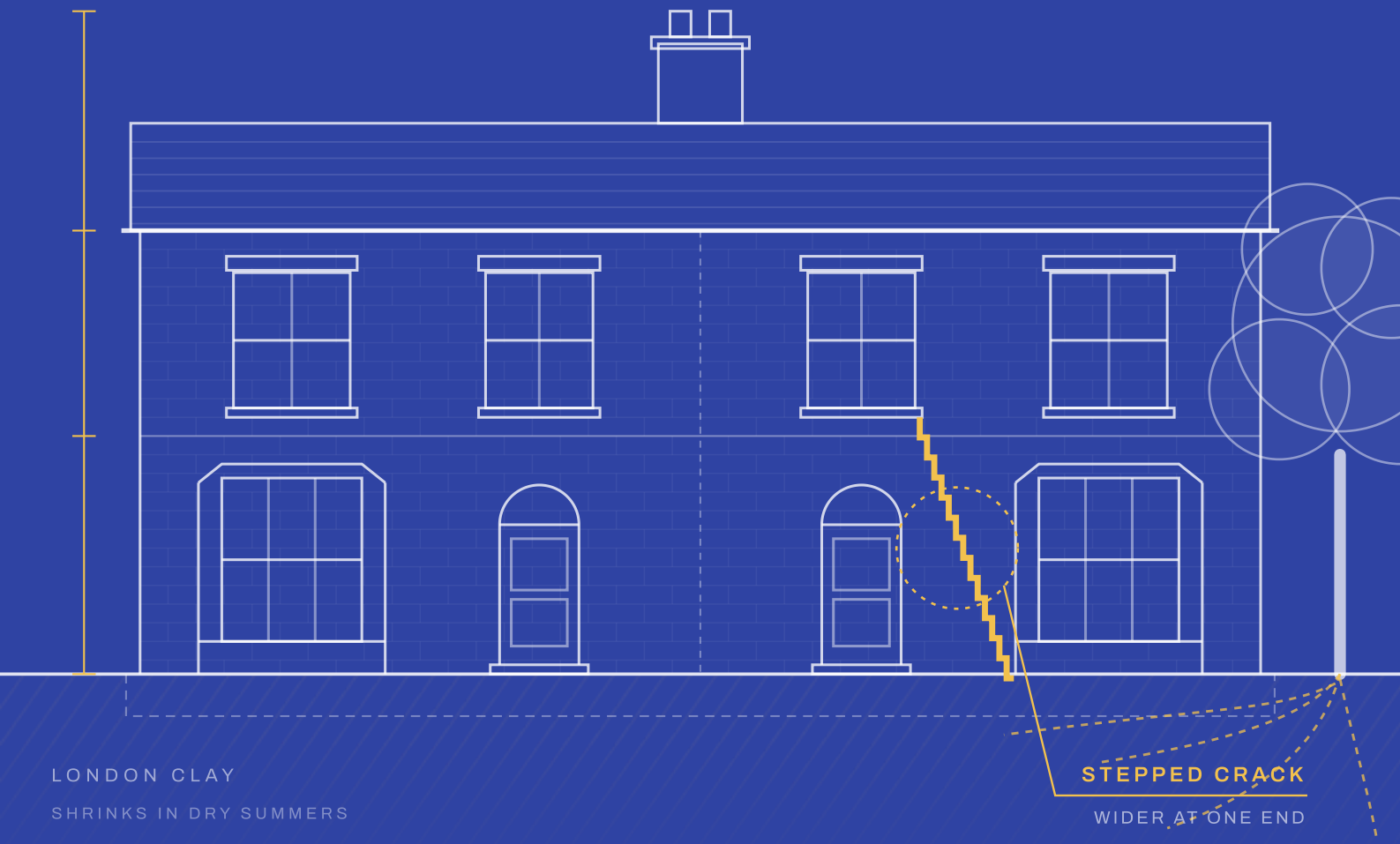
LAYTOE

Client guide, October 2026

Structural inspections and structural design

What each service includes and what it doesn't, how to prepare for our engineer's visit, how booking and payment work, and the conditions that apply. Everything you need to know, in one place.



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LAYTOE

Engineers who take the time to look properly

Laytoe Structures inspects and designs for London homes. From our office in Chiswick we work across Greater London, on Victorian and Edwardian terraces, mansion blocks and converted flats, much of it built on shrinkable London Clay.

This guide explains each of our services in plain English: what it includes, what it doesn't, how to prepare for our engineer's visit, and the terms that apply. Please read the pages for your service, the access requirements in Section 02 and our Conditions of Engagement before you book.

In person	7 days a week	5 working days	£1m
Every property inspected by one of our engineers	Weekday visits, and weekends for a small extra fee	Usual report time (10 for a CGSI), or 48 hours with fast track	Professional indemnity insurance

Our engineers

- Every inspection is carried out by one of our **qualified structural engineers**.
- Our engineers inspect every property **in person**. We don't use data collectors or video inspections.
- Reports in plain English, and **follow-up questions answered** for you, your lender, insurer or builder.

This guide explains our services and what we need from you on site. Please read it alongside **your quote and our Conditions of Engagement**, which set out the full terms.

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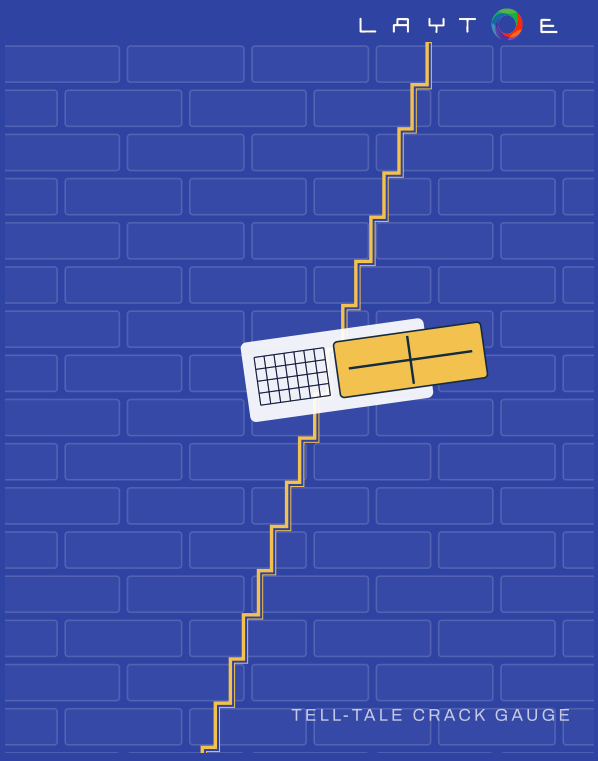
Every clause is printed in full, next to the service it applies to

Structural inspections

A visual, non-intrusive look at how your building is standing up: cracks, movement, alterations and the main load-bearing structure. Our engineer inspects in person, assesses the likely cause and explains what to do next.



Which service fits?

Start with what's happening at your property. If you're not sure, describe what you've noticed and we'll recommend one before you book.

"I've found one crack, or one area worries me."

One issue, in one area

→ **Specific Structural Inspection**

"I've noticed several cracks, or cracks in different parts of the house."

Main structure, inside and out. Good for buying, selling or an insurance claim

→ **General Structural Inspection**

"I've noticed cracks in different parts of the house, including the loft and cellar."

Everything, plus loft, cellar and outbuildings. Good for buying, selling or an insurance claim

→ **Comprehensive GSI**

"My lender's valuer has asked for a structural engineer."

Only the points your lender's valuer raised

→ **Mortgage Structural Inspection**

Inspected · Not included · Specific points only

"My insurer wants a report, or the house has had subsidence."

