

CONSUMER GUIDE



RICS Home surveys

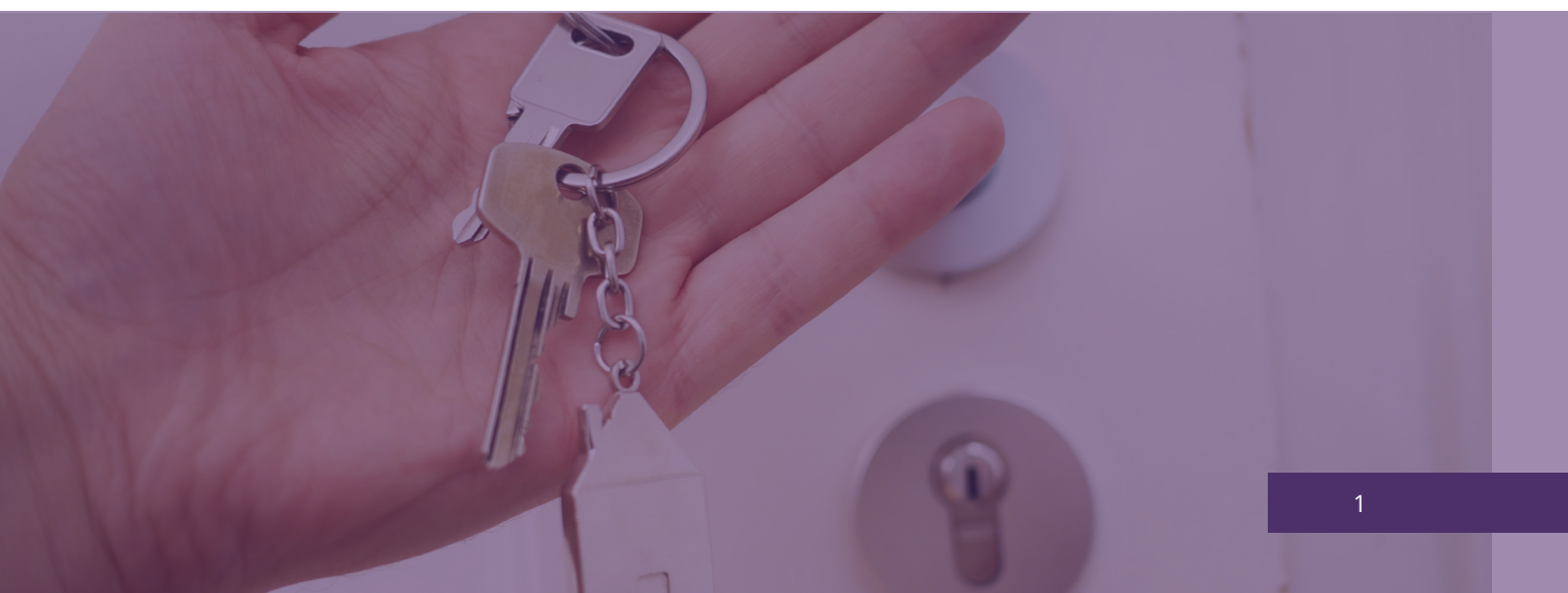
A clear, impartial guide

rics.org/consumerguides



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Introduction

When you buy, live in or sell a home, take advantage of professional expertise and independent advice by using estate agents and surveyors who are RICS members.



Your home is likely to be one of the most expensive purchases you ever make – so you need to know as much as you can about the property before you buy it, live in it and when you sell it.

Which?, UK Finance, and the Building Societies Association advise you to get a survey before you buy a home, and not just rely on a valuation. Be aware that a valuation is not a survey.

In Scotland, you are required by law to have a Home Report carried out on your property prior to marketing. The Home Report is a prescribed document that comprises of a single survey (with valuation), an Energy Performance Certificate (EPC) and a property questionnaire.

Having a survey is the best decision you could make, potentially saving you thousands of pounds and giving you peace of mind

How an RICS member can help

As the world's largest professional body for chartered surveyors, RICS offers clear, impartial, expert advice on the issues raised in this guide.

RICS members can help property owners in a variety of ways, so whether you want expert advice and a professional assessment of your issue, an opinion on costs, representation, or a professional to manage a project for you, visit [Find a Surveyor](#) to find an RICS member in your area.

Using the services of RICS members offers confidence because:

- they give you clear, impartial and expert advice
- they are regulated and have strict rules of conduct to protect you, as well as holding appropriate professional indemnity insurance
- they have to update their skills and knowledge throughout their careers, so you can rely on their expertise
- you are further protected by RICS' complaints service and access to independent redress.

Look out for firms that are 'Regulated by RICS'. These estate agents and surveying firms are easy to spot as they use 'Regulated by RICS' on their stationery and promotional material.

