

# Why do you need a home survey?

And which one should you choose?



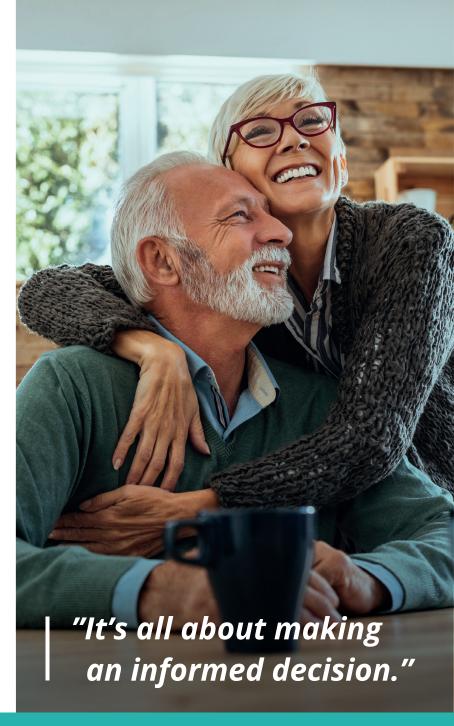


# Why should you invest in a survey?

Investing in an independent home survey is an essential part of the home buying process. It's all about helping you make an informed decision.

Buying a home is one of the biggest investments you'll ever make – both financially and emotionally – so before you sign on the dotted line, it's important that you find out as much as you can about the property and any problems that need to be fixed.

Your HomePlus survey report will give you peace of mind that you won't be faced with unexpected costs or disappointment. You may also use the information to negotiate the sale price or ask the seller if they'd be willing to fix the issues ahead of completion. It puts you in control of a process that often feels overwhelming.



## Did you know? A valuation is not a survey.

A mortgage valuation is carried out purely for the benefit of your mortgage lender and helps them to decide whether the property you're hoping to buy is safe to lend on.

It doesn't provide you, the buyer, with information about the condition of the property or any defects. In fact, in most cases, the mortgage valuation report isn't shared with the mortgage applicant.

Only an independent residential survey is designed to highlight potential defects and recommend appropriate action.

## Which survey should you choose?

All properties are different so there's no one-size-fits-all approach.

That's why we offer different types of home survey with different levels of information and advice:

- HomePlus Digital Home Survey\*
- HomePlus Digital
   Home Survey\* (with valuation)
- RICS Level 1 Survey
- RICS Level 2 Survey
- RICS Level 3 Survey

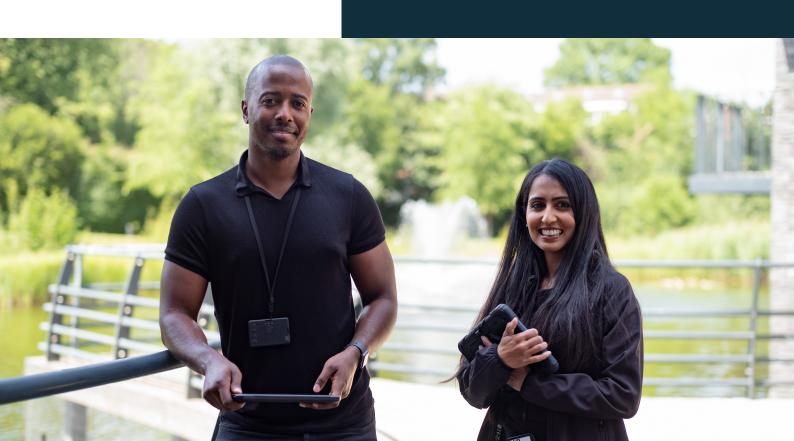
For a like-for-like comparison, take a look at our product comparison guide on page 4.

\*Includes all the information you will find in a standard RICS Level 2 survey but so much more.



If you don't invest in an independent residential survey, you might end up raiding your piggy bank to pay for unexpected repairs.

