



## Damp and asbestos most common 'hidden' issues missed by buyers skipping home surveys, reveals Legal & General Surveying Services

- Damp (22%) and asbestos (18%) are the two most common 'hidden' issues for those who do not opt for a home survey
- 26% of surveyors said a lack of consumer knowledge about what the product offers was the main barrier to consumers ordering a home survey

New data from [Legal & General Surveying Services](#)<sup>1</sup> has revealed the most common property issues that homebuyers miss if they skip a home survey, potentially costing them thousands of pounds in unplanned repairs and risking their health too.

L&G's team of surveyors revealed the most common issues that go unnoticed without a home survey are damp (22%), asbestos (18%), and lack of building regulation approval for alterations and extensions (12%).

The NHS spends an estimated [£1.4bn annually](#) on treating illnesses associated with living in cold or damp housing, according to building research body BRE. In addition, unidentified asbestos poses a serious health risk for property owners, as prolonged exposure can lead to numerous problems, including respiratory difficulties.

### The barriers to ordering a home survey

Of those surveyed, 14% said that homebuyers skipped a home survey due to the perceived cost. While a Level 2 survey costs around £400 on average, research has shown that the price to fix a property's issues could run into the thousands.

According to Checkatrade, the cost of fixing rising damp and applying dampness treatment can cost on average £2,750, depending on the severity of the problem. In addition, the average asbestos removal cost in the UK is around [£1,750](#) per square metre.

Almost two-thirds (64%) of respondents believe that homebuyers skip home surveys because they either don't fully understand their value (26%), aren't aware they need one (14%) or believe a lender valuation is sufficient (24%). These buyers could be at higher risk of having to pay for unforeseen repairs in the first 12 months of ownership.

Despite low customer awareness, the majority of respondents (69%) were confident that homebuyers would act on recommendations made in a survey.

**Malcolm Webb, Risk Director, Legal & General Surveying Services:** "Buying a home is typically the largest purchase a person will make in their lifetime, so it's essential to ensure that the property is in good condition. It's only natural that a homebuyer will look to reduce costs whenever possible, but skipping a home survey is often a false economy. Issues like damp and asbestos not only bite into your wallet, but they can also have a significant impact on your health.

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<sup>1</sup>Interviews with 36 surveyors across Legal & General's Surveying Services team, took place between 17th September and 14th November 2024. Legal & General's surveying team helps 336,000 homebuyers with surveys and valuations each year and provides cover across the UK.

“We found that those who do commission a home survey overwhelmingly value the insights and peace of mind provided. Any issues identified through a survey can also be reflected in the final purchase price if both parties agree to negotiate on the basis of expected repair costs. The issue isn't with having a survey – it's that many customers aren't aware of the difference between a home survey and a lender valuation. Many lender valuations are now completed remotely, facilitated by sophisticated technologies like Automated Valuation Models or desktop valuations, allowing surveyors to conduct their assessments without stepping foot inside a property. More needs to be done to clarify the importance of surveys and how they can safeguard buyers; we all have a role to play in improving consumer education and brokers can play their part by highlighting the importance of home surveys when advising buyers.”

**-ENDS-**

## Notes to editors

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