSTATEMENT COST ASSESSMENT

Building reassessment will help you get a mortgage against its value or protect your investments. Our team will consider all the requirements and formulate a solution that will reflect in the received risks associated with the property.

We start with a site inspection to determine the forms of construction. Then review any drawings and take a detailed measured survey to the gross floor areas. From there we calculate the day-one building reinstatement cost with current information and findings, working with the building's insurers to understand what the aim and requirements are.



Energy Performance Certificates (EPCs)

COMMERCIAL EPCs

All commercial properties require an Energy Performance Certificate when being sold or let. Ratings are often used by tenants or potential buyers to make energy comparisons between properties. A Commercial EPC comes with a recommendation report that outlines how the energy performance of the building could be improved.

EPCs assess buildings by giving them a standard energy and carbon emission efficiency grade from 'A' to 'G', where 'A' is the best and with the average to date being D/E. Property with the best ratings are more attractive to potential tenants and buyers as they are cheaper to run. It is a legal requirement for Commercial Properties in England and Wales when they are new build, sold or leased. An Energy Performance Certificate (EPC) is intended to inform potential buyers or tenants about the energy performance of a building, so they can consider energy efficiency as part of their investment or business decision to buy or occupy that building.

An EPC will provide an energy rating for a building which is based on the performance potential of the building itself (the fabric) and its services (such as heating, ventilation and lighting). The energy rating given on the certificate reflects the intrinsic energy performance standard of the building relative to a benchmark which can then be used to make comparisons with comparable properties.

It is accompanied by a recommendation report, which provides recommendations on how the energy performance of the building could be enhanced, together with an indication of the payback period.

It is now necessary to commission an EPC before marketing for the sale and rent of residential and non-residential buildings.

RESIDENTIAL EPCs

EPCs are also needed for all residential properties being marketed for sale or let. Only accredited domestic energy assessors will be able to carry out assessments to produce Energy Performance Certificates. Trafford Surveyors employ in-house BRE-accredited Energy Assessors, who produce EPCs for all types of properties.

As with a commercial EPC, a residential EPC will tell you how energy efficient a home is on a scale of A-G. The most efficient homes, and therefore ones with the lowest energy fuel bills, are in band A. The EPC will include recommendations on how to improve the home's energy efficiency and therefore how to save you money and help the environment. An EPC is the responsibility of the vendor of a property.

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Regulated Registered Valuers
Commercial and Residential Inspectors
Energy Assessors
Commercial and Residential



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