

HOME INSPECTION TYPES INFORMATION SHEET

Why do you need a home inspection? Because being forewarned is forearmed. Choosing the right inspection will help highlight any serious problems and advise you of specific risks before you commit to the process of buying or selling a property.

We have four different types of inspection, all conducted by qualified surveyors.

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. A 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. It will also allow you to carry out small and inexpensive repairs and improvements that will save you money in the medium and long term and improve your safety when you move in.

SELLING A HOME

An inspection of your home is a simple, economic aid to selling your home. It will show you any problems that may delay your sale or cause price reductions later in the process. Often a buyer's survey will highlight numerous, but inexpensive defects that can look daunting. By either rectifying a few minor defects, or being open and up front about them at the negotiating stage (and possibly obtaining competitive quotations), will give a buyer the confidence to proceed. Nearly all properties have some issues. A Property Health Check (Defects Inspection) may be the ideal way to improve the likelihood of a swift sale.

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. It will also be useful if you're thinking of remortgaging.

HOME INSPECTION TYPES

Property Health Check (Defects Inspection)

This inspection is more detailed than a mortgage valuation but is not a full survey and as such does not give information on location and local environment, nor does it describe each of the elements, or generally give you the level of information that a Home Survey or Building Survey would give you. It will, however, highlight defects, using clear 'traffic light' ratings, and reports on recommended improvements, areas of concern and matters for the legal adviser. This is the most economical of the inspection types and is particularly useful for sellers and people who would otherwise rely on a mortgage valuation alone. This report is very brief, and as such, is particularly suited to a verbal only report.

Home Survey

Similar to the RICS HomeBuyer Report, this report gives more extensive information and is a mid-priced survey suitable for buildings of conventional construction, in apparently good condition, built in the last 100 years or so, also with 'traffic light' ratings. Unlike the Property Health Check, this survey includes a description of each of the building elements and location and local environment.

Building Survey

Formerly known as a full structural survey, this is the most detailed inspection and report, suitable for any building but particularly older, significantly altered, or run-down properties, or if you're planning major works. A Building Survey includes all of the features of the Home Survey but the inspection is slightly more detailed, and the report includes a more detailed description of the construction, discussion about other factors such as ventilation and thermal efficiency, a more extensive discussion of any defects and their likely consequences, and an outline of the repair options.

Structure-only Survey

This survey is similar in depth of inspection and reporting to the Building Survey but focuses only on the structural elements: Chimney stacks, roof coverings, main walls, conservatory and porches, roof structure, internal walls and partitions, floors, and chimney breasts, including reporting on damp or timber decay. This may be suitable for an experienced purchaser who needs reassurance about the structural elements only.

MARKET VALUATION AND REINSTATEMENT COST ASSESSMENT

A market valuation and/or reinstatement cost assessment for building insurance purposes can be provided at an additional fee with any of the inspection types.

COMPARISON OF COSTS

In order to help you decide which inspection is most suited to your needs, we include an example of the fees for an 'average' 1930s 3-bedroom semi-detached house, of 100 square metres gross internal area. These figures are for comparison only and should not be taken as a quotation.

Property Health Check	£300
Home Survey	£400
Building Survey	£550
Structure-only survey	£400

Discounts are available where only a brief verbal report is required, but we urge caution with this as this does have limitations and can lead to misunderstandings.

Chartered Building Surveyors Regulated by RICS

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AT-A-GLANCE COMPARISON

This table will help you choose the appropriate inspection for your needs, but if you have any particular requirements, please discuss them with us before we inspect the property.

Service features	Property Health Check	Home Survey	Building Survey	Structure-only survey
For buildings of conventional construction, in apparently good condition, built in the last 100 years or so	✓	✓	✓	✓
For any building but particularly older, significantly altered, or run-down properties, or if you're planning major works			✓	✓
'Traffic light' ratings	✓	✓	✓	✓
Description of location and local environment		✓	✓	
Inspection of elements, services and grounds	✓	✓	✓	
Report on dampness, timber decay and structural movement	✓	✓	✓	✓
Inspection of structural elements only				✓
Description of all inspected areas, including those with no defects		✓	✓	✓
Lift floorboards and hatches/panels where this can be done easily and without damage			✓	✓
Report defects, recommended improvements and areas of concern	✓	✓	✓	✓
Report on environmental and other issues including thermal insulation and energy efficiency, ventilation, and hazardous materials			✓	
More extensive discussion of defects and their likely consequences, and an outline of the repair options.			✓	✓
More extensive discussion of how the building is built, what materials are used and how these perform			✓	✓
Recommends further investigation where appropriate	✓	✓	✓	✓
Advises on future maintenance of inspected areas		Limited	✓	✓
Option of a verbal report and meeting at the property	✓	✓	✓	✓
Provides a market valuation	Optional	Optional	Optional	Optional
Provides a reinstatement cost assessment for building insurance purposes	Optional	Optional	Optional	Optional