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A clear, impartial guide to...

# Property surveys

Health Check | Condition | Report



**RICS**

The mark for  
reliability, fairness and wisdom



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“Buying, selling or extending a home is one of the most exciting things you’ll ever do. It’s also one of the biggest financial commitments you’ll make. More than ever before, property means big money – YOUR money. It will pay for you to seek the best advice possible from professional experts who really know what they are talking about. It’s my opinion that you can do no better than accept ‘a helping hand’ from RICS.”

“Phil Spencer

## How can an RICS surveyor help?

**When you buy 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 – you need to know as much as you can about the property before you buy it, so having a survey makes good sense – and could save you thousands of pounds in costly repair bills.**

Which? and The Council of Mortgage Lenders advise you to get a survey before you buy, and not just to rely on a valuation. A valuation is not a survey. Using the services of an RICS surveyor offers confidence because:

- They give you clear, impartial and expert advice
- They act in your interest
- They are tightly regulated and have to follow strict rules of conduct – including having in place insurance to protect you
- RICS members have to update their skills and knowledge throughout their careers, so you can rely on their expertise
- You are protected by a complaints procedure.

Look out for firms that are ‘Regulated by RICS’. Estate agents and surveying firms that are regulated by RICS will be easier to spot as they will be using ‘Regulated by RICS’ on their stationery and advertising material.

## What you can expect from a survey

**Surveys are a kind of ‘health check’ for buildings. If you’re buying a property, you should have a survey done before you enter into a contract – or before making an offer, if you live in Scotland.**

A survey can actually save you money. If there are serious problems, you can often re-negotiate the sale price of the property to reflect the cost of necessary repairs – or you may even decide you don’t want to buy it at all.

Your surveyor will report on all the parts of the property they can easily reach. They don’t inspect under carpets or furniture, and they don’t test the water supply or wiring – though they’ll comment on their condition.

There are two main types of survey, an RICS Homebuyer Survey and Valuation (HSV) and a Building Survey.

If you’re about to buy a property, you may have specific worries about the building you’re going to buy. Talk them through with an RICS member – they’ll be happy to discuss your 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 property, 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 both Homebuyer’s Survey and Valuation Reports (HSV) and Building Surveys can offer reassurance.

## Lender’s valuations

**A lender valuation isn’t a survey. It’s a limited check on the property that your mortgage lender carries out to ensure it’s worth the money they’re lending you.**

They’ll probably ask you to pay for the valuation. Lenders may provide a copy of the mortgage valuation to the buyer but it is unlikely to cover items of detail which would be picked up in 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. An RICS surveyor is fully qualified to carry out a detailed survey, before you buy your home.

The property may not even be visited. To view what a valuation includes and does not include visit, [www.rics.org/propertysurveys](http://www.rics.org/propertysurveys) and download our valuation factsheet.

## Energy Performance Certificate

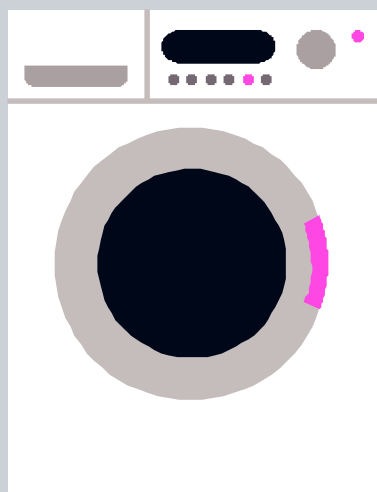
**An Energy Performance Certificate is part of a Home Information Pack. The certificates are commissioned by the seller (or their agent) from an accredited Energy Assessor, who visits the property to collect the relevant data and creates the certificate.**

This data includes the date, construction and location of the house and relevant fittings (heating systems, insulation or double glazing, for example).

The Energy Performance Certificate is similar to the certificates now provided with domestic appliances such as refrigerators and washing machines.

