RICS X YONDER

Consumer Views of Home Surveys

Qualitative report
April 2026

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Contents

Executive Summary

Five key takeaways

If you only read one slide...

1.

The decision to get a home survey is made amidst many other steps in the home purchase journey, and when the consumer is likely to be under time, financial and emotional pressures.

This means that engagement with the survey process is relatively low until the report is received.

2.

The primary driver to get a home survey is emotional reassurance in the form of peace of mind. Yet the onus is put on consumers to ask the right questions, to understand property issues, and there is inconsistency in service level provided.

This means that consumers can feel unsupported, when they need a trusted support service from start to finish.

3.

Consumers are not always aware that there are 3 survey levels and they are not clear on the differences.

This means that consumers are making uninformed decisions about which survey to get, which can result in varied outcomes.

4.

What the inspection involves, what the surveyor will do, and what the report contains is not always clear.

This means that expectations are not being managed effectively, and consumers can end up surprised and disappointed by what the report covers.

5.

Consumers want the survey to be able to help them take next steps whether that is proceeding, negotiating or abandoning their home purchase. However, the report can be difficult to understand, often consumers are unable to determine how urgent an urgent issue is, and areas they expected to be covered are not.

This means that the report creates a stumbling block, rather than an enabler of progress in their journey.

Objectives, method and sample

Objectives

The Royal Institution of Chartered Surveyors (RICS) is exploring ways to regulate improvements to consumer home surveys.

To complement existing RICS research on consumer complaints data, RICS commissioned Yonder to provide qualitative insight into consumer views, needs, and expectations of home surveys with a view to incorporating findings into an ongoing regulatory review.

In addition to generalised findings, RICS was keen to identify differences in experiences, needs, and expectations among purchasers of different survey levels and first-time buyers.

Key stakeholders within RICS were consulted on their hypotheses for the research, which would form the basis of Yonder's lines of enquiry.

Definitions of key concepts such as home surveys versus mortgage valuations and of the different survey levels were agreed with RICS before being used in the research.

Methodology & Sample

Yonder designed a programme of qualitative research to capture a holistic view across the different levels of survey purchasers, first time buyers, and survey rejectors.

34 participants took part in six online focus groups conducted between 13-15 April 2026. Groups were split by their home survey experience, with three purchaser groups (two level 3 purchasers groups and one level 2), two first time buyer groups, and one survey rejector group.

Groups reflected a range of gender, age, income level, property purchase price and type, and location across the UK (with a minimum of four participants across all groups who purchased or are looking to purchase a property in Scotland, Wales, and Northern Ireland). All participants had sole or joint decision-making responsibility for the home-buying process. The criteria for each group was defined as follows:

3 x Purchasers

To have purchased a property within the last 18 months and paid for a home survey (groups split by level)

2 x First time buyers

To be actively looking to purchase their first property. Could be anywhere in the journey between having an agreement in principle to having an offer accepted without yet having a survey done

1 x Rejector

To have purchased a property within the last 18 months and not purchased a home survey as part of the process

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Home Buying Context

Consumers approach surveys within a home-buying process that feels stressful, high-stakes, time-pressured, and emotionally laden

High stakes

Consumers typically go into the home-buying process apprehensive, either acutely or implicitly feeling that the process would be one of the most consequential decisions of their life. This will be particularly salient to those feeling any kind of financial pressure.

Limited understanding

The average consumer (particularly first-time buyers) embarks on the home-buying process with little understanding of the process as a whole, let alone of any of the constituent parts, and many are cognisant of the limits of their understanding.

Time pressure

Many also describe feeling an urgency or time pressure throughout the home-buying process, often caused by its inherent uncertainty, such as feeling that the seller might withdraw at any point or receive a better offer in a very competitive market.

Restricted access

Home-buyers also tend to feel that they have limited opportunities to view or spend time at the property they are buying, creating a perception of an information asymmetry between them and seller and leading to a feeling that they are at a disadvantage.

High-stress context

All of these factors converge into what amounts to a high-stress, emotionally-laden context for consumers. The combination of high stakes, low understanding, and sense of urgency can easily make buyers feel overwhelmed and anxious about the whole process, leading them to grasp at any sense of assurance or certainty.

They seek trusted voices to support them and share decision-making responsibility

Ambiguity aversion

In this high-stakes, low-information context, consumers will understandably seek out certainty to ease some of the stress resulting from the home-buying process.