→ **Insurance structural report**

"I'm removing a wall, extending or converting the loft."

→ **Alterations, extensions and conversions, page 15**

The four inspection levels at a glance

The first three levels build on each other; an MSI covers only your lender's points. Choose the one that matches what you need to know. Only an MSI is suitable for a mortgage lender. If the report is for an insurer, tell us before the inspection, so it's prepared in the form they expect.

What's covered	SSI Specific Structural Inspection	GSI General Structural Inspection	CGSI Comprehensive General Structural Inspection	MSI Mortgage Structural Inspection
Best for	One crack or one problem area	Several cracks, or cracks in different areas	Cracks in different parts, including the loft and cellar	Your lender's valuer wants a report
The issue or crack you've asked about	✓	✓	✓	The valuer's points
Main load-bearing structure, inside and out Floors, walls, lintels, beams, columns and openings	Only the issue asked about	✓	✓	Only the points raised
Number of issues covered	One	Up to five most significant	Not limited to a set number	The valuer's points
Nearby trees (NHBC guidance) and soil type (British Geological Survey records)	✓	✓	✓	If needed and related to the movement
Loft and roof structure	Only if it's the issue	✗	✓	Only if raised
Cellar	Only if it's the issue	✗	✓	Only if raised
Outbuildings	Only if it's the issue	✗	✓	Only if raised
What you receive	Findings by email, or a written report if agreed before the visit	Written report	Written report	Lender-format report with photographs
Suitable for buying or selling a home	Only if the issue is limited	✓	✓	✓
Suitable for a mortgage lender	✗	✗	✗	✓
Suitable for an insurance claim	✗	✓	✓	✗
Report reviewed by a MICE or MIStructE engineer	–	–	–	✓

– Not part of the standard scope of this inspection. Our engineer will still tell you about anything that presents an immediate risk to safety.

All four inspections are visual and non-intrusive, and cover what can reasonably be seen and reached in the time on site, usually between 45 minutes and 2 hours, depending on the property and the inspection. None of them is a RICS Building Survey or replaces one.

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SSI

Specific Structural Inspection

Best for: one crack or one problem area, usually after another surveyor has raised a concern.

What's included

- A visual inspection of the one structural issue or crack you've asked about, in one area of the property
- Our view of its likely cause, and what to do next
- Nearby trees and shrubs (NHBC guidance) and soil type (British Geological Survey records), as they relate to the issue
- Findings and recommendations sent to you by email
- A written report, if this is agreed before the site inspection

What's not included

- Any other rooms or areas of the property
- A written report, unless it was agreed before the site inspection
- Use in legal proceedings, or as a full assessment of the property's condition
- A report for a mortgage lender. For a lender, choose an MSI
- Detailed remedial design, drawings or calculations

How much of the house this inspection covers

You receive
Findings by email, or a written report if agreed beforehand

Timing
Usually within 5 working days

Visits
Weekdays, or weekends for an extra fee

Price
Confirmed in writing in your quote

Keys
Collecting keys from the agent and returning them: £35*

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GSI

General Structural Inspection

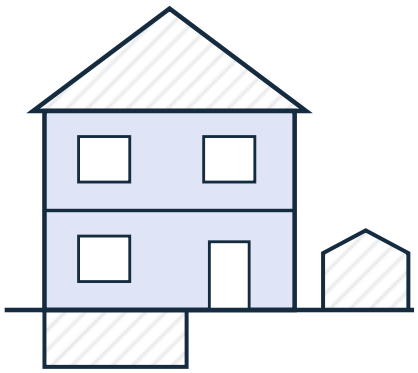
Best for: several cracks, or cracks in different parts of the house. Also a good choice if you're buying or selling a home, or making an insurance claim.

What's included

- The main accessible load-bearing structure, inside and out: floors, internal and external load-bearing walls, lintels, beams, columns and openings
- Cracks, signs of subsidence and structural movement, with our opinion on whether movement appears historic or ongoing
- Nearby trees and shrubs, assessed under NHBC guidance
- Soil type from British Geological Survey records
- A written report on up to five of the most significant structural issues, with photographs, likely causes, remedial advice and any further investigation needed

What's not included

- The loft and roof structure
- The cellar
- Outbuildings
- Issues beyond the five most significant
- Detailed remedial design, drawings or calculations
- Anything excluded by clause 3.7 (page 11), such as services, damp or drainage



How much of the house this inspection covers

You receive
A written report

Timing
Usually within 5 working days, or 48 hours with fast track

Price
Based on a standard mid-terrace house, confirmed in your quote

For a lender?
Not suitable. For a lender, choose an MSI

Keys
Collecting keys from the agent and returning them: £35*

Need the loft, roof structure, cellar or outbuildings checked too? Choose a Comprehensive General Structural Inspection (CGSI) on the next page.

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CGSI

Comprehensive General Structural Inspection

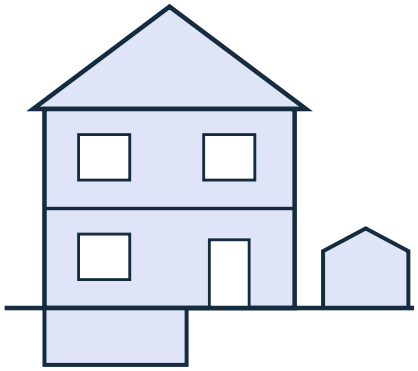
Best for: cracks in different parts of the house, including the loft and cellar, or when you want the whole property reviewed. Also a good choice if you're buying or selling a home, or making an insurance claim.

What's included

- Everything in a General Structural Inspection
- The roof structure, the cellar and outbuildings, where safe access is provided (see Section 02)
- Significant defects anywhere in the property, not limited to five issues
- A written report on signs of severe movement across the whole property

What's not included

- A record of every crack or sign of movement
- The condition of roof coverings such as tiles, slates and flashings
- Opening up to confirm hidden structure, such as concealed beams
- Internal alterations and earlier structural changes, unless you ask us before the inspection. We can then look at them visually
- Detailed remedial design, drawings or calculations



How much of the house this inspection covers

You receive
A written report

Timing
Usually within 10 working days

Access
Loft and cellar must be safe to stand in and well lit

Price
Based on a standard mid-terrace house, confirmed in your quote

Keys
Collecting keys from the agent and returning them: £35*

Before the visit, please make sure the loft hatch opens, a ladder is in place, the loft is boarded where our engineer needs to stand, and the loft and cellar are well lit. See Section 02 for the full access requirements.

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MSI Mortgage Structural Inspection

Best for: your mortgage lender's valuer has raised structural points and wants an engineer's report.

What's included

- Inspection of the specific structural points raised by your lender's valuer
- A report in the form lenders normally expect, with photographs
- Nearby trees, checked under NHBC guidance if needed and related to the movement
- Review by a MICE or MIStructE qualified engineer
- For any defects: the likely cause, a recommended repair and, where possible, an indicative cost range* for budgeting
- Where the cause can't be confirmed visually, the further investigation needed
- Answers to your lender's follow-up questions

What's not included

- Other parts of the property, unless you or your lender ask and we agree
- A guarantee that the lender will accept the report. The decision to lend is always the lender's
- A builder's quotation. Cost ranges are a guide for budgeting only
- Detailed repair design, drawings or calculations

How much of the house this inspection covers

Please send
The valuer's letter or RICS survey

Access
The estate agent's name, phone and email. Collecting and returning keys: £35*

Deadline
Tell us your mortgage deadline

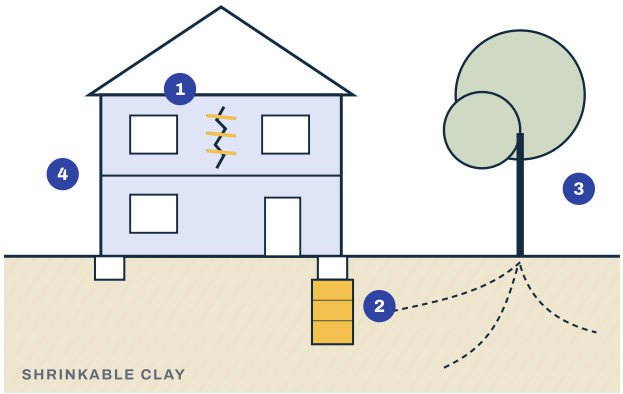
Timing
Usually within 5 working days, or 48 hours with fast track

Only an MSI is suitable for a mortgage lender. SSI, GSI and CGSI reports are not prepared for lenders, so if your lender's valuer has asked for an engineer, book an MSI.

