

# 156 Things Inspectors Evaluate: Complete UK Property Inspection Checklist

## The UK Property Inspection Landscape

What if your survey could save you thousands, but only if you know what to look for?

Here's the truth: most UK buyers get their survey but don't fully grasp it. They see "Condition 2" and "Condition 3" ratings, skim the jargon, and move forward. They don't know which findings are deal-breakers and which are just routine fixes.

The £47,000 figure is real. That's what major structural issues cost when buyers miss them. And the sad part? These problems are often noted in the survey. They're just not flagged clearly enough to cut through buyer excitement.

**Quick test:** Which finding would make you walk away?

- A) Hairline cracks in the foundation (under 3mm)
- B) Active damp with timber rot
- C) Old consumer unit without RCD protection
- D) Boiler from 2012

If you picked anything except B, you're making the same mistake that costs buyers tens of thousands.

British homes span nearly 200 years of building methods. Victorian terraces use lime mortar that needs to breathe. Modern timber-frame builds have their own issues. Each era has its own weak points.

The rules come from Building Regulations Parts A-S. Surveyors use RICS ratings (1-3 scale).

## RICS Survey Standards and Condition Ratings

The Royal Institution of Chartered Surveyors sets the UK standard for property checks. They offer three survey levels.

**RICS Level 2 (HomeBuyer Report)** works well for standard homes built after 1930 in decent shape. Surveyors only check what they can see. Cost: **£400-£500** for average homes, **£800-£1,000** for larger ones.

**RICS Level 3 (Building Survey)** digs deeper. It's a must for older, unusual, or worn-out homes. Choose this for pre-1930 properties, listed buildings, or homes with major changes. Cost: **£600-£1,500+**.

### The Traffic-Light Rating System

- **Condition 1 (Green):** No repair needed; just routine upkeep
- **Condition 2 (Amber):** Needs fixing but not urgent; save up for repairs
- **Condition 3 (Red):** Serious faults needing fast action; get quotes before you commit

## The Three-Tier Severity Matrix

Smart investors don't look at survey findings one by one. They sort them into groups that show the money and safety risks at a glance.

## Tier 1: Critical Issues (Walk-Away Candidates)

These are serious problems. They need action now. Your mortgage offer may depend on them.

### Structural Stability

- ☐ Property shows no signs of active subsidence (no cracks wider than 5mm or progressive movement).
- ☐ Walls and floors are stable with no signs of movement or settling.
- ☐ Building is a standard construction type, or has valid PRC certification if non-standard.

### Damp & Timber

- ☐ No major dry rot outbreak is present.
- ☐ Roof is intact with no active water ingress or failure.

### Safety & Compliance

- ☐ Electrical system is safe (no C1 or C2 codes on the EICR report).
- ☐ Property is free from Japanese knotweed, or has an active treatment plan with guarantee.
- ☐ High-rise flat has valid EWS1 certification (if applicable).

### Leasehold (if applicable)

- ☐ Lease has more than 80 years remaining.

Even these issues aren't always deal-breakers. If you know the repair costs, you can still negotiate.

## Tier 2: Moderate Issues (Amber, Condition 2)

Fix these within 1–5 years. Set aside money for them. You may be able to haggle on price.

### Roof & Exterior

- ☐ Roof tiles are in serviceable condition with adequate remaining lifespan.
- ☐ Gutters are functional and effectively directing water away from the building.
- ☐ Wooden windows are sound with no significant rot or deterioration.
- ☐ Double glazing seals are intact with no misting between panes.

### Damp & Insulation

- ☐ No damp issues requiring further specialist investigation.
- ☐ Damp-proof course is intact and functioning properly (not failed or bridged).
- ☐ Cavity wall insulation, if present, is not causing damp problems.

### Systems

- ☐ Wiring is safe and functional (even if older style).
- ☐ Boiler is working reliably with adequate remaining lifespan.

**What to do:** Get quotes for repairs. Then ask the seller for a price cut, a credit, or to fix things before you complete.

### Tier 3: Minor Items (Green, Condition 1)

Just routine upkeep. Add these to your normal house budget.

#### General Maintenance

- ☐ Pointing is in good condition with no significant wear.
- ☐ Bathroom ventilation controls condensation effectively.
- ☐ Cracks, if any, are hairline only (under 3mm) and cosmetic.
- ☐ Exterior paintwork is in acceptable condition.
- ☐ Airbricks are clear and unobstructed.
- ☐ Trickle vents are clean and functional.
- ☐ Sealant around windows and doors is intact.
- ☐ Gutters are clear of debris and draining properly.

## Building Regulations: What Buyers Should Check

England and Wales building rules set minimum standards. Work done without proper sign-off creates legal, insurance, and mortgage headaches.

### Key Rules

**Part A (Structure)** , Foundations must handle ground movement. This matters most on clay soils.

**Part B (Fire Safety)** , Wales requires sprinklers in all new homes. England only requires them in buildings over 11m tall.

