

RICS
HomeBuyer Report 

Property address

Client's name

Date of inspection

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Description of the RICS HomeBuyer Service
Typical house diagram

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A

Introduction to the report

This HomeBuyer Report is produced by an RICS surveyor who has written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.

The HomeBuyer Report aims to help you:

- make a reasoned and informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before committing to purchase the property.

Any extra services we provide that are not covered by the terms and conditions of this report must be covered by a separate contract.

If you want to complain about the service, please refer to the complaints handling procedure in the 'Description of the RICS HomeBuyer Service' at the back of this report.

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About the inspection

Surveyor's name

Surveyor's RICS number

Company name

Date of the inspection Report reference number

Related party disclosure

Full address and postcode of the property

Weather conditions when the inspection took place

The status of the property when the inspection took place

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About the inspection (continued)

We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric. We also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.

To help describe the condition of the home, we give condition ratings to the main parts (the 'elements') of the building, garage and some parts outside. Some elements can be made up of several different parts.

In the element boxes in parts E, F, G and H we describe the part that has the worst condition rating first and then briefly outline the condition of the other parts. The condition ratings are described as follows.

3	Defects that are serious and/or need to be repaired, replaced or investigated urgently.
2	Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.
1	No repair is currently needed. The property must be maintained in the normal way.
NI	Not inspected (see 'Important note' below).

The report covers matters that, in the surveyor's opinion, need to be dealt with or may affect the value of the property.

Important note: We carry out only a visual inspection. This means we do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. Also, we do not remove secured panels or undo electrical fittings.

We inspect roofs, chimneys and other surfaces on the outside of the building from ground level and, if necessary, from neighbouring public property and with the help of binoculars.

We inspect the roof structure from inside the roof space if there is access (although we do not move or lift insulation material, stored goods or other contents). We examine floor surfaces and under-floor spaces so far as there is access to these (although we do not move or lift furniture, floor coverings or other contents). We are not able to assess the condition of the inside of any chimney, boiler or other flues.

We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.

We do not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs we suggest may be expensive.

! Please read the 'Description of the RICS HomeBuyer Service' (at the back of this report) for details of what is, and is not, inspected.

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This section provides our overall opinion of the property, and summarises the condition ratings of the different elements of the property.

If an element is made up of a number of different parts (for example, a pitched roof to the main building and a flat roof to an extension), only the part in worst condition is shown here.

To make sure you get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular the 'What to do now' section.

Our overall opinion of the property

I am of the opinion that the agreed purchase price of £XXXXXXX is slightly above the expected selling price of a property of this type, size and age in this condition and location. Providing the necessary works are carried out to a satisfactory standard, I could see no reason why there should be any special difficulty on re-sale under normal market conditions.

3

Section of the report	Element number	Element name
E: Outside the property	N/A	There are no elements with this condition rating
F: Inside the property	N/A	There are no elements with this condition rating
G: Services	N/A	There are no elements with this condition rating
H: Grounds (part)	N/A	There are no elements with this condition rating

2

Section of the report	Element number	Element name	
E: Outside the property	E2	Roof coverings	
	E3	Rainwater pipes and gutters	
	E5	Windows	
	E7	Conservatory and porches	
	E8	Other joinery and finishes	
F: Inside the property	F1	Roof structure	
	F2	Ceilings	
	F3	Walls and partitions	
	F6	Built-in fittings (built-in kitchen and other fittings, not including appliances)	
	G: Services	G1	Electricity
		G4	Heating
H: Grounds (part)	G5	Water heating	
	N/A	There are no elements with this condition rating	

1

Section of the report	Element number	Element name
E: Outside the property	E4	Main walls
	E6	Outside doors (including patio doors)
F: Inside the property		Floors
	F4	Woodwork (for example, staircase and joinery)
	F7	Bathroom fittings
	F8	

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Overall opinion and summary of the condition ratings

G: Services	G2	Gas/oil
	G3	Water
	G6	Drainage
	G7	Common services
H: Grounds (part)	H1	Garage

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About the property

Type of property	A mid-terraced 1½ storey house. The front elevation faces north. Digital photographs are attached at Appendix A and a sketch floor plan to Appendix B .
Approximate year the property was built	Based on my knowledge of the area and the housing styles, I believe the house was constructed in about 1990 and is understood to have been first occupied in around 1994.
Approximate year the property was extended	N/A
Approximate year the property was converted	N/A
Information relevant to flats and maisonettes	N/A

Accommodation

Floor	Living rooms	Bed-rooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conser-vatory	Other	Name of other
Lower ground									
Ground	2			1	1				
First		2	1						
Second									
Third									
Other									
Roof space									

Construction

Constructed using traditional materials and techniques comprising cavity walls with faced brick externally under pitched roofs covered with slates. Double glazed lean-to roofs over single storey rear projections to Lounge and Dining Area. Concrete ground floors and suspended timber first floors.

