

Do I need an independent survey?

Buying a house is probably the largest financial commitment you will make in your lifetime. It therefore makes sense to establish whether the property that you would like to buy is affected by defects or other issues that could affect your buying decision or that might justify the renegotiation of the agreed purchase price. Forewarned is forearmed and of course, it is best to obtain independent, professional advice before making a legal commitment to the purchase, in order to avoid any unexpected surprises later.

Won't the Mortgage Valuation suffice?

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 adequate security for the loan. You may well be paying for the valuation report, but it 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, professional advice from a Chartered Surveyor (and in this respect, see "How to Choose a Surveyor" on the ISVA Website www.isva.org.uk).

What are the Options ?

The Royal Institution of Chartered Surveyors (RICS) has devised three survey levels for home buyers to choose between, which are defined in the RICS Home Survey Standard, and which may be broadly summarised as follows:

Home Survey Level One

This service is not offered by most ISVA members. Whilst a Level One survey does report on the condition of the property, it does not include advice on any necessary repairs or future maintenance issues. As such, most members believe that it does not provide enough information on which to base an informed buying decision.

Home Survey Level Two

Whilst other Level Two survey formats are available, the Level 2 ISVA HomeSurvey is an 'intermediate' survey, which is broadly equivalent to RICS Survey Level Two, and which is available exclusively from members of the Independent Surveyors' and Valuers' Association. 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' document, which your surveyor will provide.

This type of report is suitable for many conventionally built residential properties, but it might not be suitable for very old or 'Listed' properties, or those that are very large, complex or significantly extended. It is not suitable for properties that are not constructed using traditional materials and methods. Your surveyor will be pleased advise you further, in this respect, during the preliminary discussion, and to help you to decide which survey level would be appropriate for your property.

The Level 2 ISVA HomeSurvey report includes comments on:

- The internal and external condition of the property, including an overview of the service installations (but not testing of the services).
- Significant 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 boundaries, etc.
- Any particular points or issues that you must refer to your legal adviser.

However, it is important to note that the Level 2 ISVA HomeSurvey is not as comprehensive as a Level Three Survey.

Building Survey – Home Survey Level Three

A Level 3 Building Survey is suitable for all types of building but is usually recommended for those built before 1850, Listed Buildings, properties requiring extensive repair or constructed using non-traditional building methods and/or materials, and complex properties, such as those that have been extensively modified, or extended on a number of occasions. It is more detailed than a Level 2 survey and is based on a detailed inspection of the building and the grounds. Survey Level 3 provides a comprehensive report on the condition of the property, including advice on defects, remedial

works and maintenance planning, whilst also assessing the relative significance of defects and the level of urgency that should be attached to the recommended remedial works.

Whilst the service installations are not tested, they are observed in normal operation.

As part of the Level 2 or Level 3 service and by agreement with the surveyor, there may also be an opportunity include additional services, such as:-

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

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

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

Home Survey – Level Two	Building Survey – Level Three
Windows	
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.
Roof Space	
Using a surveyor’s ladder and if it is safe and reasonable to do so, the surveyor will enter and inspect the roof space, if it is not more than 3 metres above floor level. The surveyor will inspect the roof structure, paying attention to parts of the roof which are vulnerable to deterioration and damage.	In addition to level 2, small sections of the thermal insulation will be moved to assess the thickness and type, and to assess the nature of the ceilings underneath. If permitted by the property owner and it is safe to do so, a small number of lightweight objects may be repositioned, to enable a more thorough inspection.
Floors	
The surveyor will inspect the surfaces of exposed floors but will not lift carpets, floor coverings or floorboards. Hatches, panels or floorboards will not be lifted, unless unfixed access that will enable an inverted ‘head and shoulders’ view into the subfloor area (where appropriate and if this can be achieved safely - but 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 it is deemed safe and reasonably accessible, the surveyor will enter the subfloor area to inspect it. All floors will be assessed for excessive deflection and distortion.
Inspection Chambers and Underground Drainage	
Where it is safe to do so and if it is possible without causing damage, 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. This may not be possible if the water system has been turned off and drained down, however.
Other Services (e.g., electrics, hot and cold-water systems, heating)	
The surveyor will visually inspect all parts of the different service systems that can be seen within the ordinary course of the inspection. The surveyor will not test the service installations or appliances and does not perform or comment upon design calculations.	In addition to level 2, the surveyor will observe the normal operation the services in everyday use (where it is safe to do so and without causing damage), e.g., by operating an identified sample of the lights and extractor fans, etc. and asking the occupier to operate the heating system.
The Grounds	
The surveyor will carry out a thorough inspection of the grounds from within the boundaries of the property and, where necessary, from adjoining/accessible public property. The inspection will include permanent outbuildings, internally and externally, where this is possible. Limitations will be noted.	In addition to Level 2, the surveyor will carry out a comprehensive inspection of the grounds and assess features such as retaining walls, boundary walls and fences, paths, driveways, terraces, patios, dropped kerbs, trees, and gates.