## The service

#### The RICS Building Survey Service includes:

- a thorough inspection of the property (see 'The inspection'); and
- a detailed **report** based on the inspection (see 'The report').

#### The surveyor who provides the RICS Building Survey Service aims to:

- help you make a reasoned and informed decision when purchasing the property, or when planning for repairs, maintenance or upgrading the property;
- · provide detailed advice on condition;
- describe the identifiable risk of potential or hidden defects;
- · where practicable and agreed, provide an estimate of costs for identified repairs; and
- make recommendations as to any further actions or advice which need to be obtained before committing to purchase.

Any extra services provided that are not covered by the terms and conditions of this report must be covered by a separate contract.

# The inspection

The surveyor carefully and thoroughly inspects the inside and outside of the main building and all permanent outbuildings, recording the construction and defects (both major and minor) that are evident. This inspection is intended to cover as much of the property as physically accessible. Where this is not possible an explanation is provided in the 'Limitations to inspection' box in the relevant sections of the report.

The surveyor does not force or open up the fabric without owner consent, or if there is a risk of causing personal injury or damage. This includes taking up fitted carpets, fitted floor coverings or floorboards, moving heavy furniture, removing the contents of cupboards, roof spaces, etc., removing secured panels and/or hatches or undoing electrical fittings. The under-floor areas are inspected where there is safe access.

If necessary, the surveyor carries out parts of the inspection when standing at ground level from adjoining public property where accessible. This means the extent of the inspection will depend on a range of individual circumstances at the time of inspection, and the surveyor judges each case on an individual basis.

The surveyor uses equipment such as a damp-meter, binoculars and a torch, and uses a ladder for flat roofs and for hatches no more than 3m above level ground (outside) or floor surfaces (inside) if it is safe to do so.

The surveyor also carries out a desk-top study and makes oral enquiries for information about matters affecting the property.





#### Services to the property

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be inspected, and the surveyor does not carry out specialist tests other than through their normal operation in everyday use. The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources; the plumbing, heating or drainage installations (or whether they meet current regulations); or the internal condition of any chimney, boiler or other flue. Intermittent faults of services may not be apparent on the day of inspection.

#### Outside the property

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property where access can be obtained. Where there are restrictions to access, these are reported and advice is given on any potential underlying risks that may require further investigation.

Buildings with swimming pools and sports facilities are treated as permanent outbuildings and therefore are inspected, but the surveyor does not report on the leisure facilities, such as the pool itself and its equipment internally and externally, landscaping and other facilities (for example, tennis courts and temporary outbuildings).

#### **Flats**

When inspecting flats, the surveyor assesses the general condition of outside surfaces of the building, as well as its access and communal areas (for example, shared hallways and staircases) and roof spaces, but only if they are accessible from within the property or communal areas. The surveyor also inspects (within the identifiable boundary of the flat) drains, lifts, fire alarms and security systems, although the surveyor does not carry out any specialist tests other than through their normal operation in everyday use.

#### Dangerous materials, contamination and environmental issues

The surveyor makes enquiries about contamination or other environmental dangers. If the surveyor suspects a problem, he or she recommends further investigation.

The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within the *Control of Asbestos Regulations* 2012. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.





# The report

The surveyor produces a report of the results of inspection for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk. The report is aimed at providing you with a detailed understanding of the condition of the property to allow you to make an informed decision on serious or urgent repairs, and on maintenance of a wide range of issues reported. Purely cosmetic and minor maintenance defects that have no effect on performance might not be reported. The report is not a warranty.

#### The report is in a standard format and includes the following sections.

- A Introduction to the report
- B About the inspection
- C Overall assessment and summary of the condition ratings
- D About the property
- E Outside the property
- F Inside the property

What to do now

Description of the RICS Building Survey Service

Typical house diagram

# G Services

- H Grounds (including shared areas for flats)
- I Issues for your legal advisers
- J Risks
- K Energy efficiency
- L Surveyor's declaration

## **Condition ratings**

The surveyor gives condition ratings to the main parts (the 'elements') of the main building, garage and some outside elements. The condition ratings are described as follows:

**Condition rating 3** – defects that are serious and/or need to be repaired, replaced or investigated urgently.

**Condition rating 2** – defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

**Condition rating 1** – no repair is currently needed. The property must be maintained in the normal way.

NI – not inspected.