* The indicative cost range is a chargeable service, at an extra cost.

Insurance structural reports

Best for: a new policy or a renewal, when your premium has risen after past subsidence, you're buying a home that's been underpinned, or your insurer wants an engineer's view of cracks.



What we look at

1. **Past cracks and repairs**
   What moved, when, and how it was repaired
2. **Underpinning and earlier works**
   Whether they appear to have worked
3. **Nearby trees, or trees removed**
   Their effect on shrinkable clay soils
4. **The house today**
   Whether the structure currently appears stable, and what risk remains

What's included

- An inspection of the house and a review of past movement and repairs
- Whether the structure currently appears stable, and what risk remains
- Whether earlier works, such as underpinning or tree removal, appear to have worked
- Repairs needed and preventive measures, written to your insurer's requirements

What's not included

- A lower premium. That decision is always the insurer's
- Monitoring, drain surveys, trial pits, soil tests and calculations, which are quoted separately

Making an insurance claim? A General Structural Inspection (GSI) or Comprehensive GSI (CGSI) is also suitable for a claim (page 03 compares the levels). Tell us before the inspection if the report is for an insurer, so it's prepared in the form they expect.

What a written report includes

In every written report

- A description of the property
- A summary of what we observed
- Details of the structural defects
- Their probable causes
- How severe they appear
- Photographs
- Our recommendations
- Whether monitoring is needed
- Whether further investigation is needed
- Suggested remedial works

If we find a structural problem

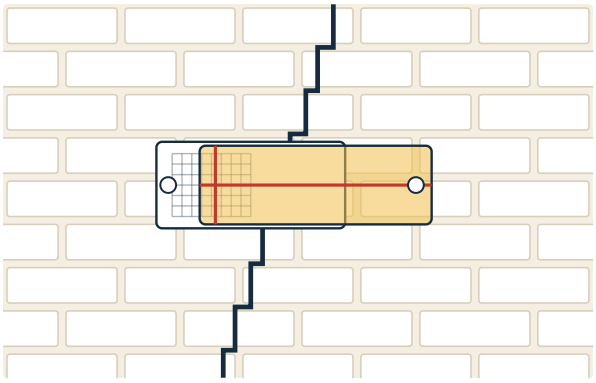
Depending on what we find, we may recommend the following. Further investigation and detailed design are separate services; repairs are carried out by your builder.

- Crack monitoring
- Trial pits
- A CCTV drain survey
- A soil investigation
- Structural calculations
- Localised repairs
- Strengthening works
- Specialist investigation

12
MONTHS

Crack monitoring and certificates of structural adequacy

A certificate is usually issued by the insurer's engineer when a subsidence claim closes. If yours is missing, we can monitor the property and issue our own.



A tell-tale gauge. One plate is fixed each side of the crack. If the crack opens, closes or shears, the red cross-hair moves across the grid.

How it works

1. **First visit**
   Gauges are fixed across the key cracks
2. **Over 12 months**
   Readings are taken through a full year, wet and dry seasons
3. **At 12 months**
   You receive the full readings and, if the structure is stable, our certificate
4. **Still moving?**
   We tell you what further investigation or repairs may be needed

Why it takes a full year

On clay soils, cracks can open in a dry summer and close again in a wet winter. Reading the gauges across a full year separates this seasonal movement from movement that is still continuing.

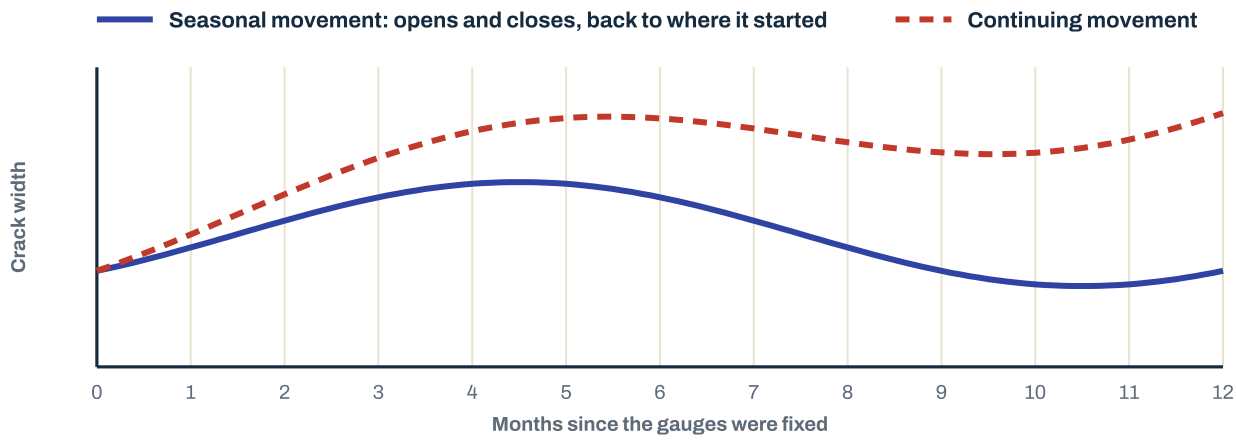


Illustration only. Every property moves differently.

What's included

- Gauges fixed across the key cracks at the first visit, then read over a full year
- At 12 months: the full readings and, if the structure is stable, our certificate
- If movement continues, what further investigation or repairs may be needed

Please note

- A certificate can't be issued from a single visit
- It isn't a guarantee and can't rule out future movement
- It isn't Building Regulations approval and doesn't certify hidden repairs such as underpinning

Your terms for inspections, in full

These clauses from our Conditions of Engagement apply to every inspection. They are reproduced here word for word.

2. Our services

2.7 Timescales. We usually send inspection reports within 5 working days of the inspection, or within 48 hours if you have booked fast track. These are normal timescales, not guarantees: at busy times, or when we are waiting for information or access, a report can take longer. If we cannot meet a date we have agreed with you, we will tell you as soon as possible.

3. Inspections and reports

3.1 What an inspection is. Our inspections are visual and non-intrusive assessments of a property's structure, limited to the level of inspection in your quote. They are not a RICS Building Survey (Level 3) or any other RICS survey and do not replace one.

3.2 Specific Structural Inspection (SSI). A visual inspection of one specific structural issue or crack, in one area of the property, usually after another surveyor has raised a concern. Other rooms and areas are not inspected. Our findings and recommendations are sent to you by email rather than as a formal report, and an SSI is not suitable for legal proceedings or as a full assessment of the property's condition.

3.3 General Structural Inspection (GSI). A visual inspection of the main accessible load-bearing elements, inside and out, including floors, internal and external load-bearing walls, lintels, beams and columns, with an assessment of nearby trees and shrubs under NHBC guidance and of the soil type from British Geological Survey records. The report covers up to five of the most significant structural issues observed. The loft and roof structure, cellar and outbuildings are not included.