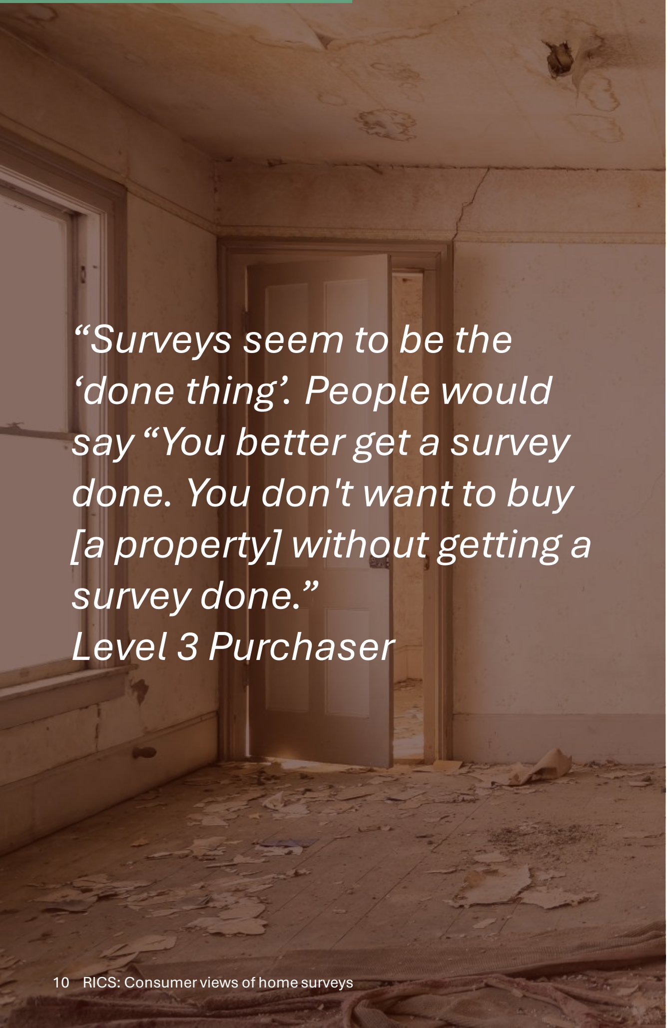
Cognitive outsourcing

Consumers look to lean on trusted voices with proven expertise to provide the sense of certainty that they are looking for, and in doing so offload responsibility for the relevant expertise to the expert. They will also turn to friends and family as trusted voices, to help them understand what to do, who to go to, and provide recommendations.

Emotional reassurance

Importantly, it is not a pure information transfer consumers are seeking. The value of the expert is not in their technical knowledge alone, but for the consumer to share their concerns and blindspots, and for the surveyor to guide them through this.

"For me, it was about of peace of mind, knowing that someone professional was having a look." Level 2 Purchaser



"Surveys seem to be the 'done thing'. People would say "You better get a survey done. You don't want to buy [a property] without getting a survey done."
Level 3 Purchaser

Home surveys are widely known and socially embedded, but understanding of what it entails is limited

High awareness of home surveys

Most respondents, including first time buyers and rejectors, had heard of home surveys and knew what they were. However, understanding of what a survey actually entails remains very high-level.

Purchasers motivated by social expectations

Many allude to a socially-driven perception that home surveys are simply a part of the home-buying process and a feeling that one is expected to get one as part of the home-purchasing process. To not get one, is to openly accept the risk and consequences that may arise.

Little interest in understanding home surveys among other priorities

Purchasers who are primarily motivated by these latent social and emotional pressures tend not to think deeply about what a survey actually entails, or what outcomes they expect from it. Among the many other things to pay attention to in the home buying process, capacity to understand the ins-and-outs of home surveys is not a priority for most.

Note: Two first time buyers in Scotland felt less social pressure and expressed confusion between the compulsory seller's survey and the buyers home survey, with the latter having a less distinctive value compared to the compulsory report

Implication: surveyors should not assume that consumers are actively engaging with the home survey process, even if they opt for a home survey. Engagement increases later in the process, when they receive their report.

Motivations and barriers to purchasing a home survey

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Home surveys are valued first and foremost for the reassurance they provide, helping consumers proceed with confidence

Peace of mind is the primary benefit
Buyers use surveys to feel more secure and reassured before making a major financial commitment.

They help buyers avoid hidden problems
Surveys reduce the risk of unpleasant surprises by revealing issues that may not be visible or detectable by the consumer, before purchase.

They give buyers confidence to move forward
Expert input reassures buyers that the property is a sound buy and helps them proceed with greater certainty.

*"I always thought of it like **reassurance** because it's such a large amount of money and I wouldn't want to waste it on something I wasn't sure about. And I feel like **the survey is giving me that backing to know this is what the actual property is like, so you don't need to be so worried.**"*
First time buyer

Beyond reassurance, purchasing a survey is also driven by buyer mindset, property type, local environment and external advice

Buyer mindset

Several consumers identify as **highly risk adverse**. For these individuals, home surveys are an essential safeguard against the unknown.

They also admit their **technical knowledge of properties and construction is limited**, meaning they'd be unlikely to detect major issues themselves and therefore **rely on surveyor expertise** to do so.

Property-led triggers

Property age is an important consideration, with **surveys viewed as more necessary for older homes** that may be at greater risk of structural issues. Though lived experience in new-build homes often contradicts the assumption they are defect-free, leading some to argue surveys should be mandatory.

Modified or converted properties, such as those with extensions, loft conversions or flat roofs, tend to prompt demand for surveys, as buyers seek expert assessment of potentially higher-risk or more complex work.

Additional features in homes, such as log burners, also prompted survey purchase, to assess any potential future risks.

Local environment

Where buyers are aware of local environmental and geological hazards, such as **homes being built on former quarries, or old salt mines surveys become more important** as a way of assessing subsidence risk, structural stability and any implications for mortgage-ability.

External advice

Advice from others plays an important role in shaping survey decisions, particularly for **first-time buyers, who often rely on family and friends for guidance** through an unfamiliar process.