Its purpose is to record how energy-efficient a property is as a building and advise you how to make your home more energy efficient. The certificate will provide a rating of the property from A to G, where A is very efficient and G is very inefficient.

The ratings will vary according to the age, location, size and condition of the building. The potential rating on the certificate will take these factors into account, and the suggested measures will be tailored so that they are realistic for the particular building.



## Home Condition Report

**This report contains information about the physical condition of various common elements of a property, which sellers, buyers and lenders will be able to rely on legally as an accurate report.**

Unlike a survey it does not contain advice. The Report is a voluntary document which can be included in the Home Information Pack. It is prepared by an accredited Home Inspector, who may or may not also be a chartered surveyor.

However, concerns raised in an HCR can be investigated further by a Chartered Surveyor who will advise you on remedial action.

“Having an independent and comprehensive survey by an RICS member makes good sense – and could save you thousands of pounds in repair bills.”

**Phil Spencer**



## Homebuyer Survey and Valuation Report

**A Homebuyer Survey and Valuation (HSV), also known as a Homebuyer's Report, is a survey completed to a standard format set out by RICS – it's most suitable for conventional properties built within the last 150 years, which are in reasonable condition.**

It doesn't detail every aspect of the property, and only focuses on urgent matters needing attention. It's not usually suitable for properties in need of renovation, or if you're planning major alterations.

**An HSV includes details of:**

- The general condition of the property
- Any major faults in accessible parts of the building that may affect the value
- Any urgent problems that need inspecting by a specialist before you sign a contract
- Results of tests for damp in the walls
- Damage to timbers – including woodworm or rot
- The condition of any damp-proofing, insulation and drainage (though drains aren't tested)
- The estimated cost of rebuilding the property for insurance purposes
- The value of the property on the open market.



## Building Survey

**A Building Survey is a comprehensive inspection of a property reported in a style to suit the property and your specific requirements. It's suitable for all properties, especially:**

- Listed buildings
- Older properties
- Buildings constructed in an unusual way, however old they are
- Properties you plan to renovate or alter in any way
- Properties that have had extensive alterations.

It examines all accessible parts of the property – and you can ask to have specific areas included, so it covers any particular concerns you have about the building. It is a product which can be tailored to your needs, agreed between you and your surveyor.

**A Building Survey can include details of:**

- Major and minor defects and what they could mean
- The possible cost of repairs
- Results of damp testing on walls
- Damage to timbers – including woodworm and rot
- The condition of damp-proofing, insulation and drainage (though drains aren't tested)
- Technical information on the construction of the property and the materials used
- The location
- Recommendations for any further special inspections.

A Building Survey doesn't include a valuation, but your surveyor can provide this separately if you need one.

## Easy reference chart

	<b>Lender's valuation</b>	<b>HSV report</b>	<b>Building Survey</b>
<b>Type of property</b>	All – a valuation is needed by most mortgage lenders (the property may not be visited)	Conventional properties in reasonable condition	Suitable for all properties but particularly for: <ul style="list-style-type: none"> <li>■ Listed buildings</li> <li>■ Older properties</li> <li>■ Unusually constructed buildings</li> <li>■ Renovated buildings or one you are planning to alter/renovate</li> </ul>
<b>Type of service</b>	Limited assessment just for the lender	A mid price, mid range service using a standard form to focus on only urgent or major problems	A detailed and comprehensive report that can be tailored to suit your needs
<b>Reason for service</b>	To work out the property's value and is not intended to identify defects unless they severely affect value. The property may not even be visited.	<ul style="list-style-type: none"> <li>■ To help you make an informed judgement on whether to buy the property</li> <li>■ To work out if the property is a reasonable price</li> <li>■ To be clear on the decision and actions taken before contracts are exchanged</li> </ul>	<ul style="list-style-type: none"> <li>■ To provide a report detailing the condition and construction of the property</li> <li>■ To highlight faults and advise on the repairs needed</li> <li>■ To help answer your questions on intentions to alter, renovate or extend a property</li> </ul>
<b>Other feature of service</b>	None	Focuses on urgent and major problems	Details the property's construction, materials used and major and minor faults and advise on cost
<b>Valuation included</b>	Yes	Yes	No, (but it's easily arranged as an optional extra)
<b>Report format</b>	Lenders may release their own standard forms where a valuation inspection has been carried out	Standard format as defined by RICS	Detailed report in surveyor's own format or one that suits you

