

# Home Surveys

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Choose the survey  
that's right for you





# About us

**Combining SDL's 33 years of surveying expertise with SBG's 28 years of experience in financial advice, SBVS provides market-leading survey and valuation services directly to consumers, as well as via intermediaries and estate agents on a referral basis.**

Driven by our commitment to improving our customers' experience, we use innovative technology to deliver our reports quickly and securely, directly to your inbox.

**SESAME  
BANKHALL  
GROUP.**

Specialises in bringing together intermediaries from across the spectrum of financial advice and has longstanding relationships with a range of lender clients.



**SDL Surveying**



**sbvs**

Pioneered the panel management approach in surveying, which marked a move away from local branch managers valuing properties for mortgage purposes.

A joint venture, powered by SDL Surveying's market-leading surveying and valuation business while maximising the strength of SBG's relationships within the lender community.

## Our Values

**BACK**  
*each other*

We work in partnership with our network firms and back them to grow their businesses. We share success with our people and back them to progress towards personal goals.

**CREATE A**   
*better future*

We create a better future for consumers by progressing mortgage transactions efficiently. We create a better future for our people by investing in their wellbeing and development.

**DO THE**  
*right thing* 

We always give our customers the best advice and do the right thing by them. We act with integrity towards our colleagues and do the right thing in difficult situations.

**Powered by SDL Surveying** 

All private survey work at SBVS is undertaken by SDL Surveying.

SDL surveying are an industry leading, nationwide, surveying firm with over 30 years of property expertise. With a community of over 500 surveyors working within their home postcodes, SDL are able to provide expert local knowledge of the housing market throughout England, Wales and Northern Ireland.

# Why do I need a home survey?

## What's the difference between a mortgage valuation and a home survey?

### Valuations for lenders

When you apply for a mortgage, your lender may ask for the expert advice of a RICS Valuer to help them decide whether the property you are buying is worth the money they are lending to you.

At SBVS, we inspect properties on behalf of a range of national lending organisations for this purpose.

### Surveys for buyers

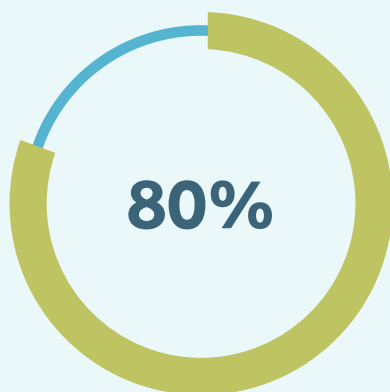
A mortgage valuation is not detailed enough to inform you about the condition of the property you are purchasing.

We recommend that you should always commission your own independent home survey. A survey will help you to understand the property's state of repair and budget for any needed repair work.

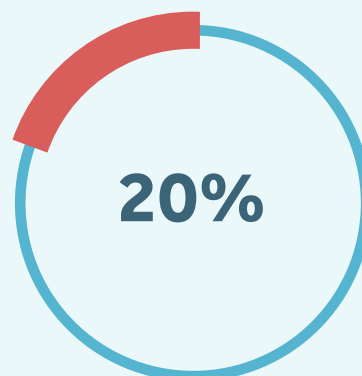
## Why pay for a property survey?

A mortgage valuation is not a survey and is for the lender's purposes only. A valuation report won't point out structural problems that you may have to pay to fix further down the line.

Home surveys go into detail about the condition of a property, lists its defects, and tells you how to fix them. The level of detail is dependent on the type of property survey that you choose.



of homebuyers don't bother to purchase a home survey



of those who don't bother later uncover faults

# RICS Home Survey Level 2

## What is an RICS Home Survey Level 2?

An RICS Home Survey Level 2 (formerly known as a HomeBuyer Report) is a detailed visual inspection of the property. This survey provides an account of the property's condition and highlights significant problems with straightforward 'traffic light' ratings. It focuses on urgent or significant defects that may affect the value of the property.

## When should you choose an Level 2 Survey?

This report is suitable for conventional houses, flats, or bungalows that are in reasonable condition and built from common building materials.

## What's included in a Level 2 Survey?



Clear 'traffic light' ratings of the condition of different parts of the building, services, garage and outbuildings, showing problems that require varying degrees of attention.



Advice on repairs and ongoing maintenance



A list of problems that the surveyor considers may affect the value of the property



Issues that need to be investigated to prevent serious damage or dangerous conditions.



A summary of the risks to the condition of the building; and other matters including guarantees, planning and building control issues for your legal advisers



An insurance reinstatement figure for the property.



Information on location, local environment and the recorded energy efficiency (where available)



# RICS Home Survey Level 3

## What is an RICS Home Survey Level 3?

An RICS Home Survey Level 3 (formerly known as a Building Survey) is the most in-depth and comprehensive report available. It provides a detailed picture of the property's construction and condition. This includes the roof, chimney, wall, floor, ceiling, door, and window. A Level 3 Survey also includes advice on how to deal with certain problems discovered at the property. This includes repair options and the consequences of leaving any potential issues untreated.

## When should you choose an Level 3 Survey?

You should choose an RICS Home Survey Level 3 if you're dealing with a run-down, larger or older property, a building that is unusual or altered, or if you're planning major works.

## What's included in a Level 3 Survey?



A thorough inspection and detailed report on a wider range of issues



A description of visible defects and potential problems caused by hidden flaws



An outline of repair options and the likely consequences of inactivity



An RICS Home Survey Level 3 does not include a valuation, but our surveyor is able to provide this as a separate extra service. Estimated costs of repairs may also be included as an option



# Product comparison guide

	Level 2	Level 3
	££	£££
Report completed by an RICS qualified surveyor	✓	✓
Describes the condition of the property on the date of the inspection	✓	✓
Aims to show up potential issues and defects, before any transaction takes place	✓	✓
Aims to identify any problems that need urgent attention	✓	✓
Aims to identify things that need to be investigated further to prevent serious damage	✓	✓
Includes the standard visual inspection during which secured panels, electrical fittings etc. are not removed	✓	✓
An enhanced service that includes a more extensive roof space inspection and comments on underground drainage	✓	✓
Aims to identify any repair or restoration work which can be factored into price negotiations	✓	✓
Provides a market valuation	Additional Fee	
Provides a reinstatement cost for insurance purposes	✓	
A comprehensive visual inspection which includes a more thorough consideration of the roof space, grounds, floors and services		✓
Aims to establish how the property is built, what materials are used and how these will perform in the future		✓
Aims to outline the repair options, whilst explaining the consequences of not acting		✓



To book the home survey your  
property needs, get in touch today  
for your free quote at

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