The surveyor notes in the report if it was not possible to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

The surveyor may report on the cost of any work to put right defects (where agreed), but does not make recommendations on how these repairs should be carried out. However, there is general advice in the 'What to do now' section at the end of the report.





#### Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS Building Survey Service for the property. If the surveyor has seen the current EPC, he or she will provide the Energy Efficiency Rating in this report, but will not check the rating and so cannot comment on its accuracy. Where possible and appropriate, the surveyor will include additional commentary on energy related matters for the property as a whole in the K Energy efficiency section of the report, but this is not a formal energy assessment of the building.

## Issues for legal advisers

The surveyor does not act as 'the legal adviser' and does not comment on any legal documents. If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

The report has been prepared by a surveyor ('the Employee') on behalf of a firm or company of surveyors ('the Employer'). The statements and opinions expressed in the report are expressed on behalf of the Employer, who accepts full responsibility for these.

Without prejudice and separately to the above, the Employee will have no personal liability in respect of any statements and opinions contained in this report, which shall at all times remain the sole responsibility of the Employer to the exclusion of the Employee.

In the case of sole practitioners, the surveyor may produce the report in his or her own name unless the surveyor operates as a sole trader limited liability company.

To the extent that any part of this notification is a restriction of liability within the meaning of the *Unfair Contract Terms Act* 1977 it does not apply to death or personal injury resulting from negligence.

If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers. This general advice is given in the 'Leasehold properties advice' document.

#### **Risks**

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property or may be of a more general nature, having existed for some time and which cannot reasonably be changed.





# Standard terms of engagement

- 1 The service the surveyor provides only the standard RICS Building Survey Service ('the service') described here, unless you and the surveyor agree in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:
  - · plan drawing;
  - · schedules of works;
  - · re-inspection;
  - · detailed specific issue reports;
  - market valuation and re-instatement cost; and
  - · negotiation.
- 2 The surveyor the service is to be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey and report on the property.
- 3 Before the inspection this period forms an important part of the relationship between you and the surveyor. The surveyor will use reasonable endeavours to contact you regarding your particular concerns about the property and explain (where necessary) the extent and/or limitations of the inspection and report. The surveyor also carries out a desk-top study to understand the property better.
- 4 Terms of payment you agree to pay the surveyor's fee and any other charges agreed in writing.
- 5 Cancelling this contract you are entitled to cancel this contract by giving notice to the surveyor's office at any time before the day of the inspection. The surveyor does not provide the service (and reports this to you as soon as possible) if, after arriving at the property, the surveyor decides that:
  - (a) he or she lacks enough specialist knowledge of the method of construction used to build the property; or
  - (b) it would be in your best interests to have an RICS HomeBuyer Report or an RICS Condition Report, rather than the RICS Building Survey.

If you cancel this contract, the surveyor will refund any money you have paid for the service, except for any reasonable expenses. If the surveyor cancels this contract, he or she will explain the reason to you.

**6 Liability** – the report is provided for your use, and the surveyor cannot accept responsibility if it is used, or relied upon, by anyone else.

# Complaints handling procedure

The surveyor will have an RICS-compliant complaints handling procedure and will give you a copy if you ask.

Note: These terms form part of the contract between you and the surveyor.





## Information sheet



# Helping you choose the right survey

Why do you need an RICS Home Survey? Because forewarned is forearmed. 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.

RICS has three different levels of survey (outlined overleaf). These can only be conducted by an RICS qualified surveyor.

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.

# Buying a home

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. An RICS survey will tell you the actual condition of the property. That's 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 an RICS HomeBuyer Report (Survey level 2) which also includes a valuation as a standard part of the service for your own purposes.

# Selling a home

An RICS survey can be an aid to selling your home. It will show you any problems that may delay your sale or cause price reductions later in the process.