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About the property

Energy

We have not prepared the Energy Performance Certificate (EPC). If we have seen the EPC, then we will present the ratings here. We have not checked these ratings and so cannot comment on their accuracy.

We are advised that the property's current energy performance, as recorded in the EPC, is:

Energy-efficiency rating

Environmental impact rating

Mains services

The marked boxes show that the mains services are present

Gas Electricity Water Drainage

Central heating

Gas Electric Solid fuel Oil None

Other services or energy sources (including feed-in tariffs)

Grounds

Large triangular Storm Porch to front. Very small enclosed courtyard garden to front of Study with access door from Lounge. Very small enclosed rear courtyard garden with access from Lounge leads to rear gate into shared paved pedestrian access leading to open fronted shared Car Port with single car parking space with block paved turning area to service road.

Location

Situated on an established courtyard development designed by XXXXXXXXXXXX forming part of a small mixed development of terraced, semi-detached and detached houses, in an area re-developed for residential purposes in the last 20 years off XXXXXXXXXXXX, close to the town centre of XXXXXXXXXXXX.

Facilities

The property is conveniently placed for easy walking distance to the centre of the large market town of XXXXXXXXXXXX where all usual facilities are available. The property is also conveniently placed for recreational facilities in near by XXXXXX where the XXXXXXXX, XXXXXXXXXXXXX and XXXXXXXXXXXX are located and is within easy walking distance of the water meadows.

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About the property

Local environment

The property is in an area that is unlikely to flood. The site of this development is believed to be close a site which has now been redeveloped for housing (see further comments at Section I3 below).

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Limitations to inspection

N/A

1 2 3 NI

E1
Chimney stacks

None.

E2
Roof coverings**MAIN PITCHED ROOFS**As built pitched roofs covered with modern slates. **Condition Rating 2.**

2

There is a slipped slate to the rear over Bedroom 1 near the gable end wall which requires re-fixing.

GLASS ROOF

Lean-to double glass roof over rear projection to Lounge and Dining Room supported on PVC rafters with narrow cavity double glazed window units. **Condition Rating 2.**

At least three (and possibly four) of the double glazed panel vacuum seals are broken and misted over and require replacement.

The two storey pitched roofs and single storey Porch roof to the front connect with the attached property (No.6) and since the roofs are shared the neighbouring property has some legal rights over. You should check with your Legal Advisor about the rights and obligations for the shared roofs before you carry out any works (see **Section 13** below).

E3
Rainwater pipes
and guttersAs built white plastic half-round gutters with matching downpipes. **Condition Rating 2.**

2

The downpipe joint to the rear of the Lounge/Dining Area glass roof has been leaking for some considerable time and requires repair. The downpipes are piped into the ground and should connect into a surface water drainage system and the route of this has not been verified.

The rainwater gutters and downpipes to the front and rear are shared with the attached property (XXXXXX). You should check with your Legal Advisor about the rights and obligations for these before you carry out any works (see **Section 13** below).

E4
Main walls**EXTERNAL WALLS**As built cavity walls (300mm in overall thickness) with faced brick externally and brick sub-sills to windows with brick on side parapet details to the single storey rear walls. **Condition Rating 1.**

1

DAMP-PROOF COURSE

Evidence of original damp-proof course installed in thick mortar joint to external walls generally 2 no. brick courses above external ground level. **Condition Rating 1.**

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INSULATION

The cavity walls are believed to have been insulated when the property was constructed. **Condition Rating 1.**

The type or thickness of insulation material has not been verified.

Party walls at ground and first floor level are shared with the attached property, No.6, and at ground floor level with XXXX. You should check with your Legal Advisor about the rights and obligations for these before you carry out any works (see **Section 13** below).

E5

Windows

UPVC DOUBLE GLAZED WINDOWS

2

Probably the original wide cavity uPVC double glazed windows. **Condition Rating 2.**

The vacuum seal to the right-hand sealed double glazed unit to Bedroom 1 has broken and the window has misted over and the double glass unit should be replaced.

You should be aware that sealed double glazed units to the windows do not last indefinitely and when the seals fail the gap between the panes of glass mists over as the result of condensation. The exact lifespan of any of the sealed double glass units cannot be easily verified and you should factor into long term maintenance budgeting the likelihood that some of these sealed double glass units may need to be replaced.

VELUX TIMBER ROOF WINDOWS

Probably the original timber Velux roof lights with narrow cavity plyglass double glazed units with night vents to first floor rooms. **Condition Rating 2.**

Evidence of condensation staining to lower corners of the roof lights over the rear of Bedroom 1 and the glass should be checked over for any leaks.

VENTILATION

There are no trickle vents over the heads of the uPVC double glazed windows and there are night vents to the Velux double glazed windows. **Condition Rating 2.**

You should consider the installation of externally vented extractor fans into the Kitchen and Bathroom to remove moist air.

You should ask your Legal Advisor to check whether the uPVC double glazed windows are covered by a valid Guarantee or Warranty which could be transferred to you on Completion (see **Section 12** below).

