



Your clear and impartial guide to

Home Surveys





Contents

About Avery & Co.....	3
How can a survey help you?	3
What you'll get with one of our surveys.....	4
Types of survey and what to expect.....	4
Level 1 Report	5
Level 2 Report – <i>without</i> a valuation.....	6
Level 2 Report - <i>with</i> a valuation.....	7
Level 3 Report (Building Survey)	8
Choose the right survey.....	9

About Avery & Co

Founded in 2004, we are a firm of friendly residential specialists covering the North West and North Wales. Our surveyors are local to their area, are highly experienced and have a strong focus on quality, and customer service.



How can a survey help you?

A property is one of the most expensive purchases you will make so, before you commit yourself to a purchase, it is important that you have a good understanding of the property, and any potential issues it may have. A survey could save you thousands of pounds and it will give you peace of mind. It is vital that you seek independent survey advice and don't rely solely on a mortgage valuation from your mortgage provider. A valuation is **not** a survey, it is solely for the benefit of the lender to protect their financial interest in your property.

The Council of Mortgage Lenders, The Building Societies Association and Which? all strongly advise buyers to get an independent survey.

What you'll get with one of our surveys

A survey from Avery & Co will:

- **Give you clear, understandable and expert advice.**
- **Be independent - we act with your best interest in mind.**
- **Follow strict rules of conduct regulated by the Royal Institution of Chartered Surveyors.**

Types of survey and what to expect

- **Level 1**
- **Level 2 (with or without valuation)**
- **Level 3**

We are happy to discuss the different types of survey with you and can help you decide which is best suited to your needs and the type of property you are hoping to buy.

Our surveyor will call you before the inspection to talk through the survey process and ask if you have any specific concerns. After the inspection, you will receive the report within 5 working days. If you have any questions after receiving the report, our surveyors are always happy to speak with you.

The reports are designed to help you make a more informed decision. If there are problems, you may be able to re-negotiate the sale price to reflect the cost of necessary repairs - or you may decide you don't want to move forward with the sale.

Level 1 Report

A level 1 report is a budget report designed for modern, traditionally built properties that are in good condition. It focuses purely on the condition of a property. It includes:

- **A visual inspection that is less comprehensive than a Level 2 or Level 3.**
- **A clear 'traffic light' ratings of the condition of different parts of the building, services, garage, and outbuildings.**
- **A summary of the risks to the condition of the building; and other matters including guarantees, planning, and building control.**

A Level 1 Report **does not** include advice on repairs or ongoing maintenance. It **does not** include a valuation.



Level 2 Report – *without* a valuation

Formerly known as a *HomeBuyer Report*, a Level 2 Report is a reliable and cost-effective report which is able to provide buyers with information surrounding the condition of the property, and highlight any significant issues or repairs.

Choose this report if you would like more extensive information when buying a conventional house, flat or bungalow, that is in reasonable condition and built from traditional building materials and techniques. It includes:

- **A visual inspection of the property, grounds and services (no tests are undertaken).**
- **Concealed areas such a roof spaces, basements, and drainage covers are opened and inspected where possible and safe to do so.**
- **A clear 'traffic light' ratings of the condition of different parts of the building, services, garage, and outbuildings.**
- **A summary of the risks to the condition of the building; and other matters including guarantees, planning, and building control.**
- **Brief 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 conveyancing.**
- **Information on location, local environment and the recorded energy efficiency (where available).**

Level 2 Report - *with a valuation*

As above, but also including:

- The surveyor's professional opinion on the 'Market Value'.
- An insurance reinstatement (re-build) cost.
- Issues that the surveyor considers may affect the value or mortgageability.



Level 3 Report (Building Survey)

Choose this report for a large, older or run-down property, a building that is unusual, altered or non-traditional, or if you're planning major works.

It costs more than the other RICS reports because it gives more detailed information and advice. This service includes:

- **A detailed visual inspection of the building, its services and the grounds. More extensive than a survey level two.**

The report describes the construction and materials used for different parts of the property. It describes the condition and provides an assessment of defects.

- **Concealed areas such a roof spaces, basements, and drainage covers are opened and inspected where possible and safe to do so.**
- **Services are observed in normal operation (not tested).**
- **The risk of potential, or hidden defects in areas not inspected are described.**
- **The likely cause of defects is explained.**
- **The likely remedial works required is explained and the possible consequences of non-repair.**
- **General recommendations of the priority and likely timescale for necessary work.**
- **Legal issues that need to be addressed before completing your conveyancing.**
- **Information on location, local environment and the recorded energy efficiency (where available).**

The surveyor may also be able to provide an estimate of costs for identified repairs.

Choose the right survey

This table will help you choose the most appropriate survey:

Service features	Level 1 Report	Level 2 Report (survey only)	Level 2 Report (survey and valuation)	Level 3 Report
Describes the construction and condition of the property on the date of the inspection.				
Aims to identify any problems that need urgent attention or are serious.				
Aims to identify things that need to be investigated further to prevent serious damage.				
Aims to tell you about problems that may be dangerous.				
Aims to show potential issues and defects, before any transaction takes place.				
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 ongoing maintenance required in the future.				
Provides a reinstatement cost to help you avoid under or over-insurance.				
Provides a market valuation.				
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.				
Where practical and agreed, provides an estimate of costs for identified repairs.				
Provide specific comments on energy efficiency.				