What you can expect from a survey

Surveys are a kind of 'health check' for buildings.

If you're buying a home, you should have a survey done before you enter into a contract.

A survey can actually save you money. If there are problems, you can often renegotiate the sale price of the home to reflect the cost of necessary repairs – or you may even decide you don't want to buy it at all.

If you're selling a home, a survey can help you secure the agreed price and protect the sale. In Scotland, the law requires you to obtain a Home Report, which includes a single survey, valuation, EPC and property questionnaire. The Home Report is commissioned by the seller, but can be relied upon by the purchaser.

Your surveyor will report on all the parts of the home that can be easily reached and seen in accordance with terms of engagement agreed with you beforehand.

There are three levels of surveys undertaken by RICS members:

- RICS Home survey level one
- RICS Home survey level two
- RICS Home survey level three

Talk to an RICS member – they'll be happy to discuss the survey options and any particular concerns in more detail and help you decide which type of survey is right for you.

If you're interested in making structural changes to a home, or you think there may be a damp or dry rot problem, an RICS member will be able to advise you about this too.

Their report is designed to help you make a more informed decision. Costs vary according to which type of survey you have, but all can offer reassurance.



Lender's valuation

A lender's valuation is usually required when you are buying a home through a mortgage. It isn't a survey. It's a limited check on the home, carried out by your mortgage lender to ensure it's worth the money they're lending you.

The lender will probably ask you to pay for the valuation. They may provide you with a copy of the mortgage valuation, but it is unlikely to cover items in the same level of detail as a survey.

There may be problems in the property that would cost a huge amount to put right – and they won't appear in the valuation report. This is why it's really important you have a survey, completed by a fully qualified RICS surveyor.

Energy Performance Certificates

An Energy Performance Certificate (EPC) is not a survey but it has to be provided by law by a seller (or agent) when a home is marketed for sale. It is commissioned from an accredited Domestic Energy Assessor (DEA), who visits the property to collect the relevant data and creates the certificate.

The DEA may be a member of RICS. For further information visit the [RICS website](#).

In Scotland, the EPC forms part of the Home Report and will be undertaken by the surveyor when the single survey and valuation are carried out.



RICS Home surveys

There are three different types of survey to choose from as defined by RICS Home surveys. For further information visit [RICS Home surveys](#). These can only be carried out by qualified surveyors licensed to do so.

Some chartered surveyors offer their own-format home survey services. While you are free to choose to use one of these, you are advised to see how it compares to the standard RICS Home surveys products. For instance, some own-format reports may not include 'traffic light' ratings as part of the service.

Buying a home

It's important to remember that your mortgage lender's valuation report is not a survey. It merely tells your lender whether the property is reasonable security for your loan.

An RICS Home survey will tell you the actual condition of the property. That's vital information that can be invaluable during price negotiations, and will also help you avoid expensive surprises after you've moved in.

Selling a home

A home survey can help you prepare for selling your property. It will show you any problems that may delay your sale or cause price reductions later in the process.

Staying at home

A home survey of the current condition of your home will warn you of defects and help you avoid escalating repair and maintenance costs in the future.

RICS Home survey level one



Choose this report if you're buying, selling or living in a conventional house, flat or bungalow built from common building materials and in good condition.

It focuses purely on the condition of the property and includes:

- 1 clear 'traffic light' ratings of the condition of different elements of the building, services, garage and outbuildings, showing problems that require varying degrees of attention
- 2 a summary of the risks to the condition of the building and
- 3 other matters including guarantees, planning and building control issues for your legal advisers.

An RICS Home survey level one does not include a valuation, but your surveyor may be able to provide this as a separate extra service.

The detailed description of the RICS Home survey level one is available at [RICS Home Surveys](#).



RICS Home survey level two (survey only)



Choose this report if you would like more extensive information while buying or selling a conventional house, flat or bungalow, built from common building materials and in reasonable condition.

It costs more than the RICS Home survey level one, but includes:

- 1 all of the features in the RICS Home survey level one, plus a more extensive inspection
- 2 a list of problems that the surveyor thinks may affect the value of the property
- 3 advice on repairs and ongoing maintenance
- 4 issues that need to be investigated to prevent serious damage or dangerous conditions
- 5 legal issues that need to be addressed before completing your conveyancing and
- 6 information on location, local environment and the recorded energy efficiency (where available).

The detailed description of the RICS Home survey level two (survey only) is available at [RICS Home Surveys](https://www.rics.org/consumerguides).





RICS Home survey level two (survey and valuation)



Choose this report if you would like all of the benefits of the RICS Home survey level two along with a valuation.

It includes:

- 1 all of the features in the RICS Home survey level two
- 2 a valuation based on market value and
- 3 a reinstatement cost figure.

