

your simple survey guide.

so, do I *really* need to get a RICS home survey?

The Moving Portal work with surveyors that are regulated by The Royal Institution of Chartered Surveyors (RICS), the leading body of property professionals. We have access to over 4,000 surveyors covering England, Wales and Northern Ireland and all surveyors are based locally with local knowledge. It's important to understand that your mortgage lender's valuation report is not a survey, it merely tells your lender whether the property is reasonable security for your loan.

£11,000

Skipping a RICS survey can lead to significant, **unexpected repair costs** with studies suggesting the average repair bill in 2026 is now around £11,000 - a cost that is easily avoided with a survey upfront.



which survey is the right survey?

We have a skilled Sales Team who are always available to discuss the different types of surveys we offer.

If you or your client are unsure, we will advise them on the recommended level which is most appropriate for the property.



benefits to having a survey:

- Offers a detailed examination of the property's structure and condition
- Identifies visible defects, such as damp, roof issues or structural movement
- May reveal problems not immediately visible, such as subsidence, timber decay or roofing defects
- Can be used to renegotiate the purchase price based on identified issues and potential repair costs
- Offers peace of mind and allows for an informed decision to be made

still **unsure?**
let us break it down further...



Key features	RICS Level 2	RICS Level 2 with valuation	RICS Level 3
Describes the construction and condition of the property on the date of the inspection.	✓	✓	✓
Identifies any problems that require urgent attention.	✓	✓	✓
Advises on defects that may require further investigation by a specialist.	✓	✓	✓
Highlights any issues and potentially costly defects which should be addressed prior to exchange of contracts.	✓	✓	✓
Helps you make an informed decision and if you need further advice before committing to the purchase.	✓	✓	✓
Aims to enable you to budget for any repairs or future maintenance if required.	✓	✓	✓
Provides a market valuation.		✓	
Provides a reinstatement cost to help you avoid under or over-insurance.		✓	
Establishes how the property is built, what construction materials are used and how these will perform in the future.			✓
Describes visible defects plus exposing potential problems posed by hidden defects.			✓
Outlines the repair options and the consequences of not actioning.			✓
Provides specific comments on energy efficiency.			✓



RICS Level 2.

- Will highlight common defects and areas of concern
- For modern, conventional properties made from traditional materials
- For properties in good condition with no obvious defects
- An easy-to-read report with clear condition ratings of all accessible areas

RICS Level 2 with valuation.

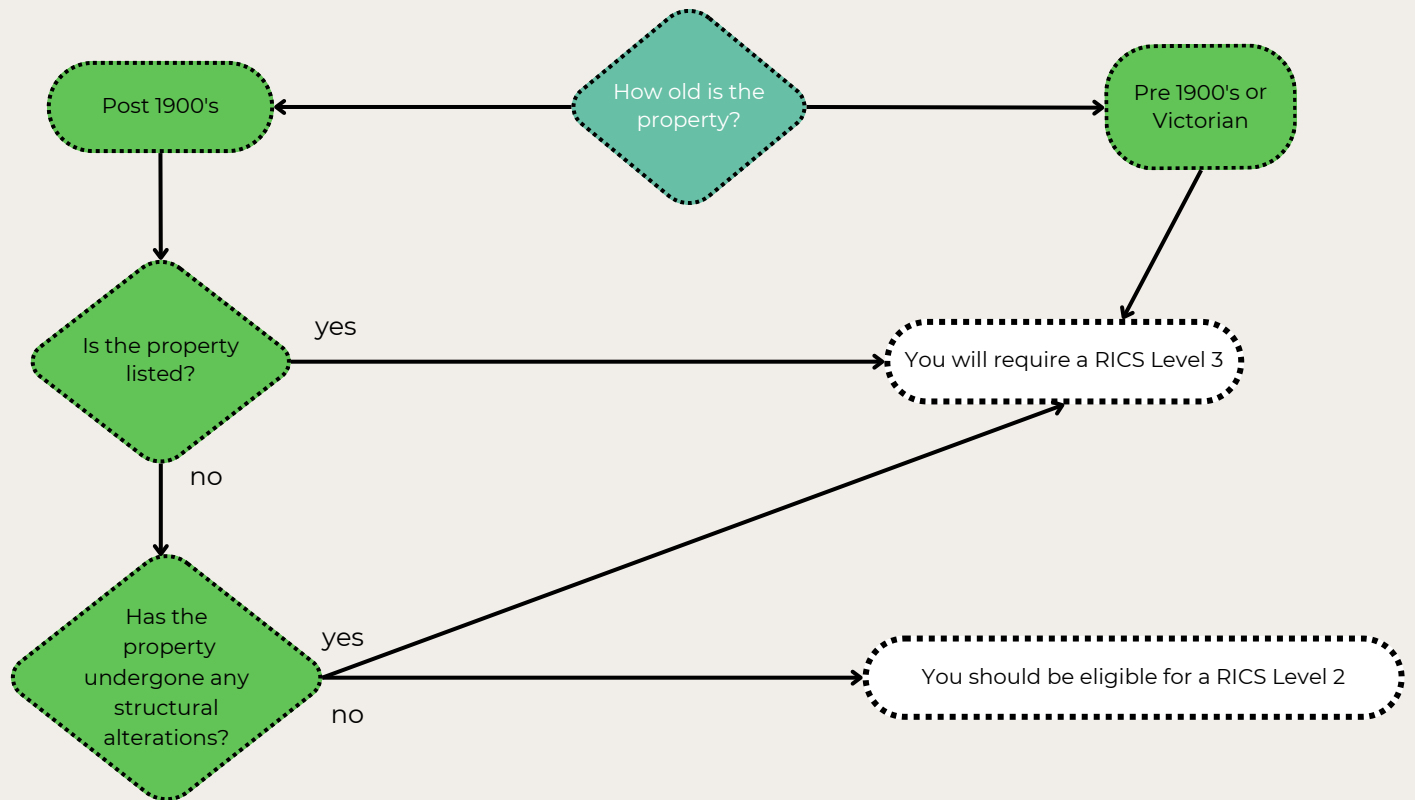
- For modern, conventional properties made from traditional materials
- The surveyor's professional opinion on the 'market value' of the property
- An insurance reinstatement figure for the property
- A list of problems that the surveyor considers may affect the value of the property

RICS Level 3.

- Suitable for older, extended or structurally modified properties or those of non-standard construction
- Describes the identifiable risks of potential hidden defects
- Designed to help you make a reasoned and informed decision
- Outlines the scope of any appropriate remedial work & explains the likely consequences of non-repair

If the property is **non-standard construction** or **in poor condition**, it will require a **RICS Level 3 Survey**.

On some occasions, a Structural Engineers Report may be required or requested by the mortgage lender.



Once the survey is paid for, the instruction is passed to the **local surveyor** who has the **soonest availability**.

The surveyor will issue your **Terms and Conditions** and arrange the survey appointment with the access provider.

The RICS survey is carried out and the surveyor takes between **5-10 working days to complete the report**, depending on the survey type.

The survey is completed and uploaded to the portal. You **will be notified of the completion** and can retrieve your report with access to post-survey support.

