

NEWS LETTER • NEWS LETTER • NEWS LETTER • NEWS LETTER

**SPECIAL OFFER TO ISA MEMBERS**

Surveyor-Pro are sponsoring the current newsletter and will be taking a trade stand at the AGM. We have negotiated a special deal for ISA members purchasing a website between now and the close of the AGM on 10th May 2006, to receive the first year's web-hosting free of charge (normal cost £199).

**INDEPENDENT SURVEYORS ASSOCIATION**

**NEW MEMBERS**

**We welcome the following new members:**

<b>Toby Plenderleith BSc MRICS and Simon P Dancer FRICS MCI Arb and</b>	Humphreys and Dancer	RINGWOOD
<b>C. Gareth Dop FRICS MCI Arb</b>		
<b>Sheila M Graham BSc FRIC and David N King FRICS and</b>	King & Graham Chartered Surveyors	POTTERS BAR
<b>Colin Parker FRICS</b>	Parker Practice	EASTBOURNE
<b>Mark Pearce BSc (Hons) MRICS</b>	Pearce Building Surveying and Consultancy Ltd	HIGH WYCOMBE
<b>Michael Phillis FRICS M.Inst.Pet</b>	Michael Phillis Chartered Surveyor	BRISTOL
<b>Michael Roberts BSc MRICS</b>	Michael Roberts & Associates	READING
<b>Christopher Green FRICS</b>	Robson Walsh (Wessex) Chartered Surveyors	FORDINGBRIDGE
<b>Martin George FRICS</b>	Ryan George Surveyors & Valuers	READING
<b>Paul Shaverin FRICS</b>	Paul Shaverin FRICS	LONDON N14
<b>David Sweeting MRICS</b>	Sweetings Chartered Surveyors	EAST MOLSEY
<b>Raymond Stevens FRICS MCI Arb</b>	R.W. Stevens Chartered Surveyor	HORNCHURCH
<b>Stephen Thelwell FRICS S.R.</b>	Thelwell Ltd	CHESTER
<b>David Walker BSc (Hons) FRICS</b>	Yates Walker	CORBURY

**... and finally ... Only in America**

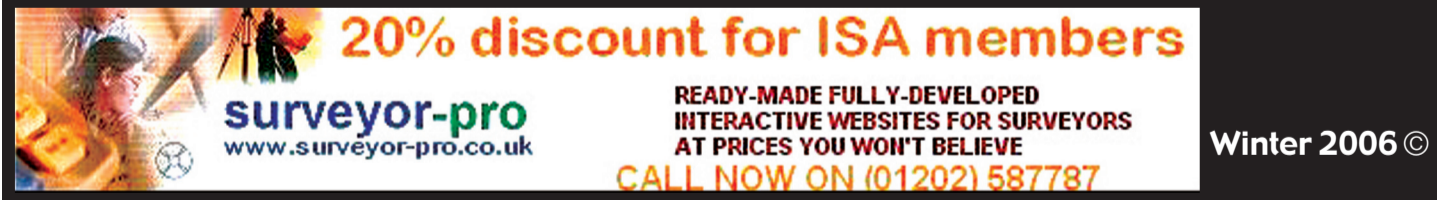
A man from Charlotte, North Carolina, having purchased a case of very expensive cigars, insured them against, among other things, fire. Within one month, having smoked his entire stockpile, the man filed a claim against the insurance company, stating that the cigars were lost 'in a series of small fires'.

The insurance company refused to pay, citing the obvious reason that the man had consumed the cigars in the normal fashion. The man sued - and won.

In delivering the ruling the judge, agreeing that the claim was frivolous, stated nevertheless that the man held a policy from the company in which it had warranted that the cigars were insurable and also guaranteed that it would insure against fire, without defining what it considered to be 'unacceptable fire', and was obliged to pay the claim. Rather than endure a lengthy and costly appeal process the insurance company accepted the ruling and paid the man \$15,000 for the rare cigars he lost in 'the fires'.

With his own insurance claim and testimony from the previous case being used against him, the man was convicted of intentionally burning his insured property and sentenced to 24 months in jail and a \$24,000 fine.

