Helping you choose the right survey

Why do you need an RICS Home Survey? Because forewarned is forearmed. Choosing the right survey will help highlight any serious problems and advise you of the specific risks before you commit to the process of buying or selling a property.

RICS has three different levels of survey (outlined overleaf). These can only be conducted by an RICS qualified surveyor.

Reliable and cost effective, these reports carry the full weight of the Royal Institution of Chartered Surveyors – the industry's most respected authority on surveying.

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 or not the property is reasonable security for your loan. An RICS 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. There is an option for an RICS Home Survey – Level 2 (with valuation) which, as the name suggests, also includes a valuation as a standard part of the service for your own purposes.

Selling a home

An RICS survey can be an aid to selling your home. It will show you any problems that may delay your sale or cause price reductions later in the process.

Staying at home

A 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.

Buying or selling? Survey your options

The RICS Home Survey – Level 1

Choose this report if you're buying or selling a conventional house, flat or bungalow built from common building materials and in reasonable condition. This service includes:

- a visual inspection that is less comprehensive than the RICS Home Survey – Level 2 and the RICS Home Survey – Level 3
- clear 'traffic light' ratings of the condition of different parts of the building, services, and the grounds, showing problems that may require varying degrees of attention
- a summary of risks to the building, people and grounds and.
- an assessment of the relative importance of the defects and problems.

No tests of the building fabric or services are undertaken.
The RICS Home Survey – Level 1 does not include advice on repairs or ongoing maintenance and it does not include a valuation.

Ask your surveyor for a detailed 'Description of the RICS Home Survey Level 1' document.

The RICS Home Survey – Level 2 (survey only)

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

The focus is on assessing the general condition of the main elements of a property. This intermediate level of service includes a more extensive visual inspection of the building, its services and grounds, but still without tests.

Concealed areas normally opened or used by the occupiers are inspected if it is safe to do so (typical examples include roof spaces, basements and cellars). The report objectively describes the condition of the different elements and provides an assessment of the relative importance of the defects/problems.

Ask your surveyor for a detailed 'Description of the RICS Home Survey Level 2 (survey only) document.

The RICS Home Survey – Level 2 (survey and valuation)

As the RICS Home Survey – Level 2 above but includes:

- the surveyor's professional opinion on the 'market value' of the property
- an insurance reinstatement figure for the property
- a list of problems that the surveyor considers may affect the value of the property.

Ask your surveyor for a detailed 'Description of the RICS Home Survey Level 2 (survey and valuation) document.

The RICS Home Survey – Level 3

Choose this report if 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. This service includes:

- a detailed visual inspection of the building, its services and the grounds and is more extensive than a survey level two
- Concealed areas normally opened or used by the occupiers are inspected if it is safe to do so (typical examples include roof spaces, basements and cellars)
- Although the services are not tested, they are observed in normal operation – in other words, they are switched on or off and/or operated where the occupier has given permission and it is safe to do so.

The report objectively describes the form of construction and materials used for different parts of the property. It describes the condition and provides an assessment of the relative importance of the defects/problems. Additionally, it should:

- describe the identifiable risk of potential or hidden defects in areas not inspected
- propose the most probable cause(s) of the defects based on the inspection
- outline the likely scope of any appropriate remedial work and explain the likely consequences of non-repair; and
- make general recommendations in respect of the priority and likely timescale for necessary work.

The surveyor may also be able to provide an estimate of costs for identified repairs if agreed with you in advance.

Ask your surveyor for a detailed 'Description of the RICS Home Survey Level 3' document.

Service features	Level 1	Level 2 (survey only)	Level 2 (survey and valuation)	Level 3
Describes the construction and condition of the property on the date of the inspection.	x	x	x	x
Aims to identify any problems that need urgent attention or are serious.	x	x	x	x
Aims to identify things that need to be investigated further to prevent serious damage.	x	x	x	x
Aims to tell you about problems that may be dangerous.	x	x	x	x
Aims to show up potential issues and defects, before any transaction takes place.	x	x	x	x
Aims to help you decide whether you need extra advice before committing to purchase.		x	x	x
Aims to enable you to budget for any repairs or restoration.		x	x	x
Aims to advise you on the amount of ongoing maintenance required in the future.		x	x	x
Provides a reinstatement cost to help you avoid under or over-insurance.			x	
Provides a market valuation.			x	
Aims to establish how the property is built, what materials are used and how these will perform in the future.				x
Aims to describe visible defects, plus exposing potential problems posed by hidden defects.				x

Aims to outline the repair options and give you a repair timeline, whilst explaining the consequences of not acting.				x
Where practical and agreed, provides an estimate of costs for identified repairs.				x
Provide specific comments on energy efficiency.				x