According to the RICS in 2013, homebuyers who did not invest in a survey paid an average of £5,750 in unexpected repairs after purchase – a cost that is likely to have increased significantly in recent years.



### A home survey is the only way to obtain a clear picture of the condition of a property. **But which survey is right for you?**

We offer six types of product - the comparison guide below explains the differences.

Product comparison guide	RICS Level 1 (formerly Condition Report)	RICS Level 2 (formerly Homebuyer Report)	RICS Level 3 (formerly Building Survey)	HomePlus Survey (Unique to e.surv)	HomePlus Survey with valuation (Unique to e.surv)	HomePlus independent valuation
Suitable for:						
Conventionally built, modern properties in a satisfactory condition	✓	✓	✓	✓	✓	<b>√</b>
Buildings that have been significantly extended or altered	Not suitable	Not suitable	✓	Not suitable	Not suitable	✓
Unique or historic buildings	Not suitable	Not suitable	<b>✓</b>	Not suitable	Not suitable	<b>✓</b>
Properties in a neglected condition	Not suitable	Not suitable	<b>✓</b>	Not suitable	Not suitable	<b>√</b>
Anyone wanting information about the condition of a property	<b>✓</b>	✓	✓	✓	✓	Not suitable
Home buyers who want to negotiate the purchase price and avoid unexpected repairs after completion and avoid unexpected repairs after completion	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	Not suitable
Vendors wanting only to understand the condition of their property prior to sale	✓	Not suitable	Not suitable	Not suitable	Not suitable	Not suitable
Home owners wanting to understand the condition of their property prior to refurbishment, extension or development	Not suitable	✓	✓	✓	✓	Not suitable
The report includes:						
Digitally interactive, viewable on a PC, tablet, or mobile device	Х	Х	Х	✓	✓	Х
PDF report	✓	✓	✓	✓	✓	✓
A market valuation	X	<b>✓</b>	X	X	<b>✓</b>	✓
A reinstatement valuation	X	✓	X	X	✓	✓
A visual inspection of the property by a local RICS-accredited surveyor	(Basic)	(Intermediate)	(Comprehensive)	(Intermediate)	(Intermediate)	✓
Defects / problems ranked in order of importance	(Basic)	(Intermediate)	(Comprehensive)	(Intermediate)	(Intermediate)	Х
A professional opinion and advice on the issues highlighted	Х	(Intermediate)	(Comprehensive)	(Intermediate)	(Intermediate)	Х
Advice on necessary repairs and ongoing maintenance	Х	(Intermediate)	(Comprehensive)	(Intermediate)	(Intermediate)	Х
Recommendations for further investigations (where necessary)	<b>✓</b>	<b>√</b>	<b>√</b>	<b>✓</b>	✓	X
Help in finding vetted tradespeople and specialist contractors	Х	Х	Х	✓	✓	Х
Home improvement costs and advice	Х	Х	Х	✓	✓	Х
A statement of the EPC rating (where available)	✓	✓	✓	✓	✓	X
A comment on the EPC assessment (where available) and noting any obvious discrepancies between the EPC and the property, and any implications	Х	<b>√</b>	<b>√</b>	<b>✓</b>	<b>√</b>	Х
Testing of services (e.g., plumbing, electrics, heating)	X	Х	(if required)	Х	Х	Х
Highlights relevant legal issues (e.g., conservation areas, listed buildings, planning permission, tree preservation)	✓	✓	✓	✓	✓	✓
An indication of the likely cost of repair work	X	X	(if required)	(via third party)	(via third party)	X
Neighbourhood information, includes walking and driving distances to local schools and amenities, crime rates and broadband speeds	X	X	X	<b>✓</b>	<b>✓</b>	Х
Ability to view the property on Google maps and Street View	Х	Х	Х	✓	✓	X
A conversation with an experienced professional before and after the property inspection	✓	<b>√</b>	✓	<b>✓</b>	<b>√</b>	X

## HomePlus Digital Home Survey

A HomePlus Digital Home Survey provides you with a detailed independent assessment of the property you're thinking of buying and is carried out by a local RICS-registered surveyor.

