

Surveys and Surveyors





Getting the right kind of survey and surveyor is the key to home buying success. Geoff Hunt explains how to choose the right one



Along with conveyancing, a survey is the best way to protect the investment in your home. It can progress a sale smoothly and save you time and money. Getting the right survey and the right type of surveyor is vital to providing you with the key information you need before you buy. Your lender will undertake a valuation survey for lending purposes but this is not a building survey so you should consider what else you need to know.

Types of Surveyor: Royal Institution of Chartered Surveyors RICS Chartered Surveyors: These are general surveyors who often work for banks or lenders and are trained to value the market price of property and land. They are now regulated by the RICS.

Chartered Building Surveyors: undertake building surveying work and are specially trained to identify and remedy defects and undertake refurbishments. This new designation of surveyor will have taken a specific building surveying degree course.

Name	What it covers	The type property	Recommended Type of Surveyor	Typical time taken
Residential Building Survey often called "Full" or "Structural surveys"	This is the top survey and most detailed. Gives full details of defects with photographs, costs, remedies and risks. Comments on services and boundaries. Tests on damp, wood worm and timber decay. No valuation. Reports can be tailored if you do not require some levels of detail or need specialist tests.	All period properties built before 1960 or where extensive alterations have taken place. Listed buildings. Derelict or project houses.	Chartered Building Surveyor. MRICS or FRICS.	 2 - 5 hrs
RICS Home Buyers Report	Gives an indication where more inspections are required. This is an overview of the worst issues. This report can mean paying out for specialist reports from a Building Surveyor for things like damp or structural movement. No services are tested. Traffic light coded defects and the value of the property on the open market. Remedies not detailed.	Modern and simple properties where you don't expect to find major problems. Use only RICS homebuyers report not the surveyors own.	Any Valuation Surveyor or home inspector for properties built after 1960. Chartered Building surveyor or specialist valuation surveyor for properties built before 1960.	 1 - 3 hrs
Home Condition Report	A simple description of the Valuation Survey with the comments from the valuation surveyor. It is not designed to address defects.	Modern and simple properties where you don't expect to find major problems.	A Regulated Chartered Valuation Surveyor.	 15- 30 mins
Valuation Survey	Commissioned by the bank simply to value the property and the land it stands on. The property may not even be visited. It is not intended to identify defects unless they affect value. Often requires additional information. Often charged at £300 it is often undertaken by a freelance valuation surveyor	All types of property.	A Regulated Chartered Valuation Surveyor.	 0- 30 mins