This edition of NETWORK ISA has been published with sponsorship from:

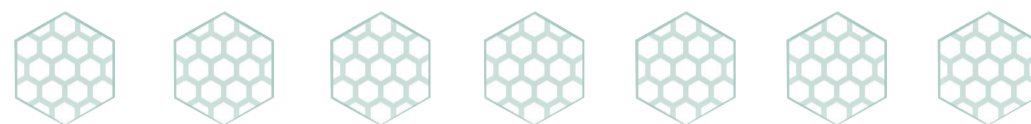


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**W I N T E R B R I E F I N G**

**NEW PASSWORDS**

Those of you who have not yet paid the subscription for 2006 will have lost access to the 'members secure page' of the ISA Website and will be unable to log-on to isurv and BCIS after 1st February. New passwords have been in use from that date and will be notified on renewal. The cut-off date might seem 'harsh' but ISA membership now offers such substantial financial benefit that it would not be fair to those members who have renewed promptly - don't lose out!

**AGM CONFERENCE DAY**

Make a note in your diary for 10th May 2006: We are currently setting the programme for what will be an interesting and valuable days CPD. This year we are 'flying-in' from Copenhagen, Palle Ulstrup, a lawyer and Chief Executive of the Danish Association of Chartered Estate Agents, who will give an address on Home Condition Reports and how the system has been working in Denmark. Dr Nathaniel will speak on the 'D-Day' landings in Normandy and the importance of surveying and reconnaissance when planning events of this type. On a lighter note, De Bradshaw, ISA Council member and former 'Bunny-Girl' will recount what caused her to become a Chartered Surveyor, and how she set about it. There will also be the usual short-hit programme covering topics such as the Safety-at-Height Regulations; changes in CDM Regulations and a demonstration by RICS Books on maximising benefits from use of the isurv channels etc. As usual we will be making available some one-off special offers to delegates; a sit-down lunch, and that unparalleled opportunity for networking with other independent professionals of similar disciplines and outlook. Trade Stands will also be in attendance: - Book early to avoid disappointment.

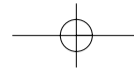
**ISURV**

At Crick 2005, during our first year of subscribing to isurv, we were disappointed to learn how few members had heard of it. If you don't yet use it, check it out! As a paid-up member of ISA and a corporate member of IST you now receive (free of charge) full access to all channels of isurv - an award-winning information retrieval system. Check out the large range of standard forms, precedents, letters and checklists to help standardise procedures; 'Red Book on Line' is included; Case-Law summaries; Guidance Notes; lease renewal; planning; building surveys and Farm Business Tenancy Agreements and much more makes the facility an essential tool for professional survey practices and use of isurv can count towards your CPD requirements as a member of RICS.

**Newsletter**

Independent Surveyors Association

WINTER 2006



## YOUR LETTERS



### One member writes to ISA about Council Tax Revaluations:

...I hear that proposals for re-banding domestic properties for Council Tax may require Council Officials and Valuers appointed to carry out this work, to photograph the interior of homes for record purposes.

In essence how do you, as a Surveyor or Council Tax Payer view the prospect of having photographic information about your home and private possessions stored in public records? You may consider it a violation of Human Rights but do not rely on this.

Who could view these photographs? Could they be sold? Could a member of the criminal fraternity have access to them or sell them on to others who have burglary in mind? Current digital cameras, even the cheapest, have high resolution capability for enhancement. For example a photograph taken with a mid-range digital camera of a car parked 30 metres away can now be enhanced on a computer to the extent of reading the date of expiry of the road fund licence.

Where is invasion of privacy likely to stop? Will the Chancellor produce legislation allowing the Revenue to enter homes, say annually, to take photographs? Has the RICS made any formal objection to it or is there acquiescence to any legislation that comes out of Downing Street?

Another aspect is the effect such action would have on a domestic insurance policy. Your antique table, your picture or 'Aunt Aggie's 17th century silver candlesticks' should not appear in the public domain. Perhaps there would be difficulty in insuring them unless they are permanently kept in a strong room, that of course could be photographed as well, indicating its position together with the make and type of lock!

