

Do I need a home survey?

And which one should I choose?





Why should I invest in a survey?

Investing in an independent home survey is an essential part of the home buying process. It's about making an informed decision.

For most of us, buying a home is one of the most significant investments you will ever make - both financially and emotionally. So, it's extremely important that you find out as much as you can about the property and any problems that need to be fixed, before signing on the dotted line.

Your survey report will give you peace of mind that you won't be faced with unexpected expenditure or disappointment upon moving into your new property and, importantly, the information can be used to negotiate the sale price or you can ask the seller if they'd be willing to fix the issues for you ahead of completion.



Did you know?

A valuation is <u>not</u> a survey!

A mortgage valuation is purely for the benefit of your mortgage lender and helps them to decide whether the property you're hoping to buy is safe to lend on.

It doesn't provide information to you, the home buyer, about the condition of the property or any defects you'll need to pay to fix. In fact, in many cases, the mortgage valuation report isn't shared with the mortgage applicant.



Which survey should I choose?

All properties are different so there's no one-size-fits-all approach.

That's why we offer 3 types of home survey with different levels of information and advice:

- a RICS Level 1 Survey,
- a RICS Level 2 Survey and
- a RICS Level 3 Survey.

Read on to find out more about each of these surveys, when each one is most suitable, what the surveyor will do and what the report will include.

For a like-for-like comparison, you can also take a look at our Survey comparison guide on page 7.

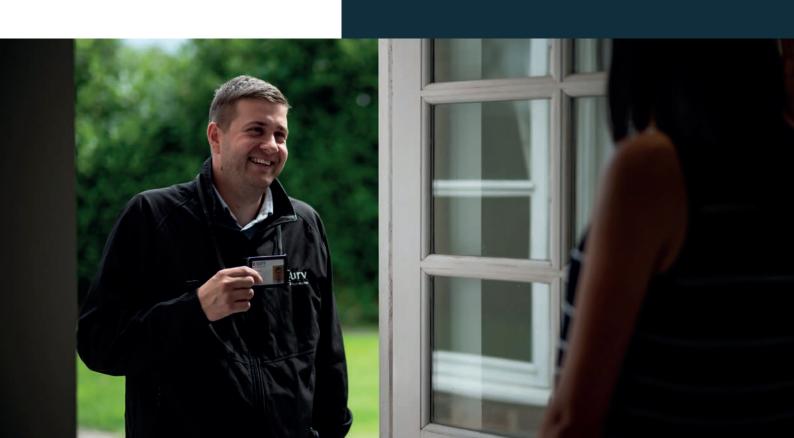
£5,750

According to the RICS, home buyers who do not invest in a survey pay an average of £5,750 in unexpected repairs after purchase. That's the cost of a new bathroom!

"A very in depth survey and gives a good insight as to what needs doing at the property we are looking at. Hopefully it will get us something knocked off the purchase price as the issues weren't previously advised."

Steve Worley - Trustpilot







RICS Level 1 Survey

A RICS Level 1 Survey is the most basic of the three surveys. It's designed for home buyers or homeowners who are seeking a professional and objective report on the condition of a property.

When is a RICS Level 1 Survey suitable?



A RICS Level 1 Survey is best suited to conventionally built, modern properties that are in satisfactory condition.

It will not suit older or complex properties, or those in a neglected condition.

What will the surveyor do?



The surveyor will carry out a visual inspection of the property (which is less extensive than a Level 2 Survey or a Building Survey) and will not carry out any tests on the fabric or services (e.g. electrics, plumbing, heating) of the building.

What will be included in the report?



The succinct survey report will objectively describe the condition of the building, its services and grounds, and will provide an assessment of the relative importance of any defects or problems.

The report will also highlight any relevant legal issues and/or obvious risks to the building, people, or grounds.

A RICS Level 1 Survey report will not include advice on repairs or ongoing maintenance.