The HomePlus Digital Home Survey is fully compliant with the RICS Home Survey Standard and includes all the information you will find in a standard RICS Level 2 survey.

The HomePlus Digital Home Survey report is digitally interactive, can be viewed on a PC, tablet and smartphone, or downloaded as a PDF report.

Your report will be delivered through your personal password-protected online HomePlus account.

Here's what else you can expect:



### Pre and post-inspection call

You can discuss any concerns about the property with us before the inspection and review the survey findings with your surveyor.



#### **Energy efficiency**

The energy efficiency of our homes is becoming increasingly important. Your surveyor will review the Energy Performance Certificate (EPC), if available, and check for any obvious discrepancies between the EPC and the property.



## HomePlus Digital Home Survey report

Your HomePlus Digital Home Survey report is digitally interactive and structured to enable you to find information quickly and easily. The report features Google maps and a simple traffic-light system that rates the main parts of the property. The report also highlights legal issues for you to discuss with your solicitor.



## Advice and recommendations

Your HomePlus Digital Home Survey report describes the condition of the property, its services and grounds, will inform you of any defects or problems and offer advice about repairs and ongoing maintenance issues. It also provides links to home improvement costs via trusted tradespeople and specialist contractors.



#### Photographic evidence

Your HomePlus Digital Home Survey report includes photographs taken by the surveyor during the inspection, and you will have the ability to enlarge each photograph to view any defects or issues in detail.



#### Your neighbourhood

We have partnered with Property Detective to bring you comprehensive information about the neighbourhood you are looking to move to, including walking and driving distances to local schools and amenities, crime rates and broadband.

## Why choose HomePlus from e.surv?

HomePlus is brought to you by e.surv, a leading UK provider of residential property surveying and valuation services.

With over 600 residential surveyors throughout the UK, we are passionate about helping you make sensible and informed decisions about the property you're thinking of buying, before signing on the dotted line.

So, whether it's a new build property, a 1930s semi, an eco-home or a listed building, we're here when you need us.

We're proud to be part of LSL Property Services plc which includes estate agents Your Move and Reeds Rains, and financial services brands including PRIMIS, Embrace, TMA Mortgage Club, Mortgage Gym and many more.

We work closely with our colleagues across the LSL Group to ensure home buyers receive the support and guidance they need throughout the home buying process.



### UK wide with expert local knowledge

Our surveyors are based in all corners of England, Wales, Scotland and Northern Ireland, and they have in-depth knowledge of local properties, developments, and market conditions.



### Clearly explained reports

An experienced professional will talk to you before the inspection to discuss any specific concerns and afterwards to explain the findings detailed in the report.



#### **Quick turnaround**

During the home-buying process, we understand that time is of the essence which is why we pride ourselves on the efficient turnaround of reports. Just take a look at our Trustpilot reviews.



#### **RICS-accredited**

We're regulated by the Royal Institution of Chartered Surveyors (RICS), and we're ISO 27001, ISO 45001, ISO 22301 and ISO 9001 accredited.



#### **Advice and guidance**

The HomePlus website also offers a range of expert advice and guidance from the HomePlus Advice Hub.

"I recently had my survey completed by e.surv, which was with me very quickly and easy to understand. The surveyor, Adrian, also took the time to speak to me on the phone to go through the survey and talk through the key points as well as his overall impression. As a first time buyer I found this very helpful."

Sam - Trustpilot



## Arranging a home survey

If you'd like to arrange a home survey, please speak to our friendly, experienced Sales team or you can book, pay and track your survey on the HomePlus website.

We're open Monday to Friday, 8.30am – 6pm.

# How much should you expect to pay for a home survey?

The cost of your home survey will depend on the value, size and complexity of the property.

Please get in touch with us for a tailored quote:



0800 169 9661 (option 2)



sales@esurv.co.uk



www.homeplus.co.uk





### More than just a survey