



## **MARTIN AND MORTIMER**

**INDEPENDENT CHARTERED SURVEYORS AND VALUERS**

Survey and valuation advice in East Anglia since 1965

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## MARTIN AND MORTIMER

Martin and Mortimer were established in Bishops Stortford in 1965. Over the years, the Partnership has evolved and there are now four equity Partners based in Cambridgeshire and Norfolk. Each surveyor is highly experienced in their respective geographical areas and each has particular specialisms and professional interests.

Between them the Partners have over 60 years experience in survey and valuation work throughout East Anglia.

This brochure is intended to give an overview as to the type of work we undertake and the way in which we approach our business. Whilst we have included some general advice on the main areas of work in which we are involved, the information is not comprehensive. Our website, however, is and is intended to be a useful source of further information and advice.

## CORE BELIEFS

### Independence

We believe that being independent of the estate agents and financial institutions enables us to provide the best possible property advice. We do not give commission for instructions. Instead, we rely on the quality of our service and advice to ensure that estate agents, mortgage brokers, solicitors and our private clients come back to us time after time.

### Local advice

All geographical areas are different. There are significant differences in property values and construction within very small areas. Without local knowledge, a surveyor may be alarmist or unhelpful in the advice given, or be unable to give sufficient forewarning of potential problems.

Local knowledge is critical to understanding issues specific to each area. For instance not only do we have to know if the environment agency indicates that a property is in a flood risk area but, also, whether that property has actually flooded. There are areas within towns which have been built on old orchards or brick pits. Certain areas may be affected by Radon gas or be particularly prone to subsidence or coastal erosion.



## Quality of service

We believe that it is vitally important to give potential clients all the information so that they can make a balanced judgement on what they need from their surveyor. We would rather spend 20 minutes giving advice and not secure the work than spending 5 minutes taking instructions which may not give the client the best information.



We encourage a dialogue whereby the client can talk to the surveyor and highlight concerns. We encourage clients to meet us at the property and/or discuss the report findings. We understand that a surveyors report can be daunting if not put into proper context.



Martin and Mortimer are subject to strict codes of conduct set down by the Royal Institution of Chartered Surveyors. This also means that we are a Regulated Partnership assuring the highest professional standards.

## LIST OF KEY SERVICES

- Detailed Building Surveys – Full Report
- Detailed Building Surveys – Summarising Report
- RICS Homebuyers Report and Valuation
- Current Market Valuations
- Retrospective Valuations
- Probate Valuations
- Capital Gains Tax Valuations
- Matrimonial Valuations
- Valuations in Compliance with Part 35 Civil Procedure Rules
- Expert Witness Reports
- Specific Defect Reports
- Damp and Timber Defect diagnosis
- Party Wall Matters
- Schedules of Condition
- Schedules of Dilapidation
- Rent Review and Lease Renewal valuation and negotiation

Please see the attached appendix for further details.

## CORE BUSINESS

Whilst a general practice partnership, Martin and Mortimer's principle area of work is survey and valuation of residential property. We have a particular interest in period and Listed buildings. This is a specialist area of work and requires a comprehensive understanding of building materials and how the building was designed to work.



For many years, there has been a temptation for surveyors to identify defects and then defer to specialists (particularly damp and timber). We believe that as the professional, the only time we should rely on specialists is to quote for work specifically identified by us. For example, we do not believe that it is good enough to identify damp (and automatically recommend a damp specialist) without identifying the precise cause and the remedial work necessary.

## WHY COMMISSION A SURVEY?

Buying a house is one of the most stressful processes which most people go through (often ranked in the top five with death, divorce, marriage and having children!) and yet it is estimated that only 15% of purchasers commission a private survey. This means that 85% of purchasers either have no professional inspection of the property they are buying or rely on a mortgage valuation report produced for secured lending purposes.

Recent research by the Royal Institution of Chartered Surveyors has confirmed earlier findings from the consumer charity which? that one in five buyers who commissioned a survey saved an average of £2000 on the asking price. It is a sobering thought that an estimated 85% of people do not commission a private survey when they buy their home. Based on findings by which? and the Royal Institution of Chartered Surveyors, approximately 221,000 (2010 HMRC data) of these sales (25%) resulted in the buyer incurring repair costs of between £2500 and £10,000. A survey can cost as little as £300.



