

Home Inspection Types – Information Sheet

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

We have two types of inspection, both conducted by a qualified chartered building surveyor. These are known now as level 2 and level 3 surveys or the Homebuyers Survey and the Building Survey respectively. Many companies would not use a chartered building surveyor to conduct both types of survey, however, we do.

Buying a Home

It is 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 a reasonable security for your loan. A survey will tell you the actual condition of the property. That is vital information that can be invaluable during price negotiations, and will help you avoid expensive surprises after you have moved in. It will also allow you to carry out small and inexpensive repairs and improvements that will save you money in the medium and long term and improve your safety when you move in.

Selling a Home

An inspection of your home is a simple, economic aid to selling your home. It will show you any problems that may delay your sale or cause price reductions later in the process. Often a buyer's survey will highlight numerous, but inexpensive defects that can look daunting. By either rectifying a few minor defects, or being open and up front about them at the negotiating stage (and possibly obtaining competitive quotations), will give a buyer the confidence to proceed. Nearly all properties have some issues. If you would like to discuss a bespoke survey for this need then do contact us.

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. It will also be useful if you're thinking of re-mortgaging.

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Homebuyers Survey

Similar to the RICS Homebuyers Report, this level 2 survey gives more extensive information and is a mid-priced survey suitable for buildings of conventional construction, in apparently good condition, built in the last 100 years or so, also with 'traffic light' ratings. This survey includes a description of each of the building elements, location and local environment. Our surveys do not include an open market valuation.

Building Survey

Formerly known as a full structural survey, this level 3 survey is the most detailed inspection and report, suitable for any building but particularly older, significantly altered, or run-down properties, or if you are planning major works. A Building Survey includes all of the features of the Homebuyers Survey but the inspection is slightly more detailed, and the report includes a more detailed description of the construction, discussion about other factors such as ventilation and thermal efficiency, a more extensive discussion of any defects and their likely consequences, and an outline of the repair options. The summary pages are also more detailed.

Comparison of Costs – working example

In order to help you decide which inspection is most suited to your needs, we include an example of the fees for an 'average' 1930's three bedroom, semi-detached house, of 100 square metres gross internal area. These figures are for comparison only and should not be taken as a quotation.

Homebuyers Survey

£495

Building Survey

£750

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At a Glance Comparison

This table will help you choose the appropriate inspection for your needs, but if you have any particular requirements, please discuss them with us before we inspect the property.

Service Features	Homebuyers Survey (Level 2)	Building Survey (Level 3)
For buildings of conventional construction, in apparently good condition, built in the last 100 years.	✓	✓
For any buildings but particularly older, significantly altered, or run-down properties, or if your planning major works.	X	✓
'Traffic light' ratings	✓	✓
Description of location and local environment	✓	✓
Inspection of elements, services and grounds	✓	✓
Report on dampness, timber decay and structural movement	✓	✓
Description of all inspected areas, including those with no defects	✓	✓
Lift floorboards and hatches/panels where this can be done easily and without damage	Only if not fixed	✓
Checking operability of the windows	One per elevation	All attempted
Inspection of the roof space	Viewed from hatch	Enter if possible
Inspection of the grounds including retaining walls and driveways.	Limited	✓
Report defects, recommended improvements and areas of concern	✓	✓
Report on environmental and other issues including thermal insulation and energy efficiency, ventilation, and hazardous materials	Limited	✓
More extensive discussion of how the building is built, what materials are used and how these perform	X	✓
Recommends further investigation where appropriate	✓	✓
Advises on future maintenance of inspected areas	Limited	✓
Option of a verbal telephone report. This is limited because a surveyor should take time to reflect before issuing the report.	Limited	Limited
Provides an open market valuation	X	X
Additional Services		
Provides a house reinstatement cost assessment for building insurance purposes.	Additional £	Additional £
Budget Estimates for cost of repairs.	Additional £	Additional £
Review of the current Energy Performance Certificate and the appropriateness of any energy improvements recommended.	Additional £	Included from December 2020

Here to support you

Unlike some surveying companies once you have read through our report if you still have any queries do email or phone us and we will be happy to discuss any outstanding questions you may have.