Where the surveyor is unable to reach a conclusion with reasonable confidence about any aspect of the property, the report will provide recommendations for further investigations.

For a like-for-like comparison, take a look at our Survey comparison guide on page 7 ...



RICS Level 2 Survey

A RICS Level 2 Survey is an intermediate survey designed for home buyers or homeowners who are seeking a professional opinion on the condition of the main elements of a property. It's less comprehensive than a RICS Level 3 Survey.

When is a Level 2 Survey suitable?



A RICS Level 2 Survey will suit a broad range of conventionally built properties.

It is unlikely to suit complex buildings (e.g. those that have been significantly extended or altered), most unique or older historic properties, or properties in a neglected condition.

What will the surveyor do?



In comparison with a Level 1 Survey, a RICS Level 2 Survey includes a more extensive visual inspection of the building, its services (e.g. electrics, plumbing, heating) and grounds but does not include any testing. Concealed areas such as roof spaces, basements and cellars will be inspected if it is safe to do so.

What will be included in the report?



The report will objectively describe the condition of the various elements of the property, its services and grounds, and will provide an assessment of the relative importance of any defects or problems.

It will include basic advice about repairs and any ongoing maintenance issues, and, if the surveyor has access to the current EPC report, they will state the energy efficiency rating, check for any obvious discrepancies between the EPC and the property, and explain the implications.

The report will also highlight any relevant legal issues and/or obvious risks to the building, people, or grounds. The surveyor will be able to provide advice on suitable additional services where the homeowner / home buyer is planning on refurbishment work.

Where the surveyor is unable to reach a conclusion with reasonable confidence about any aspect of the property, a recommendation for further investigations will be made.



RICS Level 3 Survey

A RICS Level 3 Survey is designed for home buyers or homeowners who are seeking a professional opinion based on a thorough inspection of the property.

When is a RICS Level 3 Survey suitable?



A RICS Level 3 Survey particularly suits older properties built before 1850, those of unusual construction, properties with major extensions or alterations, or those that you already know to have significant defects that need attention. You should also consider a Building Survey if you're planning any refurbishments or extensions.

What will the surveyor do?



The RICS Level 3 Survey is the most extensive survey available. The surveyor will carry out a detailed visual inspection of the building, its services (e.g. electrics, plumbing, heating) and the grounds.

Concealed areas such as roof spaces, basements and cellars will be inspected if it is safe to do so.

Although the survey will not include any testing on the fabric or services of the building, they will be observed in normal operation i.e. they will be switched on or off and/or operated where the occupier has given permission and it is safe to do so.

What will be included in the report?



The detailed report will objectively describe the form of construction and materials used for different parts of the property. It will describe their condition and provide an assessment of the relative importance of any defects or problems.

In addition to this, it will:

- Describe the identifiable risk of potential or hidden defects in areas that have not been inspected
- Propose the most probable cause(s) of any 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 and
- Give an indication of likely costs (if required).

Where the surveyor is unable to reach a conclusion with reasonable confidence, a recommendation for further investigations will be made (however these should be minimal due to a more detailed property inspection).

A home survey is the only way to obtain a clear picture of the condition of a property. **But which survey is right for you?**



We offer 3 types of survey for you to choose from, as well as independent valuations. The comparison guide below explains the differences.

