Your guide to home surveys

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Chartered Surveyors

Understanding surveys and valuations

As trusted advisers, you play a crucial role in guiding buyers through one of the biggest financial decisions they'll ever make.

It is a common misconception that lender valuations and property surveys are the same'. They are not.

Helping clients to understand the difference not only protects them, but it enhances your position as a trusted advisor and reduces the risk of issues arising later in the transaction.

So, what's the difference?

A lender valuation is carried out for one purpose only: to confirm that the property offers sufficient security for the mortgage being applied for. It is designed to protect the lender's interests, not the buyer's.

These valuations are often brief, can be remote or automated, and rarely provide insight into the property's physical condition. Crucially, they do not check for defects, repairs, or safety issues.

Many buyers assume this valuation is a "survey", simply because it happens during the mortgage process - this is where your guidance is essential. It is also important to remember buyers will often be unlikely to see this report.

In contrast, a property survey is a detailed assessment performed on behalf of the buyer.

It provides an independent view of the building's condition, highlights potential issues such as damp, structural movement, roofing problems or timber decay, and offers recommendations on repairs and future maintenance.

A survey empowers clients to make informed decisions, avoid unexpected costs and identify any urgent remedial work. It is a vital layer of protection that complements the mortgage process, rather than duplicating it.

For your clients, one simple message cuts through the confusion: The lender valuation protects the lender. The survey protects the buyer.

Valuation	Survey
Lender Valuation, For the lender, not the buyer.	Property Survey - Independent advice for the buyer.
Confirms property is suitable security for the loan.	Assesses the property's true condition.
Protects the lender.	Protects the buyer.
Often remote or automated.	Conducted by a qualified surveyor.
Brief, high-level.	Comprehensive and detailed.
No assessment of condition, defects or safety.	Damp, structural movement, roofing, timber, defects.
Limited or no insight.	Clear view of risks, condition, repairs and ongoing maintenance.
Buyer unlikely to see report.	Full report provided.
Supports mortgage approval only.	Helps avoid costs and supports negotiation.

HomePlus RICS Level 2 Survey

Our Flagship Survey

HomePlus is e.surv's advanced RICS Level 2 survey and looks at the overall condition of the property to highlight any major defects.

The surveyor will inspect accessible areas only and will not lift floorboards etc. This visual and non-intrusive survey is to identify and report any obvious or urgent defects i.e. roof, damp, cracking, movement, subsidence etc.

Your customer will receive an easy to read, fully interactive report viewable on tablet, desktop or smart device. This provides a summary of the property's condition and highlights any defects with a handy traffic light priority system.

Ideal For

- Most standard properties in reasonable condition.
- Homes that have not been heavily modified or extended.
- Not typically suitable for non-standard construction or Grade II listed buildings.

What's Included

- A visual, non-intrusive inspection of all accessible areas. No lifting floorboards or invasive checks.
- A clear summary of the property's condition.
- Identifies obvious or urgent defects.
- Delivered to your client in an easy-to-read, digital report that is accessible on their mobile device, tablet, or desktop.

RICS Level 3 Survey

A RICS Level 3 survey looks at the overall condition of the property to highlight any major defects.

Suitable for older properties, those heavily modified of extended, non-standard construction or grade listed.

A RICS Level 3 report is comprehensive and details any defects, ranked in order or importance. It provides a thorough analysis of the property's condition, including detailed advice on defects and potential issues. It can highlight any relevant issues such as planning etc.

Ideal For

- Older properties.
- Homes that have been heavily extended or modified.
- Non-standard construction.
- Listed properties (including Grade II).

What's Included

- A comprehensive and detailed inspection.
- Defects are identified and ranked by importance.
- Thorough analysis of structural condition, major and minor defects, potential issues or risks.
- Detailed repair advice, guidance on future maintenance and commentary on any relevant planning or legal considerations.

What do your customers get?

	RICS Level 2	HomePlus Survey	RICS Level 3
Basic PDF report	✓	✓	✓
In person inspection of the property by a local RICS accredited surveyor	✓	✓	✓
Defects / problems ranked in order of importance	✓	✓	✓
Professional opinion and advice on any issues highlighted	✓	✓	✓
Recommendations where further investigations are required	✓	✓	✓
EPC rating statement where available and commentary on any discrepancies.	✓	✓	✓
Highlights potential legal issues	✓	✓	✓
Basic neighbourhood information	✓	✓	✓
A post survey follow up call with your surveyor.	✓	✓	✓
Market valuation available at extra cost	✓	✓	✓
Digitally interactive, viewable on a PC, tablet, or mobile device	✗	✓	✗
Zoomable, interactive photography	✗	✓	✗
Connect with trades people and specialist contractors via Checkatrade	✗	✓	✗
Detailed reports on nearby schools, local amenities, transport links, crime rates and demographics with links to Google Maps and Street View	✗	✓	✗

Our valuation products

Valuations can be added to our surveys for additional peace of mind, but your customers may also need valuations on a standalone basis. We offer a selection of valuation products:

Help to Buy Valuations

Customers need a Help to Buy valuation if they are repaying their equity loan, whether that's because they are selling, remortgaging, or clearing their loan. The valuation gives an up-to-date market value to work out is owed and is not the same as a lender valuation or estate agent appraisal. A Help to Buy valuation must be carried out by a RICS certified valuer and is typically valid for 3 months.

Buy-to-Let Valuations

A buy-to-let valuation is needed when a property is being used as an investment. It looks at both the property value and how much rent it can generate, so the lender can decide if it's a suitable and sustainable letting. This valuation combines a detailed physical inspection and market-led analysis, to provide both a robust capital value and, where required, an informed view of achievable rental income.

Shared Ownership / Equity Valuations

A shared ownership valuation is needed when your client is increasing their share or selling their home. It sets a fair market value so the cost of the share your customer is buying or selling is correct. This valuation is used to determine the value of the full property, which is then applied to the share being bought, sold, or staircased.

Let's Work Together

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