## Useful links

Here are some useful contact numbers  
and website addresses:

Royal Institution of Chartered  
Surveyors

[www.rics.org](http://www.rics.org)

Which?

[www.which.net](http://www.which.net)

Homecheck

[www.homecheck.co.uk](http://www.homecheck.co.uk)

Inland Revenue

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Land Registry

[www.landreg.gov.uk](http://www.landreg.gov.uk)

Land Registers of Northern Ireland

[www.lrni.gov.uk](http://www.lrni.gov.uk)

General Consumer Council  
Northern Ireland

[www.gccni.org.uk](http://www.gccni.org.uk)

Council of Mortgage Lenders

[www.cml.org.uk](http://www.cml.org.uk)

Law Society

[www.lawsociety.org.uk](http://www.lawsociety.org.uk)

Home Information Packs

[www.homeinformation  
packs.gov.uk](http://www.homeinformation<br/>packs.gov.uk)



## Free RICS guides



RICS have a range of free guides available for the property issues listed below.

- Buying a home
- Selling your home
- Property surveys
- Extending your home
- Subsidence
- Boundary disputes
- Party walls
- Right to light
- Compulsory purchase

- Letting a property
- Renting a property
- Flooding
- Property auctions
- Buying and selling art and antiques at auction

To order your free copies, visit [www.rics.org/usefulguides](http://www.rics.org/usefulguides)

alternatively email [contactrics@rics.org](mailto:contactrics@rics.org)

or call the RICS Contact Centre

**0870 333 1600**

## For more information

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

Visit our website

[www.rics.org/propertysurveys](http://www.rics.org/propertysurveys)

alternatively email

[contactrics@rics.org](mailto:contactrics@rics.org)

or call the RICS Contact Centre

**0870 333 1600**

## Consumer helplines

RICS offers telephone helplines giving you 30 minutes free advice on:

- Boundary disputes
- Party walls
- Compulsory purchase

Just call **0870 333 1600**

and you will be put in touch with an RICS member local to you, willing to provide a free 30 minute initial consultation. Lines are open 0830 - 1730 (GMT), Monday to Friday.

## Find an RICS member

If you want to find independent, impartial advice from a qualified professional with good local knowledge, contact us.

Look out for firms that are 'Regulated by RICS'. Estate agents and surveying firms that are regulated by RICS will be easier to spot as they will be using 'Regulated by RICS' on their stationery and advertising material.

To find a chartered surveyor in your area visit

[www.ricsfirms.com](http://www.ricsfirms.com)

alternatively email

[contactrics@rics.org](mailto:contactrics@rics.org)

or call the RICS Contact Centre

**0870 333 1600**

RICS (Royal Institution of Chartered Surveyors) is the leading organisation of its kind in the world for professionals in property, land, construction and related environmental issues. As part of our role we help to set, maintain and regulate standards – as well as providing impartial advice to Governments and policymakers. RICS has 140,000 members who operate out of 146 countries, supported by an extensive network of regional offices located in every continent around the world. To ensure that our members are able to provide the quality of advice and level of integrity required by the market, RICS qualifications are only awarded to individuals who meet the most rigorous requirements for both education and experience and who are prepared to maintain high standards in the public interest. With this in mind it's perhaps not surprising that the letters RICS represent the mark of property professionalism worldwide.

### Your local RICS member

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**RICS**

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r e s t r i c t e d c o m p a n y