Professional recommendations from conveyancers and mortgage brokers, alongside online research (e.g. MoneySavingExpert) and social media, further reinforce surveys as a necessary step.

For those who don't purchase a home survey, the need for reassurance still exists – they just fulfil it in other ways

Trusted tradespeople and family members with practical experience can act as an alternative source of reassurance.

Some consumers place enough trust in informal inspections from people they know.

Some consumers feel that professionals such as roofers, electricians or builders are better placed to assess particular elements of a property in depth, than the general expertise of a surveyor.

However, for more risk-averse buyers, informal advice may not be enough, even where relevant expertise exists within their network.

Indiyah and Bill explained that their reasons for rejecting home surveys came down to having builders in their close family/friend networks.

"My dad used to be a plumber and he does kitchens, he can do electrics, he can do boilers and stuff like that. And so he came with me and looked it over and I kind of trusted his perspective because if there was anything that came up, he would really be able to fix it for me...and that has been the case" Rejector

"If you have a friend in the trade or someone who else can come out and look at the property, climb into the roof, look around and know what they're looking for. So we got a builder friend of ours to come out and did it, and they did a far better job. I don't believe there's actually a good surveyor in Ireland anyway. I've yet to meet them." Rejector

Alice explained that if she knew tradespeople in her close network that may have been a reason to not purchase a survey, but as she didn't have those connections, she purchased level 2.

"I think if we knew someone who was a tradesperson or something like that quite well, we probably wouldn't have gone got one and just relied on their experience. But we don't know anyone like that, so that wasn't helpful. But I did know a friend who didn't get a survey on a flat that she was buying because she knew the development, the developers and had builders in her family so didn't get it for that reason." Level 2 purchaser

Amy explained that her brother knows a lot about properties, is a building surveyor himself and could've carried out her home survey, but both Amy and her brother agreed paying for an official home survey offered Amy more protection in the home buying purchase.

"My brother's a surveyor, so I do have that expertise in the family, but I'd still get a proper home survey done. For such a big purchase, I'd want the formal survey as well as his opinion, just to feel completely comfortable." First time buyer

Additionally, the absence of key property triggers means that home surveys can be deemed unnecessary

For some consumers, the perceived absence of property risk, such as in new builds or homes with guarantees and limited alterations (e.g., no extensions), can reduce the felt need for a survey.

In a few cases, consumers treat the mortgage valuation as sufficient reassurance, even when they understand it is not the same as a home survey.

Note: nearly all participants understood that home surveys are different from mortgage valuations, with only 2 older participants (50+) confusing the two.

"I didn't buy a survey because the property was brand new. I think with a new build, you've got a 10-year guarantee, so there's no real point." Rejector

"Because budgets were tight, I already owned a property so there was stamp duty to pay. So I just went on the mortgage valuation, and I just thought that the guy who's come out to see if he's gonna lend me the money, then hopefully the house is worth that much and I should just go for it." Rejector

Interestingly, cost is not a strong barrier across the audience groups

Cost is most likely to enter the decision-making process when buyers are financially stretched, unclear on the survey's value, or able to access alternatives that feel good enough. Often, the emotional driver of reassurance overrides cost concerns.

First-time buyers

Cost is often experienced most acutely by first-time buyers, who are typically less familiar with the process, more financially stretched, and more likely to feel overwhelmed by the accumulation of home purchase-related fees.

However, despite some concern over the cost of a home survey it wasn't perceived to be a huge barrier, and ultimately, most still consider it to be a necessary step in the process.

Rejectors

For those who choose not to buy a survey, cost is often tied to low perceived value.

Home surveys may be seen as a waste of money, especially where buyers believe the report is unlikely to provide them with significant increased knowledge of the property, where the property has a guarantee (e.g., new builds) or where they feel other sources of reassurance are sufficient (e.g., mortgage valuation, tradespeople in the family).

Level 2 purchasers

These buyers tend to approach surveys pragmatically, seeking a balance between cost and coverage.

They are willing to pay for reassurance but often shop around and avoid moving to a higher survey tier if the price increase feels disproportionate, if there is not a clear value add, and unnecessary for the property they are purchasing.

Level 3 purchasers

For these buyers, cost is less of a deterrent because the survey is framed as a relatively small proportion of the overall home purchase and as worthwhile protection against much larger future costs.

Higher risk sensitivity (e.g., through personal mindset, property-led triggers) tends to increase willingness to pay.

Social norming already helps position home surveys as a necessary part of the home buying process, but sustained uptake will require a clearer, more targeted value proposition:

- reducing cost concerns for first-time buyers
- tackling low-utility perceptions among rejectors
- clarifying the return on investment for those choosing between survey levels.

Understanding and choosing survey levels and surveyors

Consumers broadly recognise there are 'basic' and 'in-depth' survey options, but knowledge of exactly what's available is limited

Awareness typically increases for those who have purchased property before, or who have conducted extensive research as part of their current home buying process.

First-time buyers (understandably) have the lowest awareness of the survey options available, unless they have undertaken their own research as part of the home-buying process.

Among purchasers, awareness is mixed. Those with previous experience of buying a survey typically have a stronger understanding of the options available.

