

### Do I need an independent Survey ?

Buying a house is one of the largest financial commitments you will make in your lifetime. It therefore makes sense to establish whether the property that you are buying has any issues that might affect your decision or might justify renegotiation of the agreed purchase price. Forewarned is forearmed and of course it is best to obtain independent reliable advice before making a legal commitment to the purchase, in order to avoid any unexpected surprises later.

### But I am having a Mortgage Valuation – won't this do ?

If you are buying a home with the assistance of a mortgage, the lender will probably commission a valuation report to confirm whether the property provides acceptable security for the loan. You may be paying for this but the valuation is intended solely to satisfy the requirements of the lender. It is not a survey and you should not rely on it when deciding whether or not to proceed with the purchase.

Before exchanging contracts, therefore, you should obtain independent, specialist advice from a Chartered Surveyor – (see “How to Choose a Surveyor” on the ISVA Website [www.isva.org.uk](http://www.isva.org.uk) ).

### So, what are the Options ?

There are three levels of survey for home buyers defined in the RICS Home Survey Standard, broadly summarised below:

#### Home Survey – Level One

This is not offered by most ISVA members as it is considered to include too little information to be of any real value when making informed decisions about the condition of a property before purchase.

#### Home Survey – Level Two

The ISVA HomeSurvey is broadly equivalent to RICS Survey Level Two and is available exclusively from members of the Independent Surveyors' and Valuers' Association (other types of Level Two survey are available). The information is provided in a straightforward concise format, which is easy to read and understand. The report is based on a visual inspection of as much of the interior and exterior of the building as is reasonably and safely accessible. A full description of the service is given in the Terms of Engagement and Scope of Work which your surveyor will provide. This type of report is suitable for most conventionally built residential properties. Your surveyor will advise you further in this respect, during the preliminary discussion.

The report includes comments on: the internal and external condition of the property (including an overview of the service installations); major defects or other shortcomings that, in the surveyors' opinion, are likely to affect your decision to purchase; the overall condition of any permanent outbuildings and the site; and any particular points or issues that you should refer to your legal adviser. However, it is not as comprehensive as a Level Three Survey.

#### Building Survey – Level Three

A Building Survey is suitable for all types of buildings but is advised if the property is pre-1850, Listed, in need of extensive repairs or if it is constructed using non-traditional building methods and materials. The service consists of a detailed visual inspection of the building, its services and the grounds and is more extensive than a Home Survey Level Two. Concealed areas normally opened or used by the occupiers are inspected if it is safe to do so. Although the services are not tested, they are observed in normal operation. The report objectively describes the form of construction and materials used for different parts of the property and their condition. It provides an assessment of the relative importance of the defects/problems. Additionally, it will describe the identifiable risk of potential or hidden defects in areas not inspected and propose the most probable cause of the defects, based on the inspection; outline the likely scope of any appropriate remedial work and explain the likely consequences of non-repair; make general recommendations in respect of the priority and likely timescale for necessary work. A full description of the service is given in the Terms of Engagement and Scope of Work which your surveyor will provide.

There may also be an option to include, as an additional service to be agreed with your surveyor:-

- An opinion of the Market Value of the property
- An estimated rebuilding (or “reinstatement”) cost of the property for buildings insurance purposes.

**Whichever survey you choose, a full description of the service will be given in the Terms of Engagement and Scope of Work which your surveyor will provide.**

To assist you in choosing the appropriate survey level, examples of differences between the Level 2 and Level 3 Survey are set out below:

Home Survey – Level Two	Building Survey – Level Three
<b>Windows</b>	
The surveyor will attempt to open a sample of the windows, for example one on each elevation and one of each different type where there is variety.	The surveyor will try to open all windows on all elevations.
<b>Roof Space</b>	
If safe and reasonable, the surveyor will inspect the roof space if not more than 3 metres above floor level. The surveyor will look at the roof structure, paying attention to parts of the roof which are vulnerable to deterioration and damage.	In addition to level 2, small corners of the thermal insulation will be moved to assess the thickness and type, and to assess the nature of the ceilings underneath. If permitted and it is safe, some lightweight objects may be repositioned to allow a more thorough inspection.
<b>Floors</b>	
The surveyor will inspect the floors. The surfaces of exposed floors will be assessed, but the surveyor will not lift any carpets or floor coverings. Hatches, panels or floorboards will not be lifted, unless there is unfixed access to allow inspection of the subfloor (if safe and as appropriate). The surveyor will not enter the subfloor area.	In addition to level 2, the surveyor will lift the corners of any loose carpets and floor coverings where practicable and inspect the surface of exposed floors. If safe and accessible, the surveyor will enter the subfloor area to inspect it. All floors will be assessed for excessive deflection.
<b>Inspection Chambers and Underground Drainage</b>	
If safe, and no damage will be caused, the surveyor will lift accessible inspection chamber covers to drains and septic tanks, and visually inspect the chambers.	In addition to level 2 the surveyor will observe the normal operation of the drains in everyday use if possible, for example, by turning on water taps and flushing toilets.
<b>Other Services (e.g., electrics, hot and cold-water systems, heating)</b>	
The surveyor will visually inspect the service systems that are visible within the ordinary course of the inspection.	In addition to level 2, the surveyor will consider the operation the services in everyday use, e.g., by operating a sample of the lights and extractor fans and requesting the occupier to demonstrate operation of the heating system.
<b>The Grounds</b>	
The surveyor will inspect the grounds visually, from the boundaries of the property and, where necessary, from adjoining accessible public property. This will include accessible permanent outbuildings.	In addition to level 2, the surveyor will carry out a thorough inspection of the grounds and assess features such as retaining walls, boundary structures, paths, driveways, terraces, patios, dropped kerbs, trees, and gates.