



**Financial  
Service  
Solutions**



# Specialist Property Reports

## What are these reports and why are they needed?

Sometimes Specialist reports are required or even essential when it comes to property purchase, development or maintenance. Often there are risks, concerns or specific problem areas that may include Trees, Drains, Asbestos, Electric, Timber and Damp.

During the purchase process, a condition/homebuyer report may highlight areas that require further investigation and in these instances a Specialist Property Report will be useful.

The Lenders initial valuation may highlight areas of concern and they may insist that one or more of these reports are required. If so, the findings will be assessed by the original valuer to see if a mortgage can be obtained on the property.

Home owners may also use these Specialist Reports for maintenance or during periods of development on the property to have checks on targeted areas.

Specialist knowledge and/or equipment may be required to get to the bottom of the issue in order to provide feedback on next actions. In certain circumstances, the services of a Structural Engineer might also be required either to carry out a limited inspection of a specific problem area or even an assessment of the whole structure.

Whatever type of inspection is required, a written report will always be provided which details any remedial action necessary and in most cases the report will also include a likely guide to the costs involved.

The following reports are available:

- **Structural Engineer's Limited Defect** This report concentrates on a specific area. The structural engineer will carry out a visual inspection of the specific defect in question and areas linked to it.
- **Structural Engineer's Full Survey** As above, but includes an inspection of the whole property and a written assessment to match.
- **Timber & Damp** A test will be carried out on the ground floor walls for signs of rising damp and of accessible roof and floor timbers for signs of woodworm infestation and/or rot.
- **CCTV Drain** A camera is sent down the drains which allows their condition to be assessed. If the drains are blocked, they will require unblocking first (which can be done at the same time for an additional charge). This report can also be used for checking septic tanks and cesspits.
- **Electrical** A thorough test of all of the property's electrical circuits in an industry standard format called a Periodic report.
- **Gas** A test of the gas system including a test of the pipework and an inspection of all appliances including the boiler.

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- **Gas and Central Heating** As above for a Gas report but additionally including a visual and functional inspection of the central heating and plumbing systems.
- **Tree/ Arboriculturalist** An inspection of the subject trees and an assessment of their threat to property and drains
- **Japanese Knotweed** An inspection of the subject plant for identification and risk assessment purposes.
- **Wall Tie** Specialist equipment is used to see inside cavity walls to check for corrosion of wall ties.
- **Roof Inspection** The roof will be examined internally and externally as far as access will allow in order to produce an assessment of the condition of the roof structure and coverings.
- **Asbestos** Whether present in pipes, roofing, insulation or other area, specialists will inspect and advise.
- **Mundic Test** Mundic was used in mortar (particularly in the South West) but has been found to weaken over time and require repair.

**This list is not exhaustive and if there is another type of report required, our supplier may be able to give a bespoke quote.**

## CONTACT US NOW

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