

Other services

Your chartered building surveyor can offer homeowners a range of other professional services including:

- measured surveys;
- planning applications;
- design services;
- certificates of compliance;
- Land Registry mapping;
- defects lists;
- defects analysis;
- boundary dispute advice; and,
- building energy rating.

For further information on these and other services, check out our website – www.scs.ie – Building Surveying Division.

Finding a chartered building surveyor

If you are buying a home and want independent, impartial advice from a qualified professional, then the Society can help you to find a chartered building surveyor in your area. Check our members' directory online at www.scs.ie and click on the "Find a Surveyor" icon, Division: Building Surveying.

NOTE: This leaflet is for guidance only. Each property is assessed by the surveyor on an individual basis and the scope of the survey will be determined by the specific terms and conditions of engagement as agreed between you and your surveyor.

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Residential surveys

A guide for home purchasers



Your new home

Buying a home is one of the biggest financial commitments you will make. You need to know as much as you can about the property before you buy it so having a survey carried out makes sense, and could save you thousands of Euro by identifying costly repairs before you commit to purchase. Most lenders and solicitors will advise you to have a survey done before you buy, and not just to rely on a valuation. It makes sense to seek the best advice possible from professional property experts. The members of the Society of Chartered Surveyors (SCS) are those experts.

Getting advice from your chartered building surveyor

Using the services of a chartered building surveyor gives you added peace of mind because:

- they give you clear, impartial and expert advice;
 - they act in your interests;
 - they are tightly regulated and have strict codes of conduct to protect you – including professional indemnity insurance; and,
 - members have to update their skills and knowledge throughout their careers, so you can rely on their expertise.
- You can easily recognise their professional qualification – they have the letters ASCS, FSCS, MRICS or FRICS after their name.

Valuations and surveys

Property buyers are often confused about the difference between a valuation and a survey.

Mortgage valuations

A mortgage valuation is not a survey of the condition of the property. It is a limited check on the property carried out on behalf of your mortgage lender. Its purpose is to identify anything that affects the security of your mortgage. There may be problems with the property which are not highlighted in the mortgage valuation. It is therefore important to have a comprehensive survey carried out.

Residential survey

Surveys are a form of ‘health check’ for your prospective home. If you are buying a property, you should have a survey carried out before you enter into a contract or bid at auction.

A survey can actually save you money. If there are problems, you may be able to renegotiate the sale price of the property to reflect the cost of necessary repairs – or you may even decide you do not want to proceed.

Your surveyor will report on all accessible parts of the property. Even if the property is relatively new and is still covered by Homebond or another insurance guarantee scheme, a survey is strongly recommended because protection by the scheme will not be provided where there are evident defects in existence at the time of your purchase. This type of survey typically includes details of:

- form of construction and materials used;
- general condition of the property;
- major defects, e.g., dampness, timber defects, structural movement;
- risk of potential or hidden defects;
- remedial options and likely consequences of non-repair;
- recommendation for future investigation;
- visual inspection of services and environmental issues, e.g., ventilation, insulation and noise; and,
- matters for your legal advisor’s attention.

You may require additional information or advice on the property that lies outside the scope of a standard residential survey and this can be discussed with your surveyor in advance, for example:

- cost estimate of repairs; and,
- advice on proposed renovations, alterations or extensions.

How much will my survey cost?

This depends on the **type**, **size** and **age** of the property and the **scope** of the survey. Talk to your chartered building surveyor to discuss a fee based on your needs and requirements. Your surveyor will then provide you with a written quotation detailing what is covered in the survey.

Remember, the cost of a residential survey is relatively modest in comparison with the purchase price of the property and other professional fees involved.

The surveyor’s report will enable you to make an informed decision on whether or not to proceed with the purchase. It will also protect you against potentially expensive surprises after you have made the purchase.