



Choosing the right mortgage

A brief guide to help you start on this exciting journey.

Different types of house surveys

Survey Type	What Does it include?	When is it Suitable?
Condition report	<ul style="list-style-type: none"> ▶ The most basic survey you can get ▶ Will give you an overview of the property's condition and highlight significant issues, but won't go into detail ▶ Will give traffic ratings for the condition of different parts of the property 	<p>A condition report is useful for a modern house in good condition..</p> <p>It will provide you with reassurance if you just want to double-check everything is ok.</p>
Homebuyer's report	<ul style="list-style-type: none"> ▶ More detailed than a condition report ▶ Will highlight problems with the property, such as damp or subsidence ▶ Includes advice on necessary repairs as well as ongoing maintenance advice ▶ Will point out anything that doesn't meet current building regulations ▶ The survey will be non-intrusive - the surveyor will not look behind furniture or under floor boards, so they'll only be able to identify 'surface-level' problems ▶ It will take about two to four hours to complete 	<p>A homebuyer's report is suitable for most modern properties as well as older properties, provided they're in a reasonable condition.</p> <p>It's a good option if you have some concerns about a property.</p>
Buildings survey	<ul style="list-style-type: none"> ▶ The most thorough survey you can get ▶ Provides a comprehensive breakdown of the structure and condition of the property ▶ Will list defects and advise on repairs and maintenance ▶ The surveyor will be 'hands on' and will do things like checking in the attic and looking under floorboards ▶ You can ask for the report to include projected costs and timings for any repair work ▶ Depending on the size of the property it may take a day to complete 	<p>Building surveys are particularly useful if you're buying an older or unusual property, or one that's in a poor condition.</p> <p>If you're planning to do significant work or have major concerns about a property you should get this kind of survey done.</p>