3.4 Comprehensive General Structural Inspection (CGSI). Everything in a GSI, plus the roof structure, cellar and outbuildings. Internal alterations and earlier structural changes are not included unless you ask for them before the inspection; we then look at them visually, including whether they appear to comply with Building Regulations. It is not restricted to a set number of issues, but it is not a record of every crack or sign of movement.

3.5 Mortgage Structural Inspection (MSI). An inspection of the specific structural points raised by your lender's valuer, reported in the form lenders normally expect. Other parts of the property are not inspected unless you or your lender ask and we agree. If you need any other report for a mortgage lender, tell us before the inspection. The decision whether to lend is always the lender's, and we cannot guarantee that a lender will accept a report.

3.6 How inspections are priced. GSI and CGSI prices are based on a standard mid-terrace house with two living rooms (a reception room and a dining room), one bathroom and three bedrooms. Rooms beyond the two living rooms count as bedrooms. Each extra bedroom is £100, and time on site beyond a standard visit is £180 per hour. If the property turns out to be materially larger than described, we will tell you the additional charge before we continue. If you do not agree to it, we will stop the inspection, keep the standard site visit fee of £180 and refund the rest of the price.

3.7 What an inspection does not cover. Nothing is opened up, lifted or dug unless agreed in writing beforehand. The inspection covers what can reasonably be seen and reached in the time allowed on site, normally about 45 minutes. It does not cover electrics, plumbing, heating, gas, drainage, asbestos, damp, rot, ventilation, air conditioning, fire safety, pests or the condition of roof coverings, which need a specialist inspection. Identifying Japanese knotweed or other invasive plants is excluded.

3.8 Trees and ground conditions. Tree species, size and water demand are identified by eye; our engineers are not arboriculturists. Comments on soil and ground conditions are based on published information, including British Geological Survey maps, and no site investigation, trial pits, boreholes or laboratory testing is carried out unless the quote says so. Where this matters to our conclusions, the report will say so and recommend confirmation by a tree specialist or a site investigation.

3.9 Our opinion. A report gives our professional opinion based on what could reasonably be seen at the time of the inspection. It is not a guarantee or warranty that the property is free from defects, a valuation, or advice on legal or insurance matters.

3.10 Remedial recommendations. Where a report recommends remedial work, the recommendation describes the work in outline. It does not include the detailed design, drawings or calculations needed to carry the work out, unless we have confirmed in writing before the site visit that they are included. If you need them, we can quote for them separately.

3.11 Who can rely on a report. A report is prepared for you, for the purpose stated in the quote. You may share it in confidence with your professional advisers and, for a Mortgage Structural Inspection, with your lender. Before sharing it with anyone else, such as a buyer, estate agent or party wall surveyor, or allowing anyone else to rely on it, please ask us; we may provide a copy or confirmation of reliance for an administration fee, which we will tell you first. We do not accept responsibility to anyone else who relies on a report without our written agreement.

After your report: reviewing new information

If you've arranged further investigation after our inspection, such as a CCTV drainage survey, trial pits or opening up, or you've found other information you feel affects the outcome of our report, we're happy to review it for you.

Your fee covers the inspection and report agreed in your quote, so reviewing new information is extra work. We'll confirm the cost in writing before we start.

£120*

for each investigation or document we review

Preparing for our visit

Our engineer looks, measures and photographs. They don't move your belongings, open up the building or enter anywhere that isn't safe. Under clause 2.6 of our Conditions, arranging safe access is your responsibility. Here's what that means in practice.

On the day: the basics

Someone to let us in

An adult must be at the property for the whole visit, or keys must be arranged with your estate agent. If an agent is giving access, send us their name, phone number and email address and we'll arrange it with them. Collecting the keys from the agent and returning them is £35*.

Every area unlocked

Unlock all the rooms we need to see, plus side gates, the rear garden, garages and outbuildings. Tell us beforehand about anything that can't be opened.

Clear the areas of concern

Before we arrive, move furniture, boxes, pictures and rugs away from cracked walls, ceilings and floors. Our engineer will not move furniture or personal belongings.

We don't touch or open anything

We don't lift carpets or floorboards, remove bath panels, ceiling tiles or boxing-in, drill, or open up walls, unless this has been agreed in writing before the visit.

Good lighting throughout

Working lights are needed in every room, the loft and the cellar. A torch alone isn't enough to inspect a dark loft or cellar properly.

Pets and occupants

Please keep pets secured during the visit. If the property is tenanted, let your tenants know the date and time in advance.

Tell us about hazards

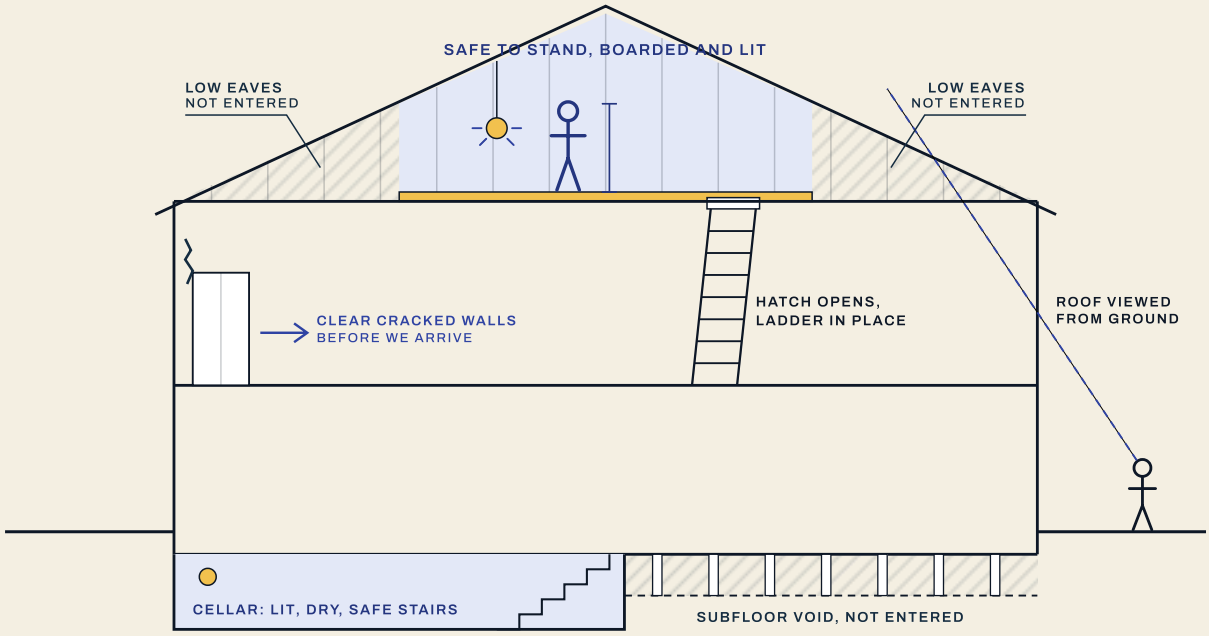
Let us know beforehand about known asbestos, unsafe floors or ceilings, or a property that has been empty or unmaintained for a long time.

Flats and shared buildings

Communal areas, shared roof spaces and other flats are not normally included. They are only inspected if this has been agreed before the inspection and access has been arranged with the freeholder, managing agent or neighbours.

Lofts, cellars and roofs

These areas are inspected in a CGSI, or in an SSI or MSI when the issue is there. **Our engineer only enters where it's safe to stand fully upright, well lit and properly accessible.** We never crawl into low voids or climb onto roofs.



