

This guidance note has been issued by McCluskey Chartered Surveyors. The purpose of this document is to provide guidance to those who are looking to purchase a property in the UK. This document should not be considered in isolation and aims to offer an overview into property defects. Readers are advised to employ the services of a Chartered Surveyor when purchasing a property.

Why pre-purchase surveys are important

1. Introduction

Buying a house is expensive. It is also one of the top ten major stressors in our adult lives. So, imagine that you move into your new home, excited for a new beginning, and soon after you find damp, or some cracking. The consequences of this can often be both stressful and costly. This is why pre-purchase surveys are so important. They can identify a possibly costly oversight whilst offering invaluable peace of mind.

2. An expensive mistake

Many online platforms in the property industry offer advice for buyers on the moving process. This advice often includes your obligation for a mortgage valuation and conveyancing services. However unfortunately, much of this advice often leaves out the benefits of a survey. It is important to remember that a mortgage valuation does not consider the full structure and scope of a property.

Whilst many people may choose not to obtain a survey, it is one of the most important aspects of buying a property. There are a number of different levels of survey which all look for varying levels of defects. However, all surveys should highlight obvious defects which have the potential to cause damage to the structural elements of the property. Surveys identify a large number of defects, including damp, structural movement, or timber deterioration, to name a few. Where defects are identified – perhaps there are alterations in the roof space which do not comply with current Building Regulations, an issue with drainage, or evidence of an invasive species – these repairs can often be at significant cost.

Having this information early affords you the opportunity to make an informed decision about whether to continue with your purchase. If you decide to continue, this information can present you with robust evidence for negotiation or can allow the vendor an opportunity to correct any defects prior to purchase, saving you time and money.

As Building Surveyors, we are regularly asked why surveys are so expensive. Yet the average survey costs approximately 0.2% of the average purchase price. With all this considered, the cost of a survey is a valuable investment to avoid potentially far greater costs (and stress) at a later stage.

3. Peace of mind

We recognise that the cost of a survey is often at the forefront of our clients' minds. However, what we are truly providing for our clients is value in the form of peace of mind. A pre-purchase survey highlights any defects at the time of inspection and informs you of any immediate or longer terms costs. The survey therefore significantly reduces any potential hidden surprises.

McCluskey Surveyors are highly qualified and experienced professionals. As Chartered Surveyors, we are regulated by the Royal Institution of Chartered Surveyors (RICS) and therefore adhere to their Rules of Conduct and Code of Ethics, in addition to our own organisational values of: (i) Learning; (ii) Inclusion; (iii) Sustainable; and (iv) Trust. To find out more about our values, please visit our website. All our reports are written in accordance with the RICS Home Survey Standard. All level 2 and 3 surveys (see Guidance Note 2) offer a breakdown of each element of the property. Each element is given a 'traffic light' condition rating of 1-3. This presents a quick visual aid for you to identify any areas of high concern.

When viewing, it is important to consider the feel of a property and whether the location and layout are right for you and your family. Employing the services of a Chartered Surveyor offers you assurance as to whether the property is structurally sound and can advise you on any known costs of repair or ongoing maintenance. Having this information from the outset allows you to make an informed decision – giving you ultimate peace of mind.

For information on which level of survey you may need, see [Guidance Note 2 – The levels of surveys](#). Visit our website for the complete series of [Guidance Notes](#).