Survey comparison guide	Valuation	RICS Level 1 Survey	RICS Level 2 Survey	RICS Level 3 Survey
Suitable for:				
Conventionally built, modern properties in a satisfactory condition	✓	✓	√	✓
Buildings that have been significantly extended or altered	✓	~	~	✓
Unique or historic buildings	✓	~	~	✓
Properties in a neglected condition	✓	~	~	✓
Any property	✓	~	~	✓
Anyone wanting information about the condition of a property	~	\checkmark	✓	\checkmark
Home buyers who want to negotiate the purchase price and avoid unexpected repairs after completion	~	✓	✓	✓
Vendors wanting to understand the condition of their property prior to sale	~	✓	~	~
Home owners wanting to understand the condition of their property prior to refurbishment, extension or development	~	~	✓	✓
The report includes:				
A market valuation	✓	~	✓	~
A reinstatement valuation	✓	~	✓	~
A visual inspection of the property by a RICS-accredited surveyor	✓	√ (basic)	√ (intermediate)	✓ (comprehensive)
Defects / problems ranked in order of importance	~	√ (basic)	√ (intermediate)	(comprehensive)
A statement of the EPC rating (where available)	~	✓	✓	✓
A comment on the EPC assessment (where available) and noting any obvious discrepancies between the EPC and the property, and any implications	~	~	√	\checkmark
Testing of services (e.g. plumbing, electrics, heating)	~	~	~	~
Advice on necessary repairs and ongoing maintenance	~	~	√ (basic)	✓ (comprehensive)
Highlights relevant legal issues (e.g. conservation areas, listed buildings, planning permission, tree preservation)	✓	✓	✓	✓
Recommendations for further investigations (where necessary)	~	\checkmark	✓	✓
A professional opinion and advice on the issues highlighted (rather than simply a factual report)	~	~	√	✓ (comprehensive)
Advice on suitable additional services where the home owner / buyer is planning on refurbishment work	~	~	✓	✓
Details of the most probable cause of any defects	~	~	✓	✓
Suggestions relating to any remedial work and an explanation of the likely consequences of non-repair	~	~	~	✓
General recommendations in respect of the priority and likely timescales for any necessary work	~	~	~	✓
An indication of the likely cost of repair work	~	~	~	(if required)
Inspection of concealed areas such as roof spaces, basements and cellars (if safe to do so)	~	~	✓	✓
A conversation with the RICS-accredited surveyor before and after the property inspection	~	✓	✓	✓

Why choose e.surv?

e.surv has been at the forefront of the residential property market for over 30 years and is one of the UK's largest providers of residential property surveying and valuation services.

Our 600 residential surveyors based throughout the UK are passionate about supporting homebuyers to make sensible and informed decisions about whether a property is right for them, before signing on the dotted line.

So, whether you're buying a new build property, a 1930s semi, an eco home or a listed building, we're here when you need us.

We're proud to be part of LSL Property Services plc which includes estate agents Your Move, Reeds Rains and Marsh & Parsons, and other financial services brands including Primis, Embrace, TMA Mortgage Club, Mortgage Gym and many more.

We work closely with many of them to ensure home buyers get the support and guidance they need throughout the home buying process.



UK wide with expert local knowledge

Our surveyors are based in all corners of England, Wales, Scotland and Northern Ireland, and they have in-depth knowledge of local properties, developments, and market conditions.



Clearly explained reports

Your surveyor will talk to you before the inspection to discuss any specific concerns and afterwards to explain the findings detailed in the report.



Quick turnaround

During the home-buying process, we understand that time is of the essence which is why we pride ourselves on the efficient turnaround of reports. Just take a look at our Trustpilot reviews.



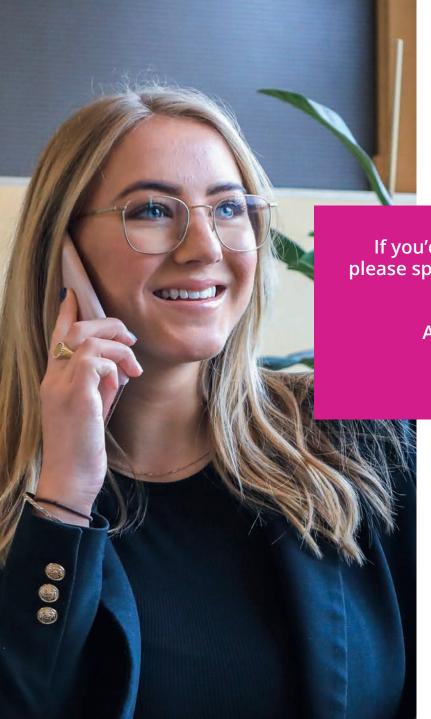
RICS-accredited

We're regulated by the Royal Institution of Chartered Surveyors (RICS), and we're ISO 27001, ISO 45001, ISO 22301 and ISO 9001 accredited.