Lofts and roof spaces

We need

- A hatch that opens freely and is big enough to climb through
- A fixed loft ladder, or a secure ladder in place at the hatch
- Boarded areas, safe to stand on, with room to stand fully upright
- Working fixed lighting

We won't

- Crawl into eaves, low voids or tight spaces
- Step onto unboarded joists or insulation
- Move stored items or lift insulation. Structure behind them isn't inspected

Cellars and basements

We need

- Safe stairs or a secure ladder
- Working lighting
- Headroom to stand upright
- Dry underfoot, with a clear route through

We won't

- Crawl into subfloor voids or under suspended timber floors
- Enter if it's flooded or has standing water
- Move stored items blocking walls or floors

Roofs and high-level areas

We need

- Clear views of roof slopes, chimneys and high-level walls from the ground, windows or the loft
- Access to the rear garden and side passages

We won't

- Climb onto roofs or walk on flat roofs
- Use ladders or scaffolding to reach high-level areas
- Assess the condition of roof coverings, which is excluded

Before we arrive

Your pre-visit checklist

Tick as you go

- [ ] An adult will be present for the whole visit, or keys are arranged with the agent
- [ ] The agent's name, phone and email have been sent to us
- [ ] All rooms, gates, garages and outbuildings are unlocked
- [ ] Furniture and belongings are moved away from cracked walls and floors
- [ ] The loft hatch opens, a ladder is in place and the loft lights work
- [ ] The loft is boarded where our engineer needs to stand
- [ ] The cellar is lit, dry and clear, with safe stairs
- [ ] Pets are secured and tenants know about the visit
- [ ] We've been told about hazards such as asbestos or unsafe floors
- [ ] We've been told if the property is empty, unmaintained or in poor condition
- [ ] Documents are sent: survey, valuer's letter, photos or drawings
- [ ] Payment was made at least 24 hours before the visit

If an area isn't safe or accessible

Our engineer decides on the day whether each area can be entered safely, and won't enter anywhere that isn't. Areas we can't safely see or reach are recorded in the report as **not inspected**, and we can't be responsible for defects in them (clause 7.3).

If access isn't available at all at the agreed time, we'll arrange a new date with you (clause 2.6). If you'd like us to come back to see an area once it's safe and accessible, we'll confirm any additional charge before booking the return visit.

Documents that help us

Sending these before the visit helps our engineer focus on what matters.

- Your RICS survey or homebuyer report
- The valuer's letter, for a Mortgage Structural Inspection
- The insurer's request, claim letters and repair details
- Photos of the cracks, ideally with a ruler held against them
- Floor plans, drawings or architect's plans, for design work
- The lease or managing agent's details, for flats

Your terms for access, in full

2. Our services

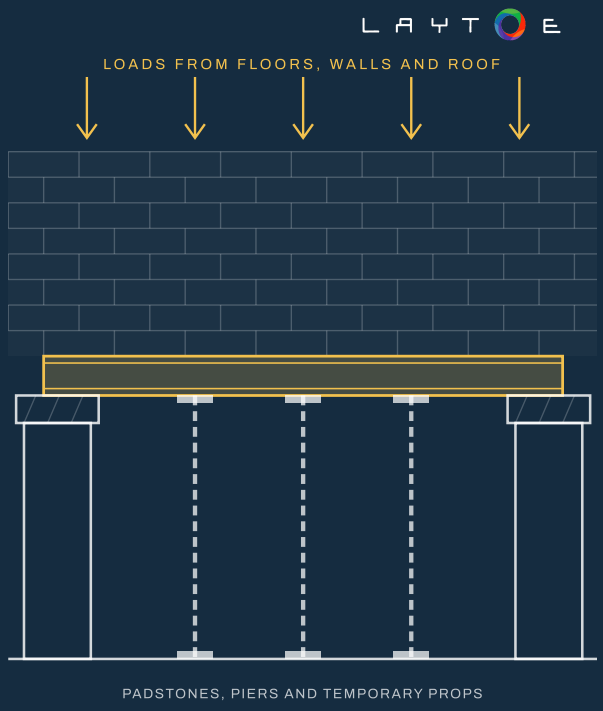
2.2 Scope. Our services are limited to those described in your quote and in these conditions. We will only carry out additional services if you agree to them in advance, and we will tell you the price first. If we find something on site that presents an immediate risk to safety, we will tell you straight away and advise what to do.

2.5 Information you give us. We rely on the information you give us when we prepare a quote and carry out the services, including the type and size of the property, the number of bedrooms, access arrangements and any surveys or valuer's letters. Please make sure it is accurate and complete. Before the inspection, you must tell us if the property has been empty for a long period, has not been painted or maintained for more than ten years, or is visibly in poor condition, as it may need a longer and more detailed inspection.

2.6 Access. You are responsible for arranging safe access to the property and to the areas we need to see at the agreed time, including through an estate agent or tenant where necessary. If access is not available at the agreed time, we will arrange a new date with you. For design visits, clause 4.2 explains what happens if the areas we need to see have not been opened up.

Alterations, extensions and conversions

Structural calculations and drawings for removing walls and chimney breasts, extensions and loft conversions, and freeholder consent reports for flats. Designed for your actual home, and ready for Building Control, your architect and your builder.



Which service fits?

Tell us what you're planning. Each service has its own page, with what's included, what isn't and what we need from you.

Alterations

"I want to remove a wall or a chimney breast, or make a new opening."

Walls, chimney breasts, openings in floors and ceilings

→ **Structural alterations, page 16**

Extensions

"I'm building a rear, side-return or wraparound extension, or a garden room."

Beams, frames, lintels and new foundations

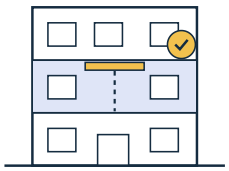
→ **Extensions, page 17**

Lofts

"I'm converting the loft, or adding a dormer."

New floor, steel beams, dormer and a check on the walls below

→ **Loft conversions, page 18**



Flats

"I own a leasehold flat and need my freeholder's consent."

A report the freeholder or managing agent can review

→ **Freeholder consent reports, page 19**

Area we design · New beam or support · ---- Wall or structure removed

Every project starts with a price in writing. Revisions and extra charges for design work are on page 20, with clause 4 of our Conditions of Engagement printed in full.

Structural alterations

Best for: removing a load-bearing wall or chimney breast, and new openings in floors, ceilings and roofs.

Taking out a wall, a chimney breast or part of a staircase changes how the house carries its weight. We confirm whether the wall is load-bearing, design the new support and give you the paperwork Building Control needs.

What we design

- Load-bearing wall removal, including knock-throughs between reception rooms and into kitchens
- Chimney breast removal, with support for any chimney left above
- New openings in floors, including for staircase alterations
- Floor joists, including checks for new uses or heavy items
- Ceiling and roof openings for skylights and roof lights
- Foundations for new posts or walls carrying point loads
- Retrospective reports for alterations already carried out

What's not included

- Opening up ceilings or walls: your builder does this during our visit
- Making good, repointing and cleaning after opening up
- Temporary works and propping, and steel connection and fabrication drawings, which your contractor normally designs
- A written report, unless you ask for one (£180*)
- Party wall matters, and the design of staircases and balustrades

What you receive

- Stamped structural calculations, showing how loads are carried safely down to the foundations
- General arrangement and section drawings for your builder
- Connection notes for the steelwork
- Answers to Building Control's questions
- Final inspection and our engineer's completion certificate when the work meets our standards. It supports, but doesn't replace, Building Control's certificate

How the price works

- We visit first, then quote for the engineering before any demolition starts
- Prices assume traditional construction: masonry walls and timber joists. Other construction is £180*/hr
- Your builder must be there during our visit to open up. If not, and we have to return, the next visit is £220* and the first visit isn't refunded
- Changes before calculations start, and Building Control revisions within 50 days, are free. Other changes are £180*/hr (page 20)

What we need from you

- Photos of the wall or chimney breast, and of the rooms above and below
- Any floor plans you have, even rough ones
- Whether it's a house or a flat, and leasehold or freehold

Chimney breasts on a party wall need a party structure notice served at least two months before work starts, and the neighbour's flues must stay safe. Building Control will want a designed support; brackets are accepted only where calculations show they're adequate.