This lack of clarity is compounded by the fact that **surveyors and other experts do not always explain that there are three options**, leaving consumers to do their own research, make assumptions, or rely on recommendations.

Implication: Lack of clarity leads to uninformed decisions which can result in varied outcomes. Ensure surveyors explain the options available to empower consumers in their decision making and prepare them for what's to come.

Matt was able to provide the most detailed understanding of the different home survey levels amongst our FTB groups, attributing his knowledge to his own desk research.

"I don't know much about Level 1. I'm assuming that's the absolute bare minimum. But say for Level 2, I think that's okay for most properties built after 1970, as long as they haven't had extra work done, so like extensions and things like that. Any house that is older than that or has had like quite a lot of modifications it's worth getting the highest level, which I think is level 3, but I could be wrong. That's just from my initial research." First time buyer

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Low awareness of what's available shapes how consumers choose, what they expect and how they evaluate the outcome

There are some important nuances between level 2 and level 3 purchasers:

Level 3 purchasers are often actively driving the decision themselves. They are typically **more set on obtaining the most detailed, in-depth, or 'best' survey available.**

That self-directed choice tends to come with:

- stronger prior beliefs about what the product should deliver
- higher expectations of thoroughness and reassurance
- greater emotional investment in the survey purchase

Since level 3 purchasers have invested more effort and expectation into the choice of survey, they may also judge the outcome more critically.

By contrast, those who opt for **level 2 are often less aware that there are three levels** overall and are **more likely to have followed a recommendation from a surveyor** or expert rather than proactively choosing from a set of options.

This tends to shape their mindset going forwards:

- they are less likely to see themselves as having selected a premium or 'best possible' product
- they have lower expectations of depth and comprehensiveness
- they are often less emotionally invested in the decision itself

Ultimately, level 2 can feel more like a sensible, practical choice with less emotional investment and lower expectations.

Typically, though not always the case, Level 2 surveys exceed expectations, while Level 3 surveys often underdeliver

Survey purchased	Expected Value	Experienced Value	Left feeling...
Level 2	Medium	High	Pleasantly surprised
Level 3	High	Medium/Low	Often disappointed

*"Well, **I didn't realise they were going to go in so much depth on all the little things**...I didn't think they'd check knobs on the windows, latches, warped skirting boards...lots of things I never would have noticed. It was definitely a lot more in-depth than I thought. I didn't expect like 60, 70 pages of a report to go through...I definitely appreciated the level of detail"*

Level 2 purchaser

*"Ours was definitely not thorough or comprehensive. It was 90 pages, 10 of those were the appendix. There was photos of things like door hinges and the fridge. I was like, we're not buying the fridge...And **the things that mattered weren't looked into properly** or didn't live up to the expectation that we expected from the report"*

Level 3 purchaser

Surveyor selection is driven primarily by trusted voice guidance, which is sought from both personal and expert networks

Recommendations from friends, family, and (to a lesser extent) mortgage brokers and estate agents, are often the main starting point, giving consumers reassurance in a decision where they may feel they have limited knowledge.

Where personal recommendations are not available, buyers often turn to online research, reviews (e.g., Google, Feefo) and directories (e.g., RICS website) to build understanding, confidence and compare options.

Technical credibility and added value can also help surveyors stand out, especially for more engaged consumers. Consumers are drawn to surveyors who appear knowledgeable about the local area or property type, offer specialist capabilities (e.g., technology such as drones), or have additional expertise (e.g., electric or architectural qualifications).

Although consumers can feel **pushed into decisions based on responsiveness, availability and speed, as the practical pressures of progressing the purchase compete with the emotional desire to select the 'right' surveyor.**

Implication: Surveyors must be both highly credible and available, demonstrating expertise and added value without forgetting consumers' 'need for speed'.

RICS appears to be a hygiene factor in surveyor selection: providing reassurance, credibility, and a useful search tool

It is often deemed standard that surveyors are RICS accredited rather than this being a value-add feature.

The RICS website is used by some as a starting point to find local accredited professionals, compare options, and access contact details, particularly among those seeking reassurance that they were working from a credible shortlist.

More broadly, **RICS accreditation acts as a quality filter, helping buyers verify credentials and reduce the perceived risk of poor service.** For most consumers, the RICS mark signals competence, regulation, and a few indicate they would be willing to pay more for a RICS-accredited surveyor on that basis.

RICS is also seen by some as a form of protection, offering a route for complaint if a surveyor missed something significant (even if this route was rarely followed).

However, the value of RICS is not universally accepted. Some participants are unconvinced that accreditation has much practical impact beyond reassurance (e.g., questioning the standards surveyors were held to, especially after hearing the variety of experiences in the group), and a minority expressed more sceptical views, questioning how much enforcement power it really has, or would be willing to use, when problems arise. These views were mostly held by first time buyers/rejectors who had less awareness and direct experience with RICS overall than purchasers.

RICS

"I went through the RICS website to look at who's on there, who's accredited, and who's in the local area, and then kind of narrowed it down to a couple, I think 3, and then just got some quotes together to work out" Level 3 Purchaser

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Expectations and lived experiences of home surveys

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Consumers buy surveys to reduce uncertainty and benefit from expert guidance that helps them make informed decisions.

