



# Guide to Home Surveys

Quick Turnaround – Competitive Pricing – Efficient – Trusted Brand – Constructive Advice

## Why Have A Survey & Which Is Best?

Obviously a must have if you are buying a property but it is important not to waste your money on the wrong survey. Most of our clients are buying a house and have had a mortgage valuation. It is important to remember that whilst you may have paid for it, it is your mortgage lender's valuation! It is ensuring they are lending on a suitable asset and the report is not a survey.



Whilst we can provide specialist valuation reports they will not inspect the condition of the property, pick up on any defects, such as damp or subsidence, or make recommendations for remedial works. This information will ensure that you avoid any unforeseen expenditures after you have bought the property.



The table below highlights some of our most common client scenarios.

| Circumstances   | Recommended Survey |
|---|--------------------|
| Buying a residential property & do not currently have a valuation | Home Buyers Report |
| Buying a residential property & already have a valuation          | Condition Survey   |
| For residential mortgage purposes                                 | Valuation Report   |
| Buying the remainder of a shared ownership residential property   | Valuation Report   |
| Inheritance Tax or Divorce Proceedings                            | Valuation Report   |



DCB Professional Services Ltd  
Chartered Surveyors & Valuers

01952 457 036 [www.dcbprofessionalservices.co.uk](http://www.dcbprofessionalservices.co.uk)





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## Why Use DCB?

We use Royal institute of Chartered Surveyor (RICS) qualified surveyors and valuers, who are experts in their fields. We have a customer focussed ethos that revolves around providing concise jargon free advice in the most efficient time possible for the best price possible. We try to be as transparent as possible with our pricing and costs and avoid scaremongering tactics with our reports delivering constructive criticism on any faults found opposed to just reporting faults. Don't take our word for it though, for genuine customer testimonials visit our website.



## Types of Survey

### **Homebuyers**

Given the depth and breadth of items covered this is our most popular report. It will give a market valuation, an insurance valuation, discuss possible environmental issues as well as assessing the condition of the home looking at defects and making recommendations. It normally takes up to 1-2 hours for the survey and 3-5 days for the report to be produced.

### **Condition Report**

An assessment of the condition of the home looking at defects and making recommendations. It normally takes up to 1 hour for the survey and 1 - 2 days for the report to be produced.

### **Valuation Report**

An assessment of how much the property is worth, ensuring you have a realistic idea of the market value (this can be backdated to a previous date if required). It normally takes up to 45 minutes for the survey and 1 - 2 days for the report to be produced.



## Prices

Our prices are very simple as they include all expenses and are not based on value, with a small allowance for larger houses, to account for the time implications (Prices quoted do not include VAT):

### **Homebuyers Survey**

Up to 3 bedrooms: **£275**  
4 bedrooms and over: **£325**

### **Condition Report**

Up to 3 bedrooms: **£200**  
4 bedrooms and over: **£250**

### **Valuation Survey**

Up to 3 bedrooms: **£150**  
4 bedrooms and over: **£200**



### **Still Not Sure?**

Contact us for more information

**01952 457 036**

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| Items Covered   | RICS Valuation Report | RICS Condition Report | RICS Home Buyers Report | RICS Building Survey |
|---|-----------------------|-----------------------|-------------------------|----------------------|
| Describes the construction and condition of the property on the date of the inspection  | ✓                     | ✓                     | ✓                       | ✓                    |
| Provides market valuation   | ✓                     |                       | ✓                       |                      |
| Aims to identify and problems that need urgent attention or are serious   |                       | ✓                     | ✓                       | ✓                    |
| Aims to tell you about problems that may be dangerous   |                       | ✓                     | ✓                       | ✓                    |
| Aims to show up potential issues and defects, before any transaction takes place  |                       | ✓                     | ✓                       | ✓                    |
| Includes the standard visual inspection during which secured panels, electrical fittings, inspection chamber covers and other similar features are not removed  |                       | ✓                     | ✓                       | ✓                    |
| Aims to help you decide whether you need extra advice before committing to purchase   |                       |                       | ✓                       | ✓                    |
| Aims to enable you to budget for any repairs or restoration   |                       |                       | ✓                       | ✓                    |
| Aims to advise you on the amount of on-going maintenance required in the future   |                       |                       | ✓                       | ✓                    |
| An enhanced service that includes all the features of the standard inspection plus a more extensive roof space and underground drainage inspection              |                       |                       | ✓                       | ✓                    |
| Provides a reinstatement cost to help you avoid under- or over-insurance  |                       |                       | ✓                       |                      |
| 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   |                       |                       |                         | ✓                    |
| A longer and more detailed visual inspection of a wider range of issues including a more thorough consideration of the roof space, grounds, floors and services |                       |                       |                         | ✓                    |

Given the cost implications we do not provide building surveys, as can be seen from the table above most items and more are offered within the Homebuyers report and as such that is the most comprehensive report we offer. Furthermore a building survey (formerly called a structural survey) is only suitable for properties pre 1900, with serious defects already noted or properties of unusual construction.