There is a common misconception that a survey is not required when buying a new house as the NHBC guarantee will cover any problems for the first 10 years. Not only should the NHBC guarantee be seen as an insurance policy (and like any insurance policy, every attempt will be made to mitigate the claim) *which?* research also showed that, on average, every newly-built house has 80 defects. Many of these are relatively minor and will not be covered by the builder or the NHBC but will need to be addressed. Even if there are problems of a more significant nature, the responsibility for the first 2 years normally resides with the builder and it can be a hugely frustrating and long winded process to get problems resolved.



## TESTIMONIALS

When we undertake a survey we ask clients to complete a questionnaire. We are very pleased that 100% of respondents would use us again or would recommend us to friends or colleagues. We are also ISO Quality Assured. We often receive letters from satisfied customers. We have included a selection below as we believe this is one of the most powerful ways in which we can illustrate the quality of service and advice we give.



“Your firm recently carried out a survey on the above property for me and I wanted to say how much my wife and I appreciated the service we received. Notwithstanding that it rained all day, and the property is a mix of building periods, styles and treatments, Mr Pemberton and his colleague made a thorough and detailed inspection which resulted in our having a good, realistic and balanced understanding of the house, an explanation of its problems, as well as how they had arisen and how they could be dealt with. The report comprehensively summarises the defects and gives us clear guidance for remediation, the likely cost, and notes on future maintenance. Everything we could possibly have hoped for. Our questions on the day were answered in a particularly helpful manner.”

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“I received the hardcopy of your report today, thank you.

Your thoroughly professional attitude has been excellent and I am very glad my wife and I asked you to carry out this survey. Your willingness to re-inspect and advise on the bathroom ceiling was very helpful, efficient and re-assuring.

In the highly unlikely event you need a recommendation I would be very happy to give one.

Thank you again,”

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“Many thanks for the very thorough report. I will take some time today to read it in detail. Thank you for your excellent assistance in this matter.”

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“I have received both reports, thank you. They are certainly great value for money!”

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“I would like to take this opportunity to thank you and your colleagues for a very prompt and efficient service throughout my dealings with you. I approached Martin and Mortimer last year under similar circumstances and found everybody, especially Michael Pemberton who visited me at my home to be very approachable and helpful. This excellent service has ultimately resulted in me asking for your assistance once again and I have received the same exemplary service this time around. I would not hesitate to recommend you to others or use your services again in the future.

Thank you for your help.”

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“I feel I was treated exceptionally well by Martin and Mortimer and our surveyor Michael Pemberton. Everyone I had contact with was helpful and informative, our work was carried out quickly and to a high standard and I was extremely pleased with the feedback I received with and after the survey. In short I couldn't be happier with the service I received from you and I wouldn't hesitate in recommending other home buyers to enlist you. As I have discovered over the last couple of months house buying can be stressful at moments but your high levels of professionalism throughout made things as easy as they could be.

Particularly Mr Pemberton who was happy to talk to me before and after he saw the property, and answer any questions I had regarding the conclusions of the survey. I particularly appreciate the efforts he went to, to help us get a clear picture of the state of the house and future considerations once we move in.

Thanks for all your help”

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“I would like to take this opportunity to express my gratitude to Martin and Mortimer, in particular Michael Pemberton and Diana Watson.

The service I received was second to none and it was a pleasure to deal with them. Mike was extremely helpful and professional at all times. There was not a single incident where I needed to speak with him and him not be there. I found his advice invaluable and had it not been for him we may have lost the property. I would not hesitate to recommend you to friends and colleagues alike. I felt that I should take the time to say thank you as I was so impressed with Mike and Diana. I wanted their efforts to be acknowledged.

Once again thank you”

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## CONCLUSIONS

We believe that reputations are hard won and easily lost. We constantly aim to improve the level of service and the quality of advice we give. We are one of the few surveying firms which actively encourages clients to meet with us at the property they are buying and the normal extras (in particular valuation advice and information on likely repair costs) are included within our Building Surveys as standard. Our independence is a key part of what we are.