Extensions

Best for: rear, side-return and wraparound extensions, garden rooms and outbuildings.

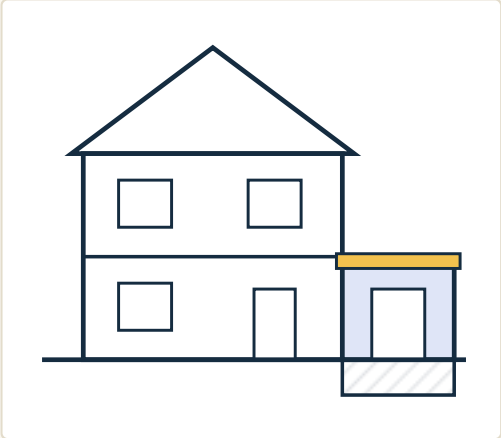
We design the structural elements, working alongside your architect or designer, so Building Control can approve them and your builder can price and build them.

What we design

- Steel beams or beam-and-column frames carrying the walls above
- Lintels over new openings
- New foundations, with depth set by soil type and nearby trees
- Garden rooms and outbuildings: foundations suited to the soil, nearby trees and the building's use
- Drawings and calculations for Building Control
- Build support: your contractor's questions, revisions and site checks

What's not included

- Drainage design, drainage pumps, sustainable drainage and sewer diversions
- Site investigation, contaminated land, and below-ground waterproofing or tanking
- Piles and retaining systems, which a specialist normally designs
- Bespoke glazing, and steel connection and fabrication drawings, which your contractor normally designs
- Party wall matters
- Planning permission and Building Regulations approval, which you obtain



How it works

1. **Free, itemised quote**
   With design options where there's a choice. No obligation.
2. **Site survey and concept meeting**
   We measure up and plan the structure with you and your architect.
3. **Structural package**
   Drawings and calculations for Building Control.
4. **Build support**
   Your contractor's questions, revisions and site checks.

What we need from you

- Architect's plans, sections and elevations
- Photos of the existing house, especially walls being opened up
- Any planning approval, and your Building Control route

Revisions and extra charges

- Changes before calculations start, and Building Control revisions within 50 days, are free. Other changes are £180*/hr (page 20)
- Anything outside the original scope is quoted separately, with your approval first

Loft conversions

Best for: turning the loft into a room, including dormers.

We design the structure for your new room, working alongside your architect or designer, so Building Control can approve it and your builder can price and build it.

What we design

- New floor joists to carry the new room
- Steel beams, which often replace removed struts and purlins
- Dormer structures
- A check that the walls and foundations below can take the extra load
- Drawings and calculations for Building Control
- Build support: your contractor's questions, revisions and site checks

What's not included

- The new staircase and balustrades
- Temporary works and propping during the build
- Steel connection and fabrication drawings, and proprietary products, which your contractor or supplier normally designs
- Party wall matters
- Planning permission and Building Regulations approval, which you obtain

How it works

1. **Free, itemised quote**
   With design options where there's a choice. No obligation.
2. **Site survey and concept meeting**
   We measure up and plan the structure with you and your architect.
3. **Structural package**
   Drawings and calculations for Building Control.
4. **Build support**
   Your contractor's questions, revisions and site checks.

What we need from you

- Architect's plans, sections and elevations
- Photos of the existing house and the loft
- Any planning approval, and your Building Control route

Revisions and extra charges

- Changes before calculations start, and Building Control revisions within 50 days, are free. Other changes are £180*/hr (page 20)
- Anything outside the original scope is quoted separately, with your approval first

Freeholder consent reports

Best for: leaseholders who need their freeholder's consent to remove a wall or make other structural changes to a flat.

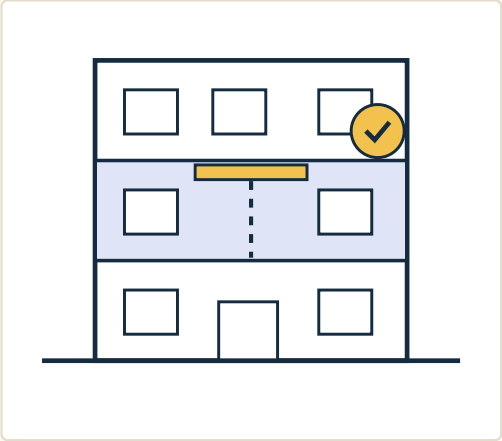
Written so the freeholder or managing agent can review it quickly.

What's included

- The existing structure around the proposed work, and how loads travel through it now
- What's proposed, and whether the wall is load-bearing
- New support, such as beams, posts and padstones, with calculations where required
- Guidance on safe working methods, including temporary support
- Any effect on the rest of the building, common parts and neighbouring flats
- Answers to the freeholder's surveyor's questions

What's not included

- Calculations for Building Control. This is a separate service, which we can prepare alongside the report
- The freeholder's consent and Building Regulations approval, which you obtain
- Party wall matters



Freeholder consent and Building Regulations approval are **separate**. Access to other flats usually isn't needed; if it would help, we'll say so.

What we need from you

- Photos of the wall, and of the rooms above and below
- Any floor plans you have, even rough ones

Revisions and extra charges

- Changes before calculations start, and Building Control revisions within 50 days, are free. Other changes are £180*/hr (page 20)
- Anything outside the original scope is quoted separately, with your approval first

Your terms for design work, in full

Revisions at a glance, then clause 4 of our Conditions of Engagement word for word.

Free
Changes you ask for after the visit, before calculations start

Free
Revisions Building Control asks for within 50 days of issue

£180*/hr
Design changes once calculations have started

£180*/hr
Building Control revisions after 50 days

4. Calculations, design and wall removal

4.1 Wall removal assessments. Prices assume traditional construction with load-bearing masonry walls and timber floor joists. Concrete and other forms of construction are charged at £180 per hour. A written report is not normally included; if you would like one, it is £180.

4.2 Opening up. Where we need to see hidden structure, such as which way the floor joists run, you must arrange for a builder to be at the property during our visit to open up the ceilings or walls, and you must have the permission of any owner, tenant or freeholder. If this is not arranged and we cannot check what we need, we will have to visit again: the next visit is charged at £220, and the fee for the first visit is not refunded. If we have to wait more than 45 minutes on site, a site visit fee of £180 applies. Investigation can damage finishes; making good, repointing and cleaning afterwards are not included. Further invasive investigation is charged at £180 per hour, only if agreed.

4.3 Changes of scope. Work outside the scope of your quote is priced separately and only carried out with your agreement. Changes to the scope during a site visit are charged at £180 per hour.

4.4 Revisions. Changes you ask for after the visit, but before we start the calculations, are free. Changes to the design after the calculations have started are charged at £180 per hour. Revisions requested by Building Control within 50 days of us issuing the calculations are free; after that they are charged at £180 per hour. Please submit the calculations to your Building Control body promptly, so any queries are dealt with early.

4.5 Assumptions about hidden structure. Where parts of the structure cannot be seen, our design may rely on reasonable assumptions, which we will state. If the work reveals that the structure is different, you or your builder must tell us before further work is done, so that we can check the design.

4.6 Design by others. Some elements are normally designed by your contractor or a specialist, including temporary works and propping, bespoke glazing, drainage, steel-to-steel connections and fabrication drawings, steel coatings, proprietary products, reinforced concrete detailing, and geotechnical design such as piles and retaining systems. We will tell you which elements apply to your project. We are not responsible for designs, calculations or installation carried out by your contractor or their specialists.

