

3. **Types of survey** - Indicating the main types of surveys commonly instructed by potential purchasers or owners, touching on the new seller surveys and intimating the other occasions when a survey might be beneficial, these would include pre-purchase, defects analysis (rot or damp etc.), snagging and periodic inspections.

# The Property Doctor

...what type of survey should I choose and when?

*Written by Colin Bruce, Director, Bruce Shaw Property Consultants Limited*

If you have, or are about to arrange a mortgage on a property, then you will have instructed a valuation survey. Often purchasers do not fully consider the potential risks associated with house buying. Most properties have defects and a survey could highlight them – but which type of survey do you choose?

There are a number of different types of survey available; the principal choices are as follows:

**Valuation Survey** - The briefest reporting form and probably the most commonly adopted. This provides a value for mortgage security or other taxation purposes. Unless you are knowledgeable about property and construction this level of report can result in you buying into problems as it only highlights superficial defects that will affect value.

**Valuation and Homebuyer Survey** - This form of report normally follows the RICS pro-forma and covers the main visible building elements, providing a commentary as well as a suggested value and fire reinstatement valuation. This form of report is normally considered appropriate for modern, traditionally constructed properties.

**Building Survey Report** - This is the most detailed type of report available and is particularly suited to properties of non-traditional construction, those larger, converted or older buildings. The report will consider in detail all accessible building elements and will discuss items of disrepair and defect. It will also include information relating to the method of construction, the condition of structure and potential repairs. It is an interrogative process that requires care and time. We are not only looking for defects but to establish, as far as possible, that a property is constructed in line with accepted practice, compliant with relevant building legislation. This form of report does not include a valuation.

In new homes, the existence of an NHBC certificate does not, in our experience, prove that the property has been correctly constructed. A Building Survey regularly brings issues to the fore that require to be resolved before the builder leaves site.

In addition, you will perhaps have heard of the new 'Seller Survey'. As its name suggests, this is an independent report commissioned by the seller. This may ultimately replace the Valuation and Homebuyers Survey but may also comment on additional areas of interest to purchasers, such as Energy Efficiency Ratings or Security arrangements. This form of report is currently being piloted in parts of the country before being rolled out at some future date.

The benefit of moving to seller surveys is yet to be fully assessed. However, unless changes are made to the current proposals it is our opinion that a Building Survey Report will remain

appropriate for properties of a large or unusual nature. These types of property require assessment by practitioners who are specially trained. It is often the 'potential' defect that we are looking for and not one that stares you in the face, e.g. anyone can note water ingress affecting a ceiling. What you as a purchaser want to be assured of, is that your new property will not suffer any rapid deterioration requiring major expenditure within the foreseeable future.

So what is a Structural Survey? Well, this is quite simply a Building Survey that involves disruptive investigations, e.g. digging holes. This can be appropriate where a structural failure is suspected or a property is about to undergo a major refurbishment or alteration.

Bruce Shaw, as Property Doctors, provide a further range of survey services that may be appropriate to your own situation in the process of occupying your home, these include what we sometimes refer to as MOT inspections (just as its name suggests), snagging inspections either before occupancy of new property or immediately before the expiry of any defects liability period, or even self-build interim inspections and certification and lastly, defect analysis involving specific inspections reviewing a particular problem or series of problems.

Bruce Shaw will be happy to advise you of the type of survey that best meets your requirements. Whatever type of Survey you choose we can provide a service which will help you feel confident about your property decisions. Although we do not provide Valuation services we can arrange combined Valuation and Building Survey Reports.

If you have any queries, or need to consult the Property Doctor please contact either Colin Bruce or Brian Shaw on 01383 824450 or by mobile (24 hours) on 07900 913975, Bruce Shaw Property Consultants Limited, 6 Forth Reach, Dalgety Bay, Fife KY11 9FF or visit us on-line at [www.bruce-shaw.co.uk](http://www.bruce-shaw.co.uk)