# 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.

# **Buying or selling? Survey your options**

# The RICS Condition Report – survey level one

Choose this report if you're buying or selling a conventional house, flat or bungalow built from common building materials and in reasonable condition. It focuses purely on the condition of the property by setting out the following:

- clear 'traffic light' ratings of the condition of different parts of the building, services, garage and outbuildings, showing problems that may require varying degrees of attention;
- a summary of the risks to the condition of the building; and
- advice on replacement parts guarantees, planning and control matters for your legal advisers.

An RICS Condition Report is straightforward and does not include a valuation, but your surveyor may be able to provide this as a separate extra service.

Ask your surveyor for a detailed 'Description of the RICS Condition Report Service' leaflet.

# The RICS HomeBuyer Report (Survey) – survey level two

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. It costs more than the Condition Report but includes:

- all of the features in the Condition Report;
- a list of problems that the surveyor considers may affect the property;
- advice on repairs and ongoing maintenance;
- issues that need to be investigated to prevent serious damage or dangerous conditions;
- legal issues that need to be addressed before completing your purchase; and
- information on location, local environment and the recorded energy efficiency (where available).

Ask your surveyor for a detailed 'Description of the RICS HomeBuyer (Survey) Service' leaflet.

# The RICS HomeBuyer Report (Survey & Valuation) – survey level two

As the RICS HomeBuyer Report (Survey) above but 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;

Ask your surveyor for a detailed 'Description of the RICS HomeBuyer (Survey & Valuation) Service' leaflet.

# The RICS Building Survey – survey level three

Choose the Building Survey (formerly called a structural survey) if you're dealing with a large, older or run-down property, a building that is unusual or altered, or if you're planning major works. It costs more than the other RICS reports because it gives detailed information about the structure and fabric of the property.

The RICS Building Survey uses the same traffic light ratings as the Condition and HomeBuyer Reports. It also includes:

- a more thorough inspection and detailed report on a wider range of issues;
- a description of visible defects and potential problems caused by hidden flaws;
- an outline of repair options and the likely consequences of inactivity; and
- advice for your legal advisers and details of serious risks and dangerous conditions.

The RICS Building Survey does not include a valuation, but your surveyor may be able to provide this as a separate extra service.

Also the surveyor may be able to provide an estimate of costs for identified repairs if agreed with you in advance.

Ask your surveyor for a detailed 'Description of the RICS Building Survey Service' leaflet.



# At-a-glance survey comparisons

This table will help you choose the most appropriate survey, but if you have any particular requirements, remember to discuss them with your surveyor before they inspect the property. The surveyor may be able to provide you with extra services, under separate contracts.

Service features	Survey Level 1 RICS Condition Report service	Survey Level 2 RICS Homebuyer Report (Survey) service	Survey Level 2 RICS Homebuyer Report (Survey & Valuation) service	Survey Level 3 RICS Building Survey service
Describes the construction and condition of the property on the date of the inspection.	~	•	~	<b>/</b>
Aims to identify any problems that need urgent attention or are serious.	~	•	~	<b>✓</b>
Aims to identify things that need to be investigated further to prevent serious damage.	~	<b>~</b>	~	<b>V</b>
Aims to tell you about problems that may be dangerous.	~	<b>~</b>	~	<b>V</b>
Aims to show up potential issues and defects, before any transaction takes place.	~	<b>✓</b>	~	<b>V</b>
Aims to help you decide whether you need extra advice before committing to purchase		<b>✓</b>	~	<b>V</b>
Aims to enable you to budget for any repairs or restoration.		<b>✓</b>	~	<b>V</b>
Aims to advise you on the amount of ongoing maintenance required in the future.		<b>✓</b>	~	<b>/</b>
Provides a reinstatement cost to help you avoid under or over-insurance.			~	
Provides a market valuation.			<b>/</b>	
Aims to establish how the property is built, what materials are used and how these will perform in the future				<b>~</b>
Aims to describe visible defects, plus exposing potential problems posed by hidden defects.				<b>V</b>
Aims to outline the repair options and give you a repair timeline, whilst explaining the consequences of not acting.				<b>~</b>
Where practical and agreed, provides an estimate of costs for identified repairs.				<b>/</b>
Provides specific comments on energy efficiency.				<b>V</b>

Note: Extra services can be provided with all surveys but will require a separate contract.

For more information, visit **rics.org/homesurveys**