But too often they experience reports that are caveated, ambiguous, or difficult to act on, without the guidance they hoped for.

People expect an in-depth understanding of the property that will flag any major structural issues

Consumers expect surveys to identify major issues/faults/defects with the property.

In particular, this means structural integrity (including subsidence), roof condition, damp, asbestos, walls (brickwork and materials) and floors, electrics, gas and plumbing. External conditions should also be examined, such as soil and terrain.

Consumers expect surveys to find ‘hidden’ issues

This means a more in-depth inspection than the buyer and a mortgage valuation would be able to conduct and going beyond a surface level visual inspection.

Consumers expect surveys to provide an assessment of the overall condition

This means advising the buyer on the ‘health’ of the property in general, aswell as specific issues that may exist. Understanding the condition helps consumers to understand if they are making a sensible purchase overall.

This applies to level 2 and level 3 surveys. Consumers are less clear about expectations for level 1 surveys but still think it will identify major issues.

Key language used to describe in-depth expectations:

“any risks”

“full technical inspection”

“nuts and bolts”

“the condition of the property”

“any significant defects or issues”

“something more intrusive”

“We wanted to get as much of a thorough overview of what we were buying, the good, the bad, the ugly. So a level 3 just made sense”
Level 3 Purchaser

People want findings to be clear, easy to understand and act on

Consumers expect to be able to make sense of the report independently

This means a report that can be navigated and read easily, with simple language, and that people can refer back to independently if needed. Whilst they want an in-depth report, quality is as important as quantity of pages.

Consumers expect urgency of issues and guidance on redress

This means easily understanding *how* serious and urgent issues are, what to prioritise and when (i.e. right now, or in 2 years time).

This need becomes stronger if issues are detected in the report and consumers don't know what to do about them.

Some consumers expect to be able to use the survey to negotiate property price

Whilst negotiating the property price is not a primary driver or expectation of surveys, many claimed that they would like it to be usable for this purpose if required.

John expects clarity and detail that helps him to decide what to do next.
"A detailed written report on any recommendations or any findings, cost of the repair, maybe against the value that I was going to pay for the house. A document about the property's condition. I'd expect photos as well, stuff they've come across. So you can future reference it. For them to clearly explain the defects that have been found, and then you can make your decision." First time buyer

Katie expected to be able to discern how serious issues were.
"It would have the red circle for the worst it can be, and it would say the bits on the banister are slightly far apart so a child could fall through. But then it would orange that at some point the roof might need looking at. There's such hyperbole in some sections, saying it's a death trap. And then these actual serious problems, that cost a lot of money to fix, it was not using strong language or a sense of urgency." Level 3 Purchaser

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People expect professional knowledge and skill, alongside guidance

Consumers expect expertise

This means identifying issues that the average person cannot, and being able to inspect, detect, and evaluate all of the expected areas (as outlined on slide 26).

It means being able to discern where preventative action is required vs remedial action, and where issues may compound to create more serious problems.

Consumers expect an objective assessment *and* guidance

This means seeing the property for what it truly is and offering a fair and balanced assessment (without the emotional investment that the buyer has).

It also means providing professional opinions about the severity of issues, and what to do next, based on their experience as surveyors.

Nick chose his surveyor based on his additional qualifications and so he could provide guidance on his concerns about the property.

"I wanted a surveyor who had an architectural background that could come in and say, yes, this looks like they've done an alright job. You're paying a premium because someone's extended their home, and it falls down or whatever, then you've got no recourse." Level 3 Purchaser

James expects a surveyor to identify future issues and consequences of repairs not being made.

"They're going to know what the materials are and stuff like that. They're going to be able to identify one small issue where they can see leading into an issue that I might not recognise. It's more of an advisory checkbox to say, that could probably need some work. This might be an issue in the future. And then you kind of know what you're going for." First Time Buyer

Ultimately engagement with what the survey really is, and what it will entail, is surface level until they receive their report

People don't think in-depth about what the report will be like at point of purchase

People make decisions about the survey level / surveyor amidst multiple other property purchase steps.

It is a complex and often stressful time, meaning that very often people don't actively engage with what the survey and report might be like until they receive it.

Only once the report is received, are their expectations then realised

People are most engaged with the process when they receive the actual report.

Suddenly the onus is on the consumer to make sense of the report and what it means for their potential property, and this is where implicit expectations can surface and, if not met, dissatisfaction arises.

Implication*:* receiving the report is a crucial moment where impressions of surveys are made or broken. Surveyors should use this as a touchpoint to proactively check-in with the consumer, rather than seeing it as the end of the experience.

Often people have a ‘good’ survey experience if no major issues are found with their property and they are able to continue in the pursuit of their property.

However, there are aspects of the survey experience which are falling short for consumers, and which can impact the value that they take from surveys.