The detailed description of the RICS Home survey level two (survey and valuation) is available at [RICS Home Surveys](https://www.rics.org/consumerguides).

Home Report (Scotland)



The Home Report is a pack that contains information about a property which is on the market for sale in Scotland.

The Home Report is required by law for homes in Scotland marketed for sale from 1 December 2008.

The Home Report has three parts:

1 Single survey and valuation.

This gives information on the condition of the property and how urgently it needs to be prepared. It also states the current market value and accessibility for disabled access.

2 An energy report and EPC.

3 A property questionnaire.

This contains information on the council tax banding, parking arrangements and electricity supplier as well as other general information.



RICS Home survey level three



You should choose an RICS Home survey level three if you're dealing with a large, older or run-down property, a building that is unusual or altered, or if you're planning major works.

It costs more than the other RICS reports because it gives detailed information about the structure and fabric of the property.

It includes:

- a thorough inspection and detailed report on a wider range of issues
- a description of visible defects and potential problems caused by hidden flaws
- an outline of repair options and the likely consequences of inactivity
- advice for your legal advisers and details of serious risks and dangerous conditions and
- advice on the appropriateness of any energy improvements recommended by the EPC, where available.

An RICS Home survey level three does not include a valuation, but your surveyor may be able to provide this as a separate extra service. Estimated costs of repairs may also be included as an option.

The detailed description of the RICS Home survey level three is available at [RICS Home Surveys](https://www.rics.org/consumerguides).



Easy reference chart

This chart helps you choose the most appropriate survey, but if you have any particular requirements, discuss them with your surveyor before the inspection of the property. The surveyor may be able to provide you with extra services, under separate contracts.

Service features	Survey level			
	One	Two	Two (Val)	Three
Describes the construction and condition of the property on the date of the inspection	✓	✓	✓	✓
Identifies any problems that need urgent attention or are serious	✓	✓	✓	✓
Identifies things that need to be investigated further to prevent serious damage	✓	✓	✓	✓
Tells you about problems that may be dangerous	✓	✓	✓	✓
Shows potential issues and defects before any transaction takes place	✓	✓	✓	✓
Includes the standard visual inspection. Secured panels, electrical fittings, inspection chamber covers and other similar features are not removed	✓	✓	✓	✓
Helps you decide whether you need extra advice before committing to purchase		✓	✓	✓
Enables you to budget for any repairs or restoration		✓	✓	✓
Advises you on the amount of ongoing maintenance required in the future		✓	✓	✓
Includes more extensive roof space and drainage chamber inspection		✓	✓	✓
Provides a reinstatement sum to help you avoid under- or over-insurance			✓	
Provides a valuation on the basis of market value			✓	
Establishes how the property is built, what materials are used and how these will perform in the future				✓
Describes visible defects, plus exposes potential problems posed by hidden defects				✓
Outlines the repair options and give you a repair timeline, while explaining the consequences of not acting				✓
A longer and more detailed visual inspection of a wider range of issues including a more thorough consideration of the roof space, grounds, floors and services				✓

Useful links

Here are some useful websites for advice when you're buying a home:

Which?	Building Societies Association
HM Revenue & Customs	Law Society
Land Registry	Scotland Home Reports/ Single Survey
Land & Property Services (LPS) (Northern Ireland)	The Scottish Government
Consumer Council Northern Ireland	Registers of Scotland
The Leasehold Advisory Service	Law Society of Scotland
UK Finance	

Free RICS guides

RICS has a range of free guides available for the following property issues:

Development issues

Compulsory purchase
Home extensions

Home hazards

Fire safety
Dilapidations
Flooding
Subsidence

Neighbour issues

Boundary disputes
Party walls
Right to light

Residential

Buying a home
Buying and selling art and antiques at auction
Home surveys
Letting a property
Property auctions
Renting a property
Selling a home

Visit [our consumer guides website](#) or [RICS' public website](#).

Further information

We hope this guide is useful to you. If you'd like to know more about RICS Home surveys, or how RICS can help, please contact us.

Visit our website

[Visit the RICS website](#) for more information on RICS Home surveys.

Consumer helplines

[Contact one of our regulated firms](#) for a 30-minute initial consultation.

Find a Surveyor

[Contact us](#) if you want to find independent, impartial advice from a qualified professional with good local knowledge.

Surveying firms that are regulated by RICS are easy to spot as they use 'Regulated by RICS' on their stationery and promotional material.

Delivering confidence

We are RICS. Everything we do is designed to effect positive change in the built and natural environments. Through our respected global standards, leading professional progression and our trusted data and insight, we promote and enforce the highest professional standards in the development and management of land, real estate, construction and infrastructure. Our work with others provides a foundation for confident markets, pioneers better places to live and work and is a force for positive social impact.

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