"Excellent from start to finish. What a brilliant service. Prior to the survey taking place, our surveyor Emilia contacted me to discuss any areas of concern I had with the property. The survey took place on Monday morning and I received the report Tuesday evening. The report itself was thorough and easy to understand. I was also contact by Emilia to see if there was anything I wanted to discuss in the report. Really good, quick service. I would definitely recommend."

Sam - Trustpilot





Arranging a home survey

If you'd like to arrange a home survey, please speak with your mortgage broker, conveyancer or estate agent.

Alternatively, contact us directly: 0800 169 9661 (option 2) sales@esurv.co.uk

One of our professional Sales Executives will then contact you directly to discuss your requirements, provide guidance on the appropriate products available, and discuss the cost of our service.

If you'd like to proceed, we will talk you through our Terms and Conditions and all relevant pre-survey information.

Once our Terms and Conditions have been signed, we will contact you again to process the fee and the instruction will be passed to our dedicated Booking team to secure a date for the appointment. Confirmation of this date will be sent to you via email.

Importantly, our surveyor will contact you before (and often, after) the inspection to talk through any issues or areas of concern.

Once complete, the survey report will be sent to you via email. This will usually be up to five days after the inspection (but often more quickly) - depending on the complexity of the property and the report.

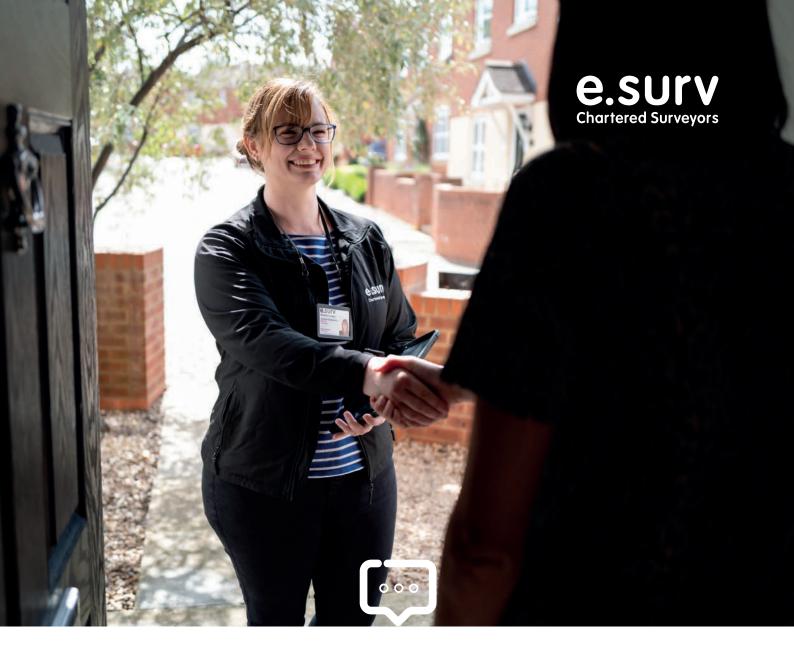
Throughout the process, our dedicated team will be available to answer any questions. Just use the contact details on the back of this brochure.

How much should I expect to pay for a home survey?

The cost of your home survey will depend on the value, size and complexity of the property.

Please get in touch with us for a tailored quote:

0800 169 9661 (option 2) sales@esurv.co.uk



Contact us

If you have any questions about investing in a home survey, please get in touch:

0800 169 9661 (option 2) sales@esurv.co.uk

You can also find more information and advice on our Advice Hub: esurv.co.uk/home-buyers-advice-hub