Many people are happy that their survey detected serious issues they couldn't, but failure to do this is the most severe cause of dissatisfaction

Expectation: people expect an in-depth understanding of the property that will flag any major structural issues

Positive experiences include:

- Detecting serious issues (especially those that are hidden / unknown) and clearly explaining what the issue is, where it is, and why it is a problem
- A thorough inspection that feels in-depth
  - Level 2 purchasers are more likely to be pleasantly surprised by how thorough their report is, compared to level 3 purchasers
- Value adds such as drone usage to inspect roof / chimneys / gutters and the provided photos

*"I **didn't realise we were going into so much depth** about all the little bits, I thought it would be is the house structurally sound, is the roof okay, is there any damp, but they went through the latches on the windows, a warped skirting board, a whole list of tiny things that I never would have noticed. It **did what I thought it would plus loads extra.**" Level 2 Purchaser*

Negative experiences include:

- Failure to identify significant issues – often this is not learned about until the consumer has bought and lives in the property. This can cause significant emotional distress and financial outlay, and undermines the most important reason that drives people to get a survey
- Areas not inspected – many people have experienced areas not being covered in the report that they would have expected to (including significant areas such as the loft / roof / flooring), and only finding this out upon receipt of the report
- Lack of knowledge of the local area and nearby properties which could have detected issues with terrain / subsidence

*"I wish they had gone into the background of the area. We are in terraces, on an old salt mine. A lot of the houses have rendering. **We now have subsidence, and none of that is mentioned** in the report." Level 3 Purchaser*

*"I was very disappointed in my survey because, I had the impression they were going to give me a full technical inspection and tell me everything that I didn't know already. But **it said 'no access to the roof', but that's the bit I wanted access to**!" Rejector*

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Consumers tend to be able to navigate the report, but understanding terminology proves difficult

Expectation: people want findings to be clear, easy to understand and act on

Positive experiences include:

- The RAG traffic light system is noted as very useful for readability, and to clearly categorise and communicate which issues are most urgent
- Photos that are high quality and relevant to the items in the report – this gives the consumer an evidence bank to refer to now, and in the future, which is particularly important as they might have limited access to the property before purchase
- One participant had a very positive experience because he was on-site when the survey was conducted, allowing him to see what was happening and fully understand the process

*"That traffic light system, my eyes are automatically drawn to the red of going, **what's the danger** sign? And **what's going to cost me** a ridiculous amount of money." First Time Buyer*

Negative experiences include:

- Many people complain about the excessive technical language used in their report - being spoken to as if you're an expert, and expecting you to understand what different aspects of the property are and what the issues mean
- Whilst thoroughness is important, some find their report to contain an overwhelming amount of content (reports varying from 70-500 pages)
- This quantity of content can make it difficult to objectively assess the property's condition, and identify the most relevant detail vs less important items, such as cosmetic detail, photos of furniture

*"I found it quite overwhelming because **I didn't understand what a lot of it meant**, the ratings were helpful, but I still needed to speak to the surveyor to understand, okay, well, **how urgent is urgent**, does it need to be done right now or can it wait?" Level 2 Purchaser*

Clear guidance with recommended next steps is appreciated, but many experience ambiguity and referrals which presents a stumbling block

Expectation: people expect professional knowledge and skill, alongside guidance

Positive experiences include:

- Some people are given advice on repairs, associated ballpark costs and recommended tradespeople – but not all. For those who do receive this, it is a delighter and allows them to make an informed decision about what to do next
- Surveyors with additional qualifications e.g. architectural knowledge that is then used and positively contributes to the report and recommendations
- When the report is high quality, it supports consumers to make informed decisions about what to do with identified issues e.g. whether to negotiate property price or absorb repair costs, as well as make long-term plans for home improvements

*"He also gave quotes, **a ballpark of what it would cost** to fix anything that he found, which I found extremely helpful" Level 3 Purchaser*

Negative experiences include:

- Referrals to other services and inspections, particularly if the consumer expects them to be included e.g. electricians, different certificates
- The use of caveated language and legal disclaimers, making them feel as though they have little room to challenge or question the quality of their survey
- Language that is seen as ambiguous and difficult to make sense of, which is especially frustrating when the consumer wants to know what to do next and how urgent issues are. The tone of reporting ranges from vague, to jargonistic, to alarming and hyperbolic
- One participant was unhappy with the use of a floorplan from Zoopla, rather than creating a bespoke one – as it suggested a poor quality job and lack of effort

*"Much of it is **arse covering**, whilst they look at things, they then say 'document to obtain further' because it looks okay but we can't guarantee without a fencer, gas, electrical, heating, drainage, CCTV, water pressure, asbestos certification. You've paid for the most in-depth thing and you want this included, that's the point of it." Level 3 Purchaser*

Receiving the report is the start of the home survey experience, and it prompts an array of emotions for consumers

Excited and relieved

Achieved when:

- No significant issues are detected
- The report feels in-depth, thorough and makes the consumer feel like they really 'know' the property
- The consumer can proceed with confidence

Motivated and energised

Achieved when:

- Reports are clear and urgency of issues is understood
- Next steps, guidance and actions are provided
- The consumer has a clear plan of action in their purchase journey

Overwhelmed and confused

Caused by:

- Volume of content and mix of more relevant / less relevant checks & information
- Sense that the report is 'over the top' and difficult to decipher how urgent issues are and what to do about them

Deflated and doubtful

Caused by:

- Hyperbolic and negative tone
- Areas not covered / inspected
- Slow delivery of reports
- Requirement for further checks / inspections from specialists

Implication: surveyors should be cognisant of the emotional impact receiving the survey report has on consumers, and be prepared to support them through this regardless of how they feel.