### Another is concerned about Government databases and writes:

...I am concerned about expansion of powers of Local Authorities with regard to Council Tax and believe this to be part of a concerted effort by the Government to acquire a database on its citizens, initially for exploitation by Inland Revenue/Customs & Excise but surely eventually for exploitation by the Government on a 'Big Brother' scenario. However even more than the expansion of Local Authority powers is the recent change from Stamp Duty to Stamp Duty Land Tax. Prior to the introduction of SDLT a single sheet document known as a Stamps L(A)451 was supplied to the Revenue together with a cheque for the Stamp Duty in question. The form was extremely straightforward and almost idiot-proof, and was the only one applicable to both Leasehold and Freehold transactions. Since the introduction of SDLT a vastly greater amount of information is required from a purchaser or lessee's solicitor so that now there are a minimum of nine separate forms and vast amounts of documentation directing how these are to be completed. The amount of information a buyer/lessee's solicitors now have to supply is extremely substantial with little relevance to proper assessment of Stamp Duty liability on a transaction but far more to do with the supply of information relating to a purchaser or lessee and his associates, no doubt for Government's database. A purchaser/lessee cannot register title at the Land Registry until the Revenue issue a SDLT certificate and I and my colleagues currently have several examples of certificates having been applied for months ago and where despite numerous reminders the Revenue have failed to respond, leaving our clients in extreme difficulty and we, as a firm, under pressure from their mortgagees who cannot understand why their security has not been put in place.

*Note: These are personal views of members for which the Editors hold no responsibility*

## SETTING UP A NEW BUSINESS

As an organisation we are frequently asked for advice and guidelines from surveyor-employees who are contemplating setting up on their own account - even from potential Home Inspectors. We are gradually assembling a data sheet with key points to consider, but as with most things - contribution and experiences of others often brings forward issues which had previously not appeared - can you assist? Here is the schedule so far:

- **Soliciting instructions:** Where is your target market and how will you reach it?
- **USP (Unique selling point):** What key skill are you offering to the public?
- **PI Insurance:** Obtaining PI cover will be a major cost in the business. Consult with a specialist broker to obtain a quotation based on the type of work to be engaged in.
- **Premises:** Will you take office space, or work from home or 'out of the back of a van'?
- **Accounts:** Advisability to seek advice from an accountant as a first step, before trading: What is the best start-up date in relation to the fiscal year; record keeping format (income and expenditure); whether to register for VAT or not; benefits of the right software programme.
- **Trading status:** Whether to practice as a sole principal, in partnership with other/s or as a Limited liability entity.
- **Staff:** Statutory requirements for NI, PAYE and other responsibilities and requirements. As a rule-of-thumb any employed surveyor should earn a gross fees income equal to three times salary - is this realistic? Never forgetting that for every fee-earner, there is a requirement for back-up secretarial services.
- **On-site equipment:** What is essential kit? Digital camera, laser and tape measures; ladders; torch/es; moisture meter; protective clothing (overalls, knee pads, safety helmet and face mask/s); specialist equipment (smoke pellets, sampling bags and test equipment).
- **Office equipment:** Computers; scanner; digital dictation equipment; office furniture and consumables - don't forget 'Health and Safety' ("Surveying Safely").
- **Procedures:** Establishing office procedures: Employment of staff; taking up references; employment contracts etc. Benefits of ISO 9001:2000 management procedures.
- **Partnership:** A formal Deed of Partnership is important and legal advice should be taken. Partnerships are like marriages but often more difficult to get out of.
- **Finance:** Establishing initial capital requirements, preparing the business plan and monitoring cash-flow - Finding a Bank sympathetic to the circumstances and type of business. Ensuring that bank accounts and records are kept fully in accordance with RICS bylaws and requirements, particularly with any intention to hold client's money.
- **Complaints procedure:** Ensuring that a 'Complaints Handling Procedure' is in force to satisfy RICS Regulations and advising clients about it.
- **Instruction handling:** Ensuring that instructions, fees, and term of engagement are confirmed in writing.
- **RICS bylaws:** Studying bylaws and practice notes carefully to ensure that good practice is maintained.
- **Establish goals:** Forward planning assists with budgeting and 'keeping on track'.
- **Life-long learning:** Decide how this is to be achieved and follow an ongoing plan to remain up-to-date and competent.

*Please Email your contributions to [mail@surveyorsweb.co.uk](mailto:mail@surveyorsweb.co.uk)*

