



**choosing the
right survey.**



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helping you choose the right survey.

Why do you need a RICS Home Survey? 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.

There are typically two types of survey: a RICS Home Survey - Level 2 or a RICS Home Survey - Level 3. Here at the Moving Portal, we will look at the property online initially and advise which level of survey is most suitable.

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.

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. A RICS survey will tell you the actual condition of the property – 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 a RICS – Level 2 (with valuation) which, as the name suggests, also includes a valuation as a standard part of the service for your own purposes.



survey your options.

RICS Home Survey - Level 2

Previously known as the HomeBuyer report.

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 level of report includes a more extensive visual inspection, it's services and grounds. Please note, the services are *not* tested.

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.

RICS Home Survey - Level 2 (Survey & Valuation)

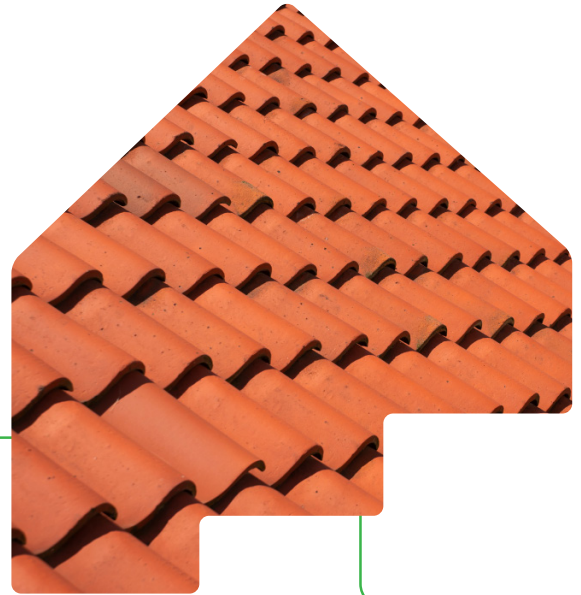
As the RICS Home Survey – Level 2 above but also includes:

- 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



RICS Home Survey - Level 3

Previously known as the Building Survey



Suitable for older, extended or structurally modified properties or those of non-standard construction. This report focusses on the structure and fabric of the property as well as including:

- a detailed visual inspection of the building, its services and the grounds. This is more extensive than the RICS Home Survey - Level 2
- 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
- make general recommendations and likely timescale for necessary work

The surveyor may also be able to provide an estimate of costs for identified repairs, where practical and agreed in advance.

which survey is right for me?

key features	Level 2 Survey only	Level 2 Survey & Valuation	Level 3
Describes the construction and condition of the property on the date of the inspection.	✓	✓	✓
Identifies any problems that require urgent attention.	✓	✓	✓
Advises on defects which may require further investigation by a specialist.	✓	✓	✓
Highlights any issues and potential costly defects which should be addressed prior to exchange of contracts.	✓	✓	✓
Helps you make an informed decision of whether you need further advice before committing to the purchase.	✓	✓	✓
Aims to enable you to budget for any repairs or future maintenance if required.	✓	✓	✓
Provides a market valuation.		✓	
Provides a reinstatement cost to help you avoid under or over-insurance.		✓	
Establishes how the property is built, what construction materials are used and how these will perform in the future.			✓
Describes visible defects plus exposing potential problems posed by hidden defects.			✓
Outlines the repair options and explains the consequences of not acting.			✓
Where practical and agreed, provides an estimate of costs for identified repairs.			✓
Provides specific comments on energy efficiency.			✓