The lived experiences of home survey consumers in this project demonstrates the variation that people receive in terms of how the report is written, and the service level they are given.

This leads to unclear expectations and varied levels of satisfaction.

Consumers are not always turning to their surveyor for support

When questions arise, consumers seek trusted voices

When offered, follow ups provide critical understanding and reassurance

For those who do have a follow up with their surveyor, particularly in the case of a phone call, it helps to strengthen the entire survey experience.

Being able to ask clarification questions, get emotional reassurance, and guidance on *how* urgent issues really are, vastly improves the value that people get from the home survey.

Inconsistency in offering follow up support and calls

Not everyone was offered an opportunity to discuss their report with their surveyor, and some were given the impression that the surveyor would be reluctant to do so – particularly if there was dissatisfaction with the quality of inspection.

Reluctance to return to the 'professional' they have paid

For those who feel overwhelmed by their report and struggle to make sense of it / what to do, returning to the surveyor may not be the default solution; faith in the surveyor's services may already be waning and admitting that you don't understand the report can be uncomfortable.

Preference to engage people close to them

Very often people would ask friends and family for a second opinion, advice, or to make sense of terminology and issues.

Two participants even used AI to make sense of their report. Not only are these trusted voices, but people are able to engage them quickly.

Implication: Surveyors should proactively offer a follow up call / email to discuss the report. This will ensure that consumers are clear what the report means, what they should do next, and provide valuable emotional reassurance.

Complaints and redress aren’t always top of mind

“Potentially you can go legally, but it’s expensive and long, or you’re in small claims court. But ultimately, you’d end up [saying] ‘I’m not happy with that’, and everyone else says, ‘that’s what it is’”. First time buyer

Even if aware of RICS, consumers don’t default to making complaints to the organisation.

Particularly if issues are only detected once living in the property, the focus is then on addressing / fixing the issue, rather than making complaints.

Some also expect the process of redress to be lengthy and difficult to yield results in favour of the survey purchaser.

Whilst we understand RIC does receive complaints, often the survey experience is felt to be too far removed / too long ago to warrant further action.

If dissatisfied, many consumers remain as considerers, but they can be put off surveys entirely

Dissatisfaction attributed to *their* survey, not necessarily all surveys

Often this turns to acceptance that their *specific* survey / surveyor might not be very good.

In this sense, the responsibility is put on them as purchasers – having made a bad choice of surveyor.

For first survey purchasers, this can result in them looking for an alternative surveyor in future, rather than rejecting surveys entirely.

However, they can be converted to rejectors

Two of the rejectors in this project had previous surveys that they deemed poor quality.

The core reasons for this are:

- Lack of depth and areas not covered in the final report
- Lack of professional guidance, instead recommending multiple things needed replacing / rectifying when they didn't
- Lack of personalisation and a sense that they were given a 'boilerplate' survey
- Mutual agreement between friends that surveys do not offer value

Implication:

Some dissatisfied purchasers still claim that they would consider surveys in future because of the peace of mind that it offers them.

As each new property is different, and may have different issues, consumers don't want to absorb the risk of not having a home survey.

However, as the rejectors demonstrate, this is not a given, and there are ways in which the home survey experience can be improved to minimise this dissatisfaction and improve the reputation of the industry as a whole.

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Conclusions and recommendations

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Consumers don’t think of the home survey as a product, but rather as a trusted support service that will make them feel they are making a good choice or understand why they might be making a bad choice.

How surveyors present themselves, make themselves available, and communicate is equally as important as the report itself.

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The following recommendations outline 5 macro consumer needs in the home survey experience, ranked by importance.

Within each, we have prioritised the actions likely to deliver the greatest impact, highlighting where RICS should focus its efforts.

Better manage expectations and be transparent

Home surveys are not well understood; from levels, to the inspection, to the report

Consumers mainly engage with the survey process upon receipt of their report, meaning that implicit expectations surface at this point and disappointment can occur.

	Suggested improvement	Value gain
🏠	Make consumers aware that there are 3 levels of survey and clearly explain what the differences and costs are. Ideally, offer and provide examples of previous reports, either in document form or as a video case study.	Improves understanding and reputation of the industry as a whole. Helps the consumer make a more informed choice of survey and minimises expectations not being met.
🏠	Clearly outline what they can inspect vs what they are not able to, as well as what checks and tests are conducted, *before* the survey is conducted. Advise the consumer of actions they can take to support with this e.g. asking for keys, specific access.	Expectations are managed proactively and consumers are less likely to be surprised, and disappointed, by areas not covered, or caveats/referrals not previously mentioned. Consumer is given an opportunity to speak to vendor / conveyancer to arrange access, keys etc. in advance.
🏠	Outline what the report itself will contain e.g. a traffic light system of prioritised issues, photos of the relevant areas, floor plan (and whether bespoke or from existing sources).	This ensures that the only surprises are about the property itself, and not the quality or content of the report, therefore minimising chance of people being unhappy with the product.
	Provide recommendations for which survey level the consumer may need (based on a better understanding of the consumer).	Defends the surveyor as the expert and sets the expectation that they will provide professional guidance.
	Be clear about how long the surveyor will be at the property and what they will actually do.	This helps to demystify the inspection, turning it from an opaque process that the consumer doesn't understand, into a collaborative and transparent process.
	Be open and realistic about when the report will be sent following the inspection.	Supports the consumer with time pressures and allows them to communicate effectively with the vendor / conveyancer.