4.7 Exclusions. Unless your quote says otherwise, our design services do not include: drainage design and drainage pumps; sustainable drainage and sewer diversions; demolition method statements and risk assessments; construction traffic management plans; basement impact assessments; below-ground waterproofing or tanking specifications; structural input to landscaping; site investigation and contaminated land; staircases and balustrades; party wall matters; or design after the Building Regulations package has been issued. Where we agree to provide any of these, they are charged at £180 per hour unless quoted otherwise.

4.8 Permissions. You are responsible for obtaining planning permission, Building Regulations approval, any freeholder's consent and any notices under the Party Wall etc. Act 1996 before work starts. We are not responsible for work carried out without the necessary approvals.

How booking works

From your first message to the finished report, this is what to expect.

1. **Tell us about the property**
   Use the form on our website, email us or call. A few photos of the cracks, or your valuer's letter, help us recommend the right service.

2. **Receive your quote**
   We reply with the service we recommend, its price in writing and our next available dates. Quotes are free, with no obligation.

3. **Send your booking details**
   Once you accept, we ask for the ten booking details listed opposite.

4. **Pay securely**
   We email you a secure payment link. Payment in full is due at least 24 hours before the visit. Your booking is confirmed when it's received, and we may cancel a booking that hasn't been paid.

5. **Our engineer visits**
   On a weekday, or at the weekend for a small extra fee. Someone needs to give the engineer access (see Section 02). If we collect the keys from your agent and return them, it's £35*.

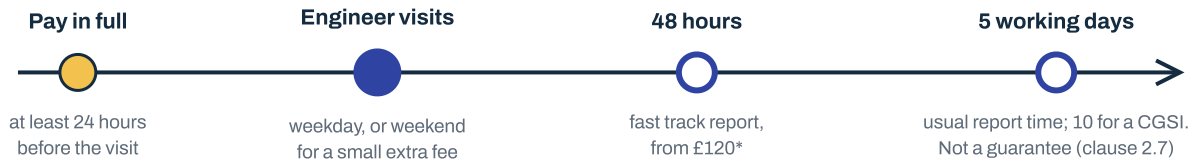
6. **Receive your report**
   Usually within 5 working days, or 10 working days for a CGSI, or 48 hours with fast track. These are normal timescales, not guarantees; we'll tell you if a report will take longer. Follow-up questions are welcome.

The ten booking details

1	Billing name
2	Billing address
3	Phone number
4	Property address
5	Number of bedrooms
6	House or flat
7	Leasehold or freehold
8	Level of inspection (SSI, GSI, CGSI or MSI)
9	A brief description of the issue
10	The estate agent's details, especially their email, if access is through an agent

Get in touch

020 3983 5057
office@laytoe.co.uk
Monday to Friday, 9:30am to 5:30pm
Gable House, 18–24 Turnham Green Terrace, Chiswick, London W4 1QP



Every inspection is carried out by one of our qualified structural engineers.

Fees, extras and cancellations

Your price is confirmed in writing in your quote before you book. Prices marked * exclude VAT, which is added at the current rate where it applies. The price covers one site visit and one report or calculation package.

Additional charges

Only where they apply.

Fast track: report within 48 hours of the inspection	**from £120***
Weekend inspection, Saturday or Sunday	**from £80***
Each room above a 3-bedroom house	**£100***
Extra time on site, beyond a standard visit	**£180*/hr**
Collecting keys from the estate agent and returning them	**£35***
Return visit, or waiting over 45 minutes, if areas to be opened up aren't ready	**£180***
Wall removal return visit, if your builder isn't there to open up	**£220***
Non-traditional construction, invasive investigation or a change of scope on a design visit	**Price on application**
Reviewing new information after your report, such as a drainage survey or opening-up findings, per item	**£120***
Extra copies of a report, or confirmation that someone else may rely on it	**Admin fee, told first**

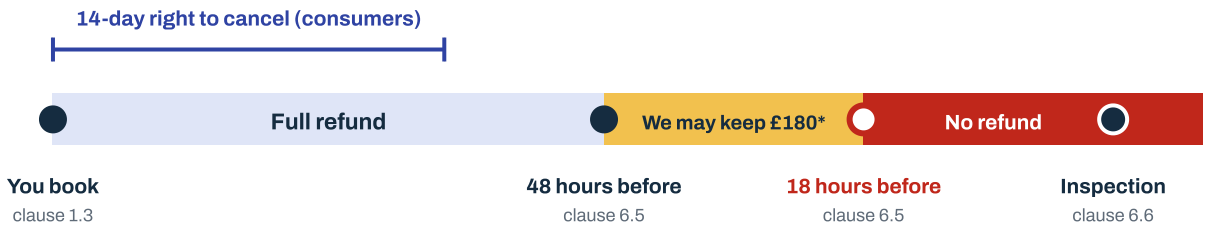
Sharing your report

Your report is prepared for you. You may share it in confidence with your professional advisers and, for an MSI, your lender. Please ask us before sharing it with anyone else, such as a buyer, agent or party wall surveyor. For data protection reasons, we can only reissue a report or invoice to another party with the original client's written permission.

How prices are set

GSI and CGSI prices are based on a standard mid-terrace house (clause 3.6, page 11). Every price is confirmed in writing in your quote.

Cancellations and refunds at a glance



If you asked us to inspect within the 14 days and then cancel, you pay for the service provided up to the time you tell us (clause 6.2).

*** All prices marked with an asterisk exclude VAT. VAT is added at the current rate where it applies.**

Complaints: if you're unhappy with any part of our service, contact office@laytoe.co.uk or 020 3983 5057 and we'll look into it. Nothing in this guide affects your statutory rights.

Your terms for payment and cancellation, in full

Clauses 5 and 6 of our Conditions of Engagement, word for word, including the model cancellation form.

5. Price and payment

5.1 The price. Prices on our website are a guide only and are shown without VAT. If VAT applies to your booking, we add it at the current rate and show it in your quote, so the price in your quote is the total you pay for the services it describes. We will not add to it unless you agree to additional services or one of the additional charges below applies.

5.2 Additional charges. Where they apply, these are: each room above a 3-bedroom house, £100; extra time on site, £180 per hour; a return visit, or waiting more than 45 minutes on site, because the areas we asked to be opened up were not ready, £180; a return visit for a wall removal or wall assessment because your builder was not there to open up, £220; a written report for a wall removal assessment, £180; non-traditional construction, invasive investigation or a change of scope on a design visit, £180 per hour; fast track reports and weekend inspections, as shown in your quote; and extra copies of a report or confirmation of reliance, an administration fee we will tell you first. VAT is added to these charges where it applies.

5.3 When to pay for inspections. The price covers one site visit and one report or calculation package. It must be paid in full at least 24 hours before the site visit, using the secure payment link we send you. Your booking is confirmed when payment is received. If payment has not been received by then, we may cancel the booking.

5.4 Design projects. For larger design projects, the quote may set out stage payments, for example when calculations are issued and during construction. Invoices are payable by the due date shown on them.

5.5 Questions about an invoice. Please raise any query about an invoice within 14 days, so that we can resolve it quickly. This does not affect your legal rights.

5.6 Late payment. If an invoice is not paid on time, we may suspend work after telling you. If you are a business client, we may also charge interest and compensation under the Late Payment of Commercial Debts (Interest) Act 1998.

6. Cancellation and refunds

6.1 Your right to cancel within 14 days. If you are a consumer and the contract was made by phone, email or online, or away from our office, you have the right to cancel it within 14 days of the day it was made, without giving any reason.

