



Why have your home surveyed - and how? ✓

UK properties date from before Domesday times, to pre-WW2 builds, to others that are brand new. Whatever the age or condition of a property you'd like to buy, it's wise to have an independent survey, so you understand what needs repair and the likely costs.

Surveys are carried out either by members of the Royal Institution of Chartered Surveyors or the Residential Property Surveyors Association. Some may belong to both. Surveyors should be qualified with a degree or diploma, or trained in delivering Home Condition Reports.

Warning: A mortgage valuation, even though paid for by you, will not cover or highlight main repair problems. Only an independent survey and valuation can do this.

New properties

When buying a new property, the developer should have monitored the build progression, and made checks the property meets latest building standards. Some are better than others!

New builds are sold with warranties, but these do not cover all of the property and outdoor space. Before buying, it's sensible to have a 'snagging survey' highlighting issues developers miss and aren't covered by the warranty.





Home Condition Report/Survey Level One

If you're buying a property which appears to be in good condition (built 10-15 years ago or recently renovated) this report gives an expert, independent view of the property's condition. It advises of repair and improvement priorities which may influence your decision about whether to buy and the price to pay. It explains likely repairs needed now and in future.

Home Condition Report / Survey Level Two

If you're buying a home older than 10-15 years, which may have outdated warranties and guarantees, or has had major works such as extensions or layout changes, this report should highlight problems which may not be obvious.

The survey explains how the property has been built, with which materials and design, and also their potential impact on maintenance and repair costs during your ownership. The report should identify additional checks required including damp sources, issues with drains, electrics and gas, and highlight which professionals should carry out further inspections, explaining potential consequences of not dealing with recommended repairs.

Survey Level Three

Previously referred to as a 'Building' or 'Structural' survey, this is for older properties that are over 25 years old, may require work or have had substantial refurbishment done. These may be Listed Properties and those not constructed of 'everyday materials'. It's a more detailed version of the Level Two Survey.

Where possible, concealed areas such as roof spaces, basements and cellars are checked and services switched on or off and operated, if permission is given or it's safe to do so.

Party wall survey

If you're thinking of buying a home which will in some way affect the property next door, you'll need a Party Wall Survey and Agreement. Arrange this report before you agree to buy. That way you'll be able to plan for any future extensions you are planning.

Don't let your heart rule your head – that dream home needs to be in good shape

Talk to us. We know however fantastic a property may look to you, there may still be issues which could affect either your decision to buy or how much to offer. We are always keen to sell a property, but want you to understand any existing problems and potential repair costs. Do ask us for advice on which survey to undertake, and who is best to do this on your behalf.

