

Home Condition Survey

When buying a new home, most people rely on the very limited summary of the property provided by the lender via the compulsory mortgage valuation, which is often referred to as a "survey".

Very sensibly you have chosen to use the services of a qualified surveyor to provide you with an independent report.

However, before undertaking the inspection and preparing the report on your behalf, you should understand the 'terms' under which the report is prepared so that you are clear as to exactly what level of service you are buying and to avoid any misunderstanding later.

The terms of the report are set out below (they are also repeated in the actual report itself). Please read them carefully and then, to confirm that you understand the service, sign both copies of the letter at the bottom, returning one copy to the surveyor and keeping the other for your own records.

Introduction and terms on which this report is prepared

Introduction

When you buy a home it is sensible to have an independent report on the condition of the property.

This Home Condition Survey is produced by a surveyor who is a member of the SAVA Scheme. The surveyor must provide an objective opinion about the condition of the property which you, as the buyer, will be able to rely on and use.

To become a member of The SAVA Scheme and be able to produce Home Condition Surveys, the surveyor has to:

- ❖ Pass an assessment of skills, in line with National Occupational Standards; and obtain the Diploma in Home Inspection.
- ❖ Have insurance that provides cover if a surveyor is negligent.

The surveyor must follow the inspection standards and code of conduct set by SAVA. To ensure compliance all members are continuously monitored and before membership is granted a criminal record check is undertaken. SAVA can revoke membership if a surveyor fails to maintain the expected professional or ethical standards.

The Home Condition Survey is in a standard format and is based on these terms, which set out what you should expect of both the surveyor and the Home Condition Survey. Neither you nor the surveyor can amend these terms for the survey to be covered by the SAVA scheme. However, the surveyor may provide you with other services. Any other services the surveyor may provide are not covered by these terms nor by the Scheme and so must be covered by a separate contract.

All surveyors who are members of the SAVA Scheme have a complaints procedure which can be escalated to SAVA. If you have any complaint about this report, you

can complain by following the complaints procedure. This is explained in more detail at the end of this document.

What this report tells you

This report tells you:

- ❖ About the construction and condition of the home **on the date it was inspected**
- ❖ Whether more enquiries or investigations are needed
- ❖ Reinstatement Cost for insurance purposes derived from data supplied by the Building Cost Information Service (BCIS) except where the property is very large or historic, or if it incorporates special features, or is of unusual construction not covered by the Building Cost Information Service in which circumstance a specialist would be needed to assess the reinstatement cost.

The report's main aim is to tell you about any defects that need urgent attention or are serious. It also tells you about things that need further investigations to prevent damage to the structure of the building.

The report applies '**condition ratings**' to the major parts of the main building (it does not give condition ratings to outbuildings). The property is broken down into separate elements, and each element has been given a condition rating 1, 2 or 3 or NI – see more on definitions below.

What this report does not tell you:

This report does not tell you the value of your home or cover things that will be considered when a valuation is provided, such as the area the home is in or the availability of public transport or facilities.

It does not tell you about any minor defects that would not normally effect your decision to buy.

- ❖ The report does not give advice on the cost of any repair work or the types of repair which should be used.
- ❖ The report is not an asbestos inspection under the Control of Asbestos at Work Regulations 2002.

If you need advice on subjects that are not covered by the Home Condition Survey, you must arrange for it to be provided separately.

What is inspected?

The surveyor undertakes a visual inspection of the inside and outside of the main building and all permanent outbuildings, and the parts of the gas, electricity, water and drainage services that can be seen.

Condition rating definition

The surveyor gives each part of the structure of the main building a condition rating, to make the report easy to follow. The condition ratings are as follows.

❖ **Condition Rating 1**

No repair is currently needed. Normal maintenance must be carried out.

❖ **Condition Rating 2**

Repairs or replacements are needed but the surveyor does not consider these to be serious or urgent.

❖ **Condition Rating 3**

These are defects which are either serious and/or require urgent repair or replacement or where the surveyor feels that further investigation is required (for instance where he/she has reason to believe repair work is needed but an invasive investigation is required to confirm this). A serious defect is one which could lead to rapid deterioration in the property or one which is likely to cost more than 2.5% of the reinstatement cost to put right. **You may wish to obtain quotes for additional work where a condition rating 3 is given, prior to exchange of contract.**

❖ **NI**

Not inspected (see "How the Inspection is carried out" below)

How the Inspection is carried out

The inspection is visual and non invasive. This means that the surveyor does not take up carpets, floor coverings or floorboards, move heavy furniture or remove contents of cupboards. Also, the surveyor does not remove secure panels or undo electrical fittings.

The surveyor will say at the start of sections D, E and F of the report if it was not possible to inspect any parts of the home that are normally reported on. If the surveyor is concerned about these parts, the report will tell you about any further investigations that are needed. The surveyor does not provide estimates on the cost of any work to correct defects or comment on how repairs should be carried out.

I confirm that I have read and understood the terms of engagement.

Signed_____

Date_____