6.2 If you want us to start within the 14 days. If you ask us to carry out the inspection or start the work within the 14-day period, we will ask you to confirm this when you book, and to acknowledge that you will lose the right to cancel once the service has been fully provided. If you then cancel within the 14 days, you will need to pay for the services provided up to the time you tell us. Once the service has been fully provided at your request, you will no longer have the right to cancel.

6.3 How to cancel. Tell us clearly by email to office@laytoe.co.uk or by post to the address in clause 1.1. You can use the model cancellation form below, but you do not have to.

6.4 Refunds. We will make any refund due within 14 days of the day you tell us you are cancelling, using the same payment method you used, unless we agree otherwise.

6.5 Cancelling a booked inspection after the 14 days. If you cancel at least 48 hours before the inspection, we will refund the price in full. If you cancel less than 48 hours but at least 18 hours before the inspection, we may keep the standard site visit fee of £180, because the engineer's time has been reserved for you, and we will refund the rest. If you cancel less than 18 hours before the inspection, the price is not refundable.

6.6 After the inspection. Once the inspection has taken place, the price is not refundable, except as set out in clause 3.6. This does not affect your legal rights if a service was not provided with reasonable care and skill.

6.7 If we cancel. If we cannot carry out an inspection on the agreed date, for example because of illness or events outside our control, we will offer you a new date or a full refund of anything you have paid for services not yet provided.

Model cancellation form. Complete and return this form only if you wish to cancel the contract.
To: Laytoe Limited, Gable House, 18–24 Turnham Green Terrace, London W4 1QP. Email: office@laytoe.co.uk
I/We [*] hereby give notice that I/We [*] cancel my/our [*] contract for the supply of the following service [*],
Ordered on [*],
Name of consumer(s),
Address of consumer(s),
Signature of consumer(s) (only if this form is notified on paper),
Date
[*] Delete as appropriate.

General terms, in full

Our Conditions of Engagement, last updated 24 October 2026, form the contract together with your quote. Every clause is printed in this guide, word for word, next to the service it applies to. The rest are below.

Clauses	Covering	Page
1.1–1.6	Who we are and the contract	p. 24
2.1, 2.3, 2.4	Care, our engineers, sub-consultants	p. 24
2.2, 2.5, 2.6	Scope, information you give us, access	p. 14
2.7, 3.1–3.11	Timescales and inspections	p. 11
4.1–4.8	Calculations, design and wall removal	p. 20
5.1–5.6	Price and payment	p. 23
6.1–6.7	Cancellation, refunds, model form	p. 23
7.1–10.6	Liability, information, complaints, general	p. 25

Your statutory rights. If you are a consumer, nothing in these conditions affects your legal rights, including your rights under the Consumer Rights Act 2015 and the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. For information about your rights, contact Citizens Advice.

1. About these conditions

1.1 Who we are. Laytoe Structures is a trading name of Laytoe Limited, a company registered in England and Wales under company number 10233898. Our registered office is Gable House, 18–24 Turnham Green Terrace, London W4 1QP. You can contact us on 020 3983 5057 or at office@laytoe.co.uk. In these conditions, “we”, “us” and “our” mean Laytoe Limited, and “you” means the person or organisation named in the quote.

1.2 The contract. The contract is made up of the quote we send you, which sets out the property, the service, the price and any special terms, and these conditions. If the quote and these conditions conflict, the quote applies.

1.3 When the contract starts. The contract is formed when you accept our quote, by email or in writing or by paying our invoice, and we confirm your booking.

1.4 Consumers and businesses. You are a consumer if you are an individual acting wholly or mainly outside your trade, business, craft or profession, for example when you buy or own your home. Some clauses apply only to consumers or only to business clients, and say so.

1.5 What we tell you before you book. If you are a consumer, the information we give you before you book about the service, its price and these conditions forms part of the contract. Any change to the contract must be agreed by both of us in writing, which includes email.

1.6 Changes to these conditions. We may update these conditions from time to time. The version that applies to your service is the one published when you accepted our quote.

2. Our services

2.1 Reasonable care and skill. We will carry out the services described in your quote with reasonable care and skill, as the law requires.

2.3 Who carries out the work. Inspections are carried out by our in-house qualified structural engineers.

2.4 Sub-consultants. We may use suitably qualified sub-consultants to help deliver the services. We remain responsible to you for the services they carry out on our behalf.

General terms, continued

7. Our liability

7.1 What we are responsible for. If we fail to comply with the contract, we are responsible for loss or damage you suffer that is a foreseeable result of our breach or of our failure to use reasonable care and skill.

7.2 What we do not exclude. Nothing in these conditions limits or excludes our liability for death or personal injury caused by our negligence, for fraud or fraudulent misrepresentation, or for anything else that cannot legally be limited or excluded, including your rights as a consumer under the Consumer Rights Act 2015.

7.3 Matters outside the scope. We are not responsible for defects that were hidden, inaccessible or outside the agreed scope of the inspection, or for loss caused by differences in tree species or ground conditions that the further confirmation we recommended would have revealed, where you chose not to obtain it.

7.4 Consumers. If you are a consumer, we provide our services for domestic and private use. We are not liable for any loss of profit, loss of business or business interruption.

7.5 Business clients. If you are a business client, we are not liable for loss of profit, loss of business, loss of anticipated savings or any indirect or consequential loss, except where this cannot be excluded by law.

7.6 Limit for business clients. If you are a business client, our total liability to you arising under or in connection with the contract, whether in contract, tort (including negligence), breach of statutory duty or otherwise, is limited to £1,000,000. This limit does not apply to the liability described in clause 7.2.

7.7 Insurance. We hold professional indemnity insurance with a limit of indemnity of £1,000,000. Details of our insurer and the cover are available on request.

7.8 Events outside our control. We are not responsible for delay or failure caused by events outside our reasonable control. If this happens, we will tell you as soon as possible and do what we reasonably can to reduce the effect.

8. Your information

8.1 We use your personal information to provide the services, to contact you about them and to meet our legal obligations, in line with UK data protection law. Photographs taken during an inspection are used in your report. Our privacy notice explains how we handle your information and your rights.

9. Complaints

9.1 If you are unhappy with any part of our service, please contact us at office@laytoe.co.uk or on 020 3983 5057. We will look into your complaint and reply as soon as we can.

10. General

10.1 Notices. Notices under the contract can be given by email to the addresses we each use for the booking, or by post to the addresses in the quote and clause 1.1.

10.2 Third parties. The contract is between you and us. No one else has any right to enforce its terms under the Contracts (Rights of Third Parties) Act 1999.

10.3 Transfer. You may not transfer your rights under the contract to anyone else without our written agreement, which we will not withhold unreasonably.

10.4 If a clause is invalid. If a court finds part of these conditions invalid, the rest will continue to apply.

10.5 Delays in enforcing. If we do not enforce a right straight away, we can still enforce it later.

10.6 Governing law. These conditions are governed by the law of England and Wales, and the courts of England and Wales have jurisdiction. If you are a consumer living in Scotland or Northern Ireland, you can also bring proceedings in the courts of the country where you live.

Tell us what you've noticed. We'll tell you what it needs.

Send us a few details and photos. We read every enquiry ourselves and reply with the service that fits, its price in writing and our next available dates.

Call
020 3983 5057

Email
office@laytoe.co.uk

Online
www.laytoe.co.uk

Office hours
Mon to Fri, 9:30am to 5:30pm

Gable House, 18–24 Turnham Green Terrace, Chiswick, London W4 1QP
Laytoe Structures is a trading name of Laytoe Limited, registered in England and Wales, company number 10233898.
Client guide, October 2026. Prices are a guide; your quote confirms your price. All prices marked * exclude VAT. Our Conditions of Engagement apply to every booking.