**Part C (Moisture)** , The damp-proof course must sit at least 150mm above ground level outside.

**Part L (Energy)** , Updated in June 2022 to push toward net-zero.

**Part P (Electrical Safety)** , You must notify the council for new circuits and bathroom wiring.

### Papers You Should Request

- ☐ Building Control sign-off certificates are available for all completed works.
- ☐ FENSA/CERTASS certificates are available for any replacement windows or doors.
- ☐ Gas Safe certificate is available for boiler installation.
- ☐ Part P electrical certificates are available for any rewiring or new circuits.
- ☐ Structural engineer reports are available for extensions or loft conversions.

**If papers are missing:** You may struggle to get a mortgage. Insurers may reject claims. Property value often drops 5-15%.

## Building Methods and Problems by Era

### Victorian Homes (1837-1901)

Built with **9-inch solid brick walls** using **lime mortar**. These walls need to breathe to handle moisture.

**Check for these common Victorian-era issues:**

- [ ] Damp-proof course is present and functioning (no rising damp evident).
- [ ] Foundations are stable with no signs of subsidence or movement.
- [ ] Gutters are in good condition (cast iron gutters are rust-free or have been replaced).
- [ ] Water supply pipes have been updated (no lead pipes, or replacement planned, £1,500-£3,500).
- [ ] Timber sash windows are sound with no significant rot.
- [ ] Adequate sub-floor ventilation is present (floor joists show no rot or deterioration).

### **Edwardian Homes (1901-1914)**

Early **cavity wall** designs appeared. **Wall tie rust** is a major structural risk. Look for horizontal cracks at regular heights.

### **Inter-War Homes (1918-1939)**

This era had **odd builds** that lenders often refuse:

- **BISF houses:** Steel frame with ribbed metal walls
- **Airey houses:** Precast concrete posts, classed as faulty
- Other faulty types: Boot, Cornish Unit, Dorran, Orlit, Reema, Tarran, Woolaway

**Most banks won't lend** on unfixed PRC homes. You need certified repairs and **PRC papers** (about £895-£995).

### **Post-War Homes (1945-1965)**

**Mundic blocks** (Cornwall and Devon): Concrete blocks with mine waste that breaks down. Testing is a must for 1900-1960 concrete builds in these areas. Bad test results cut values to **65-70% of normal**.

### **1960s-1980s Homes**

**Flat roofs** with built-up felt last 10-20 years. Homes with flat roofs over more than 50% of the area may be hard to mortgage.

**Cavity wall insulation issues** affect about 6 million UK homes. **Removal costs: £1,500-£4,000.**

### **Modern Builds (1990s-Present)**

**Timber frame** builds are more common now but count as non-standard. New homes come with **NHBC Buildmark warranties** (10 years). But **over 90% of new buyers find problems**, an average of 141 snags per home.

**Snagging checks** (from about £320) are vital within the 2-year builder warranty.

## **Regional Hazards: England and Wales**

### **Sinking and Ground Risks**

**Clay shrinkage causes about 70% of UK sinking cases.** London Clay shrinks a lot. Wet and dry spells make the top 1.5-5m of soil expand and shrink.

**Check for signs of subsidence** (not just normal settling):

- [ ] No sloping or tapered cracks wider than 3mm are present.
- [ ] No cracks extend through the damp-proof course.
- [ ] Doors and windows open freely without sticking or misalignment.
- [ ] No cracks have returned after previous repairs.

**Coal mining searches (CON29M)** are a must in coal areas, Yorkshire, Notts, Derbyshire, South Wales, North East. Search cost: about **£66**.

**Support costs:** Resin injection **£150-£300 per m<sup>2</sup>**; mass concrete **£1,000-£1,500 per metre**; typical total **£10,000-£30,000** for a 3-bed semi.

## Flooding

**Environment Agency flood zones:**

- **Zone 1:** Low risk (under 0.1% yearly chance)
- **Zone 2:** Medium risk (0.1-1% rivers; 0.5% sea)
- **Zone 3a:** High risk (over 1% rivers; over 0.5% sea)
- **Zone 3b:** Flood plain (over 5%)

**Flood Re insurance scheme** makes cover affordable for high-risk homes built before 2009.

## Radon Gas

**Over 1,100 UK deaths yearly** come from radon exposure. Affected areas: Cornwall, Devon, Derbyshire, Somerset, Northamptonshire.

**UK action level: 200 Bq/m<sup>3</sup>**. Testing costs **£49.80-£52.80**. Fixes cost **£800-£3,000**.

## Japanese Knotweed

RICS 2022 groups:

- **Category A/B:** On-site, causing or may cause harm, bank may hold back funds
- **Category C:** On-site but no harm, get expert advice
- **Category D:** Off-site within 3m, usually no hold back

**Removal costs: £1,000-£5,000** (weedkiller) to **£10,000-£20,000+** (digging out).

# Electrical and Gas Safety Rules

## Electrical Work (BS 7671)

**EICR (Electrical Installation Condition Report)** codes:

- **C1:** Danger now, must fix right away
- **C2:** May be dangerous, fix within 28 days

- **C3:** Should improve, not required to pass
- **F1:** Needs more checks

**Consumer unit upgrade costs: £450-£800.** Full rewire for 3-bed house: **£3,000-£6,500.**

## Gas Safety

**Gas Safe Register** is the only legal body for gas work. Check at [gassaferegister.co.uk](http://gassaferegister.co.uk) (<http://gassaferegister.co.uk>).

