

# Why do I need a home survey?

## Mortgage valuations are for lenders

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

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

## Home surveys are 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?

According to research by the Royal Institution of Chartered Surveyors (RICS), **buyers who didn't purchase a home survey faced on average £5,750 worth of unforeseen repairs.**

Home surveys go into detail about the condition of a property, lists its defects, and flags any potential legal issues for your solicitor. The level of detail is dependent on the type of property survey that you choose, but all of them can provide you with peace of mind.



## Surveying experts for over 35 years

Established in 1989, SDL Surveying is one of the UK's largest residential surveying firms. With over 35 years of experience, we complete a range of trusted RICS-compliant home survey reports and independent valuations on behalf of customers across the country, in addition to providing mortgage valuations on behalf of most of the UK's major lenders.

**Rated excellent by reviewers!**



Find out more at [sdlsurveying.co.uk](https://sdlsurveying.co.uk)

Or get in touch today by emailing [homesurveys@sdlsurveying.co.uk](mailto:homesurveys@sdlsurveying.co.uk)  
or calling us at **0115 671 9625**

# Survey Comparison Guide

|                                                    | Level 2 Home Survey                                                                         | Level 3 Home Survey                                                                               |
|----------------------------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <b>Detail level</b>                                | Intermediate, at an economic price                                                          | Most comprehensive home survey                                                                    |
| <b>Property elements</b>                           | Windows, floors, walls, roof space, chimneys, grounds, outbuildings                         | Same as Level 2                                                                                   |
| <b>Inspection depth</b>                            | Visual inspection of readily accessible areas                                               | More thorough visual inspection, lightweight items may be repositioned with occupier's permission |
| <b>Services (gas, electrics, plumbing, drains)</b> | Visual inspection only, no testing                                                          | Observed in use (e.g. lights/taps on), still no specialist testing                                |
| <b>Property defects</b>                            | Highlights visible defects such as damp, subsidence, timber decay, and structural movement* | Detailed description of visible and hidden defects, plus probable causes*                         |
| <b>Condition ratings</b>                           | Simple traffic-light indicators or equivalent                                               | Detailed narrative with optional ratings to supplement                                            |
| <b>Repair advice</b>                               | Concise recommendations                                                                     | Detailed guidance with priorities, timelines, and consequences                                    |
| <b>Maintenance advice</b>                          | Concise advice on potential upkeep                                                          | More tailored and in-depth advice                                                                 |
| <b>Legal matters</b>                               | Flags potential issues for further investigation by your legal adviser                      | Flags and explains legal implications in more detail                                              |
| <b>Risks to occupants</b>                          | Listed with brief explanations                                                              | Listed with suggested resolutions                                                                 |
| <b>Construction description</b>                    | General overview of construction method and building materials                              | Detailed description of construction method and building materials                                |
| <b>Rebuild Cost</b>                                | Optional add-on                                                                             | Not included in our pricing                                                                       |
| <b>Valuation</b>                                   | Optional add-on                                                                             | Not included in our pricing                                                                       |

\*For a thorough assessment of the property's structural integrity, load-bearing components, and foundations, a Structural Engineer's report is required.



## Additional features included with SURVO

|                                                                                                                                                                                                    |   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| Digitally interactive report. Repairs and issues grouped by priority on one overview webpage, enabling you to click through easily to specific property areas.                                     | ✓ |
| Mailable as a weblink – or saveable as a PDF for printing at home – making it simple to send your report onto family members, tradespeople for repair quotes, or your conveyancer for legal issues | ✓ |
| Ability to enlarge photographs to view defects and issues in detail.                                                                                                                               | ✓ |
| Complimentary access to energy efficiency advice app, powered by Retrogreen. Cost-up and plan home energy upgrades.                                                                                | ✓ |

Find out more about our surveys at  
[www.sdlsurveying.co.uk/surveys](http://www.sdlsurveying.co.uk/surveys)

# Survo Level 2 Home Survey



**Our Level 2 Home Survey reports are predominantly delivered by our bespoke market-leading application, SURVO.**

As the modern equivalent to the traditional 'HomeBuyer Report', our SURVO reports are fully compliant with the RICS Home Survey Standard and are completed by local RICS-registered surveyors.

What's new is that these digital home surveys are delivered to you via an online portal which enables you to read your report easily on PC, tablet, or mobile, while retaining the ability to print at home.

## Key Features of Survo



An interactive digital survey report, featuring an overview screen which groups issues and repairs in priority order.



Accessible easily via PC, tablet, or mobile – or you can print it to read offline if preferred!



Complimentary access to a home retrofit app - Retrogreen - which enables you to cost up energy efficiency improvements.



Photographic evidence with zoom functionality so you can understand what the surveyor has seen.

**An additional service for  SURVO customers**

## Complimentary energy efficiency advice from



All Survo reports from SDL Surveying now come with three months of complimentary access to Retrogreen - a smart digital service designed to help you plan and manage energy efficiency improvements to your home. Whether you're focused on lowering energy bills, improving your property's EPC rating, or installing a heat pump or Solar PV, Retrogreen lets you create a personalised plan that fits your goals and budget.

With Retrogreen, you'll have access to guidance and tools to explore what's possible and what impact various improvements can have on your home's performance, comfort, and long-term value.

**To find out more about the services Retrogreen offer, visit [retrogreen.co.uk](https://retrogreen.co.uk)**

# Is my property suitable for a Level 2 Home Survey?

**1.** If the property is **Edwardian or older in age (i.e. pre-1914)** it is not usually appropriate for a Level 2 Home Survey. We'd recommend a Level 3 Home Survey (often referred to as a building survey) instead.

**2.** **Is the property in reasonable condition?** If extensive works are required, then the property is not suitable for a Level 2 Home Survey. Instead, a Level 3 Survey would provide the depth and breadth of inspection and advice required.

**3.** Even if the property complies with all other criteria, **if it is classed as a listed building** it is not suitable for a Level 2 Home Survey. For a listed building, a specialist surveyor, experienced in listed buildings, would need to be instructed.

**4.** **Simple single, double storey, and/or loft extensions can be acceptable**, but if the property has been substantially/multiply extended, and/or has had major reconstruction of the roof we'd recommend a Level 3 Home Survey.

**5.** **A Level 2 Home survey is not suitable for properties of non-traditional construction.** There are exceptions, including some in-situ poured concrete houses however, these may require further advice from a surveyor before booking.

**6.** **If the property was previously a non-residential building** a Level 2 Home Survey would not be suitable, as it is likely much of the original structure is hidden or has been replaced, and we'd recommend a Level 3 Survey.

**7.** Level 2 Home Surveys are not intended for larger (300 sq.m plus) properties **with a significant number of permanent outbuildings**. However, a reasonably modern house of this size without a significant number of outbuildings would be considered suitable.

**8.** **If the property is a converted flat**, a Level 2 Home Survey is not suitable unless this conversion has been done to a small traditionally built property, such as a house conversion.

**9.** Level 2 Home Surveys only allow the surveyor to make limited commentary regarding any proposed extension or alterations. **If comments are required for proposed structural alterations** a Level 3 home survey report would be more suitable.

Find out more about our surveys at  
[www.sdlsurveying.co.uk/surveys](http://www.sdlsurveying.co.uk/surveys)