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## Different types of Survey

There are three different types of survey; the terms used may vary between surveyors and lenders:

### **Mortgage valuation (will cost around £200 to £500)**

The most basic type also called a basic valuation, conducted by a Chartered General Practise Surveyor on behalf of the lender to ensure they're not lending you more than the property is worth. You'll have little or no recourse if you later discover that your house is falling down if you rely on this as a survey.

### **Homebuyer's report (will cost around £400 to £600)**

This is a more general survey designed to give an idea of the state of the property it is usually carried out by a Chartered General Practice Surveyor or a Chartered Building surveyor. The surveyor is working for you but there are no guarantees that they'll be able to spot every flaw. They'll look for signs of movement and damp but it's not a completely thorough survey. Find out what they will look at you before you ask the surveyor to proceed.

### **Full structural survey (will cost around £500 to £1000)**

Also known as a building survey, this is the most comprehensive option and will be performed by a Chartered Engineer. The inspection will concentrate only on the structural aspects of the building (foundations, walls and roof). They are particularly important if you're buying an unusual or old property.

### **New homes**

Most new build homes come with a building guarantee but that doesn't mean you don't need a survey. It's likely that some kind of work will need to be done on any property you buy but a Homebuyer's report should usually suffice here.

### **What to look out for in a property:**

#### **Subsidence**

View the property from across the road to see if the horizontal and vertical lines are in their proper place. Look out for distortion around doorways, both inside and out. And remember, most old buildings have moved at some point and if they've stood for 200 years, they're not likely to be going anywhere fast.

#### **Damp**

Most houses have dampness in them somewhere. The issue is whether or not it will cause significant problems and cost you dear. No matter how thorough your survey, damp rising, or dry or wet rot isn't always detectable as it may be in an inaccessible part of the building. Homeowners don't want parts of their home damaged by surveyors looking for potential defects but the more detailed the report you buy the greater the level of advice you will receive. Note: if it's hidden it won't be reported on.

#### **Trees in the street**

Certain trees (poplars, willows, generally anything tall and narrow) can suck moisture out from under the house, eventually leading to cracking. But the effects of removing them can be as bad as the soil 'heaves' (expands and rises).

#### **Cracks**

Don't worry too much about these unless a surveyor has told you otherwise or if a structural engineer has recently given the place a clean bill of health; most are a part of the ageing process.

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