



## Helping You Choose the Right Property Survey

Why might you need a professional property survey? Because being fully informed allows you to make confident decisions. Selecting the most appropriate type of survey will help identify any significant issues and outline potential risks before committing to purchasing, selling, or maintaining a property.

There are three main levels of residential property survey available. Each provides a different depth of inspection and reporting so that you can choose the service best suited to the property type, age, and condition.

### Buying a Home

A mortgage valuation carried out for a lender is not the same as a survey. A valuation simply advises the bank whether the property represents adequate security for lending purposes. A survey, by contrast, gives you detailed information about the true condition of the building.

Obtaining a survey before purchase can highlight defects, maintenance issues, and likely future repair costs. This knowledge can be invaluable when negotiating a purchase price and planning budgets.

### Selling a Home

Arranging a survey before marketing your property can help you understand any potential issues in advance. By identifying matters early, you can address them proactively and reduce the risk of delays or price reductions during negotiations.

### Remaining in Your Home

A survey is not only useful when buying or selling. Understanding the condition of your current home helps you plan sensible maintenance, avoid unexpected repair bills, and protect the long-term value of your property.

## Survey Options Explained

### Level 1 Survey

This entry-level service is suitable for newer, conventional properties that appear to be in reasonable condition. It provides a straightforward overview based on a basic visual inspection.

Typical features include:

- A limited visual inspection of accessible areas
- Simple condition ratings to highlight areas of concern
- Identification of obvious defects and risks
- A summary of matters that may require further investigation

No testing of services is carried out, and this level does not normally include advice on repairs or a market valuation.

### **Level 2 Survey**

This intermediate survey is appropriate for most conventional houses, flats, and bungalows. It offers more detail than a Level 1 report and is the most commonly selected option for standard home purchases.

Typical features include:

- A more extensive visual inspection
- Examination of accessible roof spaces and other normally visible areas
- Clear descriptions of defects and their importance
- Advice on further investigations where necessary
- Optional inclusion of a valuation and insurance rebuild figure

### **Level 2 Survey (Survey and Valuation)**

The same as a Level 2 Survey 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

### **Level 3 Survey**

This is the most detailed survey option and is recommended for older, larger, altered, or non-standard properties, or where significant renovation work is planned.

Typical features include:

- A comprehensive inspection of all accessible parts of the property
- Detailed assessment of construction and materials
- Identification of visible and potential hidden defects
- Explanation of likely causes of problems
- Guidance on repair priorities and timescales
- Possible estimates of repair costs if agreed in advance

## Choosing the Right Level – Detailed Comparison

Service Features	Level 1	Level 2	Level 2 (with Valuation)	Level 3
Describes construction and general condition of the property on the date of inspection	✓	✓	✓	✓
Aims to identify any problems that need urgent attention or are serious	✓	✓	✓	✓
Aims to identify things that need to be investigated further to prevent serious damage	✓	✓	✓	✓
Aims to identify problems that may be dangerous	✓	✓	✓	✓
Aims to show potential issues and defects, before any transaction takes place	✓	✓	✓	✓
Aims to help you decide whether you need extra advice before committing to the purchase		✓	✓	✓
Aims to enable you to budget for any repairs or restoration		✓	✓	✓
Aims to advise you on the amount of ongoing maintenance required in the future		✓	✓	✓

Provides a reinstatement cost to help you avoid under or over insurance			✓	
Provides a market valuation			✓	
Aims to establish how the property is built, what materials are used and how these will perform in the future				✓
Aims to describe visible defects, plus exposing potential problems posed by hidden defects				✓
Aims to outline the repair options and give you a repair timeline, whilst explaining the consequences of not acting				✓
Where practical and agreed provides an estimate of costs for identified repairs				✓
Provide specific comments on energy efficiency				✓

Selecting the correct survey level depends on the age, size, and condition of the property, as well as your own plans for it. If you are unsure which option is most appropriate, a professional surveyor can advise you based on the specific circumstances.