**Carbon monoxide alarms** are required by law in rooms with fixed fuel-burning devices.

**Condensing boilers** have been required since April 2005. New boiler costs: **£2,500-£4,000** fitted.

## Damp and Moisture: The Most Misread Problem

**Rising damp is often wrongly diagnosed.** In truth, condensation and penetrating damp are far more common.

### How to Tell Damp Types Apart

Type	Where	Key Sign	Height Limit
Rising damp	Ground floor only	Tidemarks, salt stains	Max 0.9-1.5m
Penetrating damp	Any level	Worse after rain, patchy	No limit
Condensation	Cold spots, corners	Black mould	Usually lower walls

**Key point:** Black mould **only** grows where condensation forms. Rising and penetrating damp have salts that stop mould growth.

**Chemical damp-proof course injection costs £1,500-£3,000** for a whole house, plus replastering at **£300-£500 per room.**

**Independent damp surveys** (£99-£500) are a must. Free surveys from damp-proofing firms are really sales pitches.

## Leasehold Checks for Flats

### Lease Length Checklist

- [ ] Lease has more than 80 years remaining (avoids Marriage Value premium on extension).
- [ ] Lease has more than 70 years remaining (meets most lender requirements).
- [ ] Lease has more than 60 years remaining (essential for mortgage eligibility).

**Leasehold Reform Act 2024** (starting 2025-2026) will scrap Marriage Value and let you extend to 990 years.

### Ground Rent Traps

Leases with **doubling ground rent** cause mortgage problems. Lenders worry when rent tops £250 yearly or 0.1% of the home's value.

Building Safety Act 2022 (High-Rise)

EWS1 forms rate fire safety of outer walls:

- **A1/A2:** No work needed
- **B1:** Work needed but safe with short-term measures
- **B2:** Major work needed, serious fire risk

Common Survey Findings and UK Repair Costs

Most Common Problems Checklist

- ☐ No damp problems of any type (rising, penetrating, or condensation).
- ☐ Roof is in good condition with no missing tiles, cracks, leaks, or flat roof deterioration.
- ☐ Wiring is modern or has been updated (not original pre-1990s installation).
- ☐ No concerning cracks (structural or subsidence-related) are present.
- ☐ No timber damage from dry rot, wet rot, or woodworm.

Repair Cost Guide (2024-2025)

Type	Work	Cost Range
Roof	Full re-slating	£5,000-£12,000
	Flat roof repair	£40-£80 per m²
Damp	DPC injection (whole house)	£1,500-£3,000
	Basement tanking	£2,000-£6,000+
Structure	Underpinning	Up to £50,000
Electrical	Full rewire (3-bed)	£3,000-£6,500
	Consumer unit upgrade	£450-£800
Plumbing	New boiler (fitted)	£2,500-£4,000
	Full replumb	£2,500-£5,000
Timber	Dry rot treatment	£1,000-£2,000
	Woodworm treatment	£400-£800

Mortgage Readiness Checklist

- ☐ No serious structural faults or active subsidence.

- [ ] Standard construction, or valid PRC certification for non-standard builds.
- [ ] Lease has more than 80 years remaining (for leasehold properties).
- [ ] Property is free from Japanese knotweed, or has documented treatment plan with guarantee.
- [ ] Flat roof, if present, covers less than 50% of the property.
- [ ] EWS1 certification is available and acceptable (for high-rise flats).
- [ ] Ground rent is within acceptable limits (under £250/year or 0.1% of value).

## When You Need Extra Surveys

Worry	Expert to Hire	Typical Cost
Cracks over 3-5mm, movement	Chartered Structural Engineer	£400-£1,500
Drain problems	CCTV Drain Survey	£155-£420
Damp/timber (for mortgage)	PCA-accredited surveyor	£150-£400
Electrical safety	EICR	£150-£300
Asbestos suspected	UKAS-accredited surveyor	£200-£400
Japanese knotweed	Specialist survey	£150-£300

## Key Professional Bodies

- **RICS** (Royal Institution of Chartered Surveyors), surveys and valuations
- **RPSA** (Residential Property Surveyors Association), home survey experts
- **Land Registry**, title checks and restrictions
- **Environment Agency**, flood risk data and maps
- **Coal Authority**, mining searches and sinking risk
- **LABC** (Local Authority Building Control), building rules compliance
- **NHBC/Premier Guarantee/LABC Warranty**, new build warranties
- **PCA** (Property Care Association), damp and timber experts
- **Gas Safe Register**, gas safety and engineer checks
- **NICEIC/NAPIT/ELECSA**, electrical competent person schemes

**Remember:** A proper survey is your best defence when making your biggest purchase. The cost (£400-£1,500) is tiny compared to what you could save by finding problems before you commit.