We do not claim to be the cheapest surveyors but we do try to be as competitive as possible and, **most importantly**, provide the best value for money.

# ADDITIONAL INFORMATION

## EXPLANATION OF SURVEY TYPES

### **Homebuyers report and valuation**

The Homebuyers report and valuation is a template report designed by the Royal Institution of Chartered Surveyors as an economy survey package. It is designed to identify serious/significant and urgent defects. As such, it does not advise about costs of repairs and it will not tell the client how to repair a problem. It will, however, point the client in the correct direction.

The report uses a traffic light system of ratings for each part of the property. The report does give valuation advice and insurance valuation advice.

#### Positives

A cheaper alternative to a Building survey for clients who want to make sure that there are no significant issues or, if there are, what to do next.

#### Negatives

The report tells the client only part of the story. There is often a difference between what the layperson expects to be mentioned (i.e. what they perceive as a serious or significant issue) and what the surveyor considers worthy of mention.

### **Building Survey**

This is an in depth inspection of the building without causing physical damage. Our Building Survey reports will include 'contingency costs' for repairs as well as valuation advice. The report can be tailored to the individual client's requirements. Our Building surveys specify whether the repairs highlighted are urgent or non-urgent and summarise the costs into two easy to read tables at the end of the report.

#### Positives

This is a comprehensive assessment of the building. This often avoids the need to defer to other related professions.

#### Negatives

There can be a fairly large difference between the cost of a Homebuyers and a Building survey. Some clients find the level of detail and some of the terminology off-putting.

### **Building Survey with Summarising Report**

This type of report has been developed by Martin and Mortimer over the last 10 years. The report gives in depth advice on the key repairing and structural issues and also provides general information on construction. The report includes 'contingency costs'



for repairs and valuation advice and will identify the repairs as urgent or non-urgent and summarise them in an easy to read table at the end of the report.

### Positives

A mid priced Building survey with straight-forward advice presented in a 'plain-English' style but based on the same level of inspection as a traditional Building survey.

### Negatives

There really aren't any! This type of survey is slightly more expensive than a Homebuyers report but gives significantly more information and advice. We strongly believe that for the majority of purchasers, this type of report provides the best possible combination of detailed investigation with straight-forward reporting at a competitive price.

## EXPERT WITNESS REPORTS

Martin and Mortimer are members of the Expert Surveyors Group (ESG), an association of experienced surveyors able to undertake expert witness reports (both pre-action and in compliance with The Civil Procedure Rules). ESG can offer a managed panel of surveyors across the country should you have the need for expert advice outside East Anglia.



## VALUATIONS

With an extensive internal database of property transactions and access to Her Majesty's Land Registry database, Rightmove Professional Members site (amongst other sources of online information) and extensive individual knowledge from the Partners, Martin and Mortimer has unrivalled local expertise in the provision of valuation advice. We offer a full range of valuation advice including valuations for probate, matrimonial purposes, capital gains tax, SIPPS, pre-action and Part 35 CPR compliant reports, market value, rent reviews etc.

## SPECIFIC DEFECT REPORTS

Whether you have a client who has identified a defect requiring analysis or a client who has purchased a property on the strength of another surveyor's potentially erroneous report, Martin and Mortimer can make a detailed assessment of the problem. If it is an issue which we can't deal with, we are able to recommend other property professionals who can.

## DAMP AND TIMBER DEFECT DIAGNOSIS

For years, surveyors have been guilty of identifying issues of dampness or 'woodworm' only to defer to a 'specialist' who may have a vested interest in recommending remedial work. Our philosophy is that we are the experts and should be recommending what work, if any, is required taking into account the type and age of the property.

## PARTY WALL ADVICE

This area of work is undertaken by Mark Duckworth. Mark is a Member of the Faculty of Party Wall Surveyors and has a thorough understanding of the Act and the implications of it. Mark can act as the agreed surveyor or as the second surveyor.



## COMMERCIAL PROPERTY ADVICE

We offer a range of services including Schedules of Dilapidation and Schedules of Condition, in addition to rental advice.