








A guide to PROPERTY VALUATIONS

Type	Who chooses?	Cost	How does it work?
 Building Survey	↑ Customer choice	£££	The most comprehensive of building inspections which will include full details of the structural integrity and current state of repair. The report will highlight any concerns and areas where there's a risk of imminent or future cost of repair. Suitable for all properties. Costly in time, money, or both.
 Homebuyer Report		££	Less comprehensive but more economical than a full structural survey, the report will identify any concerns the surveyor has with the fabric and efficiency of the building and will often include a property checklist for the buyer. May not be suitable for very old or unusual properties.
 Internal	↓ Lender decision	£ or FREE	Often called a Standard Mortgage Valuation, a qualified property valuer will visit the home and inspect it from both inside and outside.
 External		£ or FREE	A qualified property valuer will visit the property and inspect it from the outside only.
 Drive-by		£ or FREE	A qualified property valuer will drive to the home and inspect it from the public highway without entering the grounds.
 Desktop		£ or FREE	Desktop valuations are undertaken by qualified valuers using online resources without the need to visit the property.
 AVM		£ or FREE	Automated Valuation Models (AVMs) take sale price information from numerous data sources, such as Land Registry and previous mortgage valuations, and calculate the value of the home without the need to visit the property.

How long might it take?

2-4 weeks minimum
Significant impact on capacity - dependent upon individual case circumstances

2-4 weeks
Significant impact on capacity - dependent upon individual case circumstances

1-3 weeks
Some impact on capacity - dependent upon individual case circumstances

1-2 days
Minimal impact on capacity