🏠 Higher priority areas for improvement

Improve clarity and understand-ing

Interpreting and deciphering the report is a challenge

Often consumers struggle to make sense of what the report is really telling them, with the surveyor assuming a level of understanding that the average survey buyer doesn't hold.

Suggested improvement	Value gain
Use more simple terminology and / or include a glossary of terms.	The consumer is more readily able to 'self-serve' and take appropriate next steps because they understand what the report is telling them.
Be clear about *how* urgent an urgent issue is; does it need doing tomorrow, or can timescales be provided of when work will be needed?	Strengthens the perceived value that the survey gives the consumer and provides the peace of mind to take relevant next steps. Greater clarity around the urgency of actions would help reduce the perception that surveyors depend excessively on caveats within their reports.
Use neutral language and tone that focuses on facts, rather than what 'may' happen.	Minimises negative emotional impact on the consumer and allows the consumer to confidently proceed in next steps.
Focus on quality of content, not quantity – this applies to the number of pages, as well as number of photos.	Overwhelm and cognitive overload is reduced, and the consumer can focus on what really matters in the report. Value and quality of reporting is easier to determine.
Distinguish between what is information about *their* property, versus what is general housing information and education.	The report is more digestible and the consumer is able to take clear implications from it.
Label photos to corresponding areas of the report.	The consumer knows what images the written text is referring to in the property. This is particularly important if the consumer has limited property viewings. Helps to strengthen the value of the report and support with negotiation, obtaining quotes for further work or clarifications with the vendor / solicitor.

Higher priority areas for improvement

Whilst the report is the product, the service level is as important to provide reassurance and clarity

The report shouldn't be treated as a final output, but rather the tool to base follow up calls, planning and next steps around.

Be a trusted partner

Suggested improvement	Value gain
🏠 Proactively ensure consumers know that they can contact the surveyor and ask questions. Provide the option for a follow up phone call after the report is sent and subsequently check in with them for any final clarification questions.	Even if a follow up is not needed, by offering this it makes the consumer feel supported and like the surveyor is on their side. It reduces any misunderstanding and ensures that the report can be acted on.
For level 3 especially, provide guidance as to what specialists would be needed to conduct repairs, timescales to conduct said work, estimated repair costs (even at a ballpark level), and ideally recommended local tradespeople.	This provides expert guidance that the consumer may not have. It recognises the need for speed and accelerates the process of obtaining quotes so that the consumer can negotiate / decide to proceed or not more quickly. It helps to distinguish level 3 from level 2 and strengthens value for money.
Consider the use of video content in the report to bring to life defects.	Whilst photos are appreciated, videos of defects would create a fuller picture of what is wrong and where in the property the issue is. This could help to distinguish the levels further, for example if only offered for level 3 surveys.

🏠 Higher priority areas for improvement

Understand the consumer

The consumer doesn’t know what they don’t know, and yet onus is put on them to get the most out of their survey

Consumers who purchase surveys have a range of property experience and understanding but are likely to have knowledge gaps that they expect the surveyor to fill. Surveyors should not assume that consumers know what they want, or even need, from a survey.

Suggested improvement	Value gain
🏠 Clarify what the consumer’s concerns and priorities are and whether there are areas they want looked at specifically.	This information can be used to better manage expectations around what is / isn’t in scope upfront.
🏠 Ask the questions that the consumer won’t think of, including areas and features they may not know exist and can be checked.	This defends and confirms the surveyor’s position as an expert, rather than relying on the consumer’s property knowledge (which may be limited).
Understand the type of consumer, such as whether they are a first-time buyer, how many times they have viewed the property, when they last purchased a house, and if they’ve had a home survey before.	The surveyor understands the consumer’s context and is able to better personalise the experience for them. Strengthens perceptions of the value and quality of the survey experience.
Determine what outcome the consumer wants from the survey – is this a general health check, are they intending to use the report to negotiate the price, is there a property adaptation that has prompted this survey?	By understanding what the consumer hopes to get out of the survey, they can provide a more valuable and relevant inspection and report.

🏠	Higher priority areas for improvement

Help consumers make informed choices about their surveyor

Consumers are seeking trusted voices yet the process of finding a surveyor is faceless and functional

Whilst practical considerations such as speed of delivery are critical, humanising the experience and delivering on the emotional outcomes is also important. This starts at the point of consideration to get a survey or not.

Suggested improvement	Value gain
Share examples of surveying work the surveyor has conducted in the local area and on similar properties.	Gives the consumer confidence that the surveyor is experienced with their type of property and therefore an expert.
Highlight any relevant additional qualifications and expertise areas such as building / construction background, architecture, provision of drone footage.	Enables the consumer to make a more informed choice about who is doing their survey and identify added value elements that improves credibility.
Provide general information about the surveyor's experience and background.	Helps to provide trust in the profession *and* in the individual, making the process feel less faceless, more human, and more reassuring (when the consumer is likely at a heightened point of stress and concern in the home purchase journey).

Thank you

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