E6

Outside doors
(including patio doors)

Possibly the original wide cavity uPVC double glazed entrance door and side light and similar side exit door from Lounge to front courtyard. Original wide cavity uPVC powder coated aluminium sliding patio door unit with trickle vent over and fixed side panel from Lounge to rear courtyard garden. **Condition Rating 1.**

1

The sliding patio door is slightly stiff and could benefit from lubrication to operate more easily.

Property address

XXXXXXXXXXXXXXXXXXXX

You should be aware that sealed double glazed units to the doors do not last indefinitely and when the seals fail the gap between the panes of glass mists over as the result of condensation. The exact lifespan of any of the sealed double glass units cannot be easily verified and you should factor into long term maintenance budgeting the likelihood that some of these sealed double glass units may need to be replaced.

E7
Conservatory
and porches

Triangular shaped large lean-to Storm Porch to front with matching slates on battens and painted rafters shared with attached property (XXXX). **Condition Rating 2.**

2

The angled joint to the gutter to the party wall line is leaking and requires repair. The centre steel column is rusting and requires treatment.

The roof and gutters are shared with the attached property (XXXX). You should check with your Legal Advisor about the rights and obligations for these before you carry out any works (see **Section 13** below).

E8
Other joinery
and finishes

Painted timber fascias and bargeboards with exposed rafter feet having plastic mesh vents between for roof space ventilation. **Condition Rating 2.**

2

Paintwork is peeling to bargeboards and there is some slight decay to the front bargeboards and these need repair and redecoration.

E9
Other

None.

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Limitations to inspection

The voids to the sloping ceilings were not accessible to inspect. There was no access into the pitched roof space over the Study. Floor coverings, furniture and effects limited a full inspection of all floor surfaces. Wastes and plumbing (hot and cold service pipes) to the Cloakroom, Kitchen and Bathroom were concealed in pipes and ducts and could not be fully inspected.

1 2 3 NI

F1
Roof structure

2

THERMAL INSULATION TO THE ROOF SPACE

The main roof space has a layer of about 100mm thick quilt insulation over the horizontal ceiling and about 100mm/150mm quilt pushed down the sloping ceilings. **Condition Rating 2.**

You should consider upgrading horizontal ceiling insulation to current standards which are now approaching 300mm in thickness. The insulation to the sloping ceilings should be adjusted so there is a minimum 50mm air gap over to allow ventilation through the roof space.

VENTILATION TO THE MAIN ROOF SPACE

The main roof space is ventilated from mesh vents between exposed rafter feet to the front and rear roof slopes and a large louvered/mesh vent to the south-east gable end wall above Bedroom 1. **Condition Rating 1.**

STRUCTURE OF THE MAIN ROOF

The roof is framed from original softwood in a cut roof with a raised ceiling tie 'A' frame. There is original bitumen felt roof lining. There is a dense blockwork party. **Condition Rating 1.**

The party wall is shared with the attached property (XXXX). You should check with your Legal Advisor about the rights and obligations for this before you carry out any work (see **Section 13** below).

F2
Ceilings

2

As built plasterboard ceilings with plain smooth skim coat plaster finishes to both horizontal and sloping ceilings. **Condition Rating 2.**

Evidence of typical joint/edge shrinkage cracks which are more noticeable to ground floor areas and these require filling and repair when redecorations are carried out.

F3
Walls and partitions

2

Ground floor partitions are a mixture of block and plaster and timber frame and plasterboard with a plain smooth skim coat plaster. All first floor partitions are of timber frame and plasterboard with a matching skim coat plaster. **Condition Rating 2.**

There are typical very slight joint/edge shrinkage cracks notably to first floor partitions at the connection of timber frame masonry walls and at angles which are all acceptable and should be filled and repaired when redecorations are carried out. There are typical very slight vertical plaster cracks to external walls mainly around window openings which are also acceptable shrinkage cracks.

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F4 Floors	<p>Ground floors are believed to be of ground bearing concrete and first floors are of suspended timber and possibly finished with tongued and grooved chipboard sheets. Condition Rating 1.</p> <p>A few of the first floor boards 'squeak' and rattle over embedded heating pipes and may need some re-fixing.</p>	1
F5 Fireplaces, chimney breasts and flues	None.	
F6 Built-in fittings (built-in kitchen and other fittings, not including appliances)	<p>Probably the original 'L' shaped worktops to the Kitchen with panelled coloured drawers and cupboards under and matching wall cupboards over. Condition Rating 2.</p> <p>There are a few chips to the units which also need cleaning. The laminate is starting to detach at the rear of the sink worktop and some minor repairs are required.</p> <p>As the units are now some 20 years old they may be regarded by some prospective purchasers of the property as slightly dated and these may require the units to be upgraded.</p> <p>The Vendor advises the free-standing Contour Delux 4-ring electric cooker and double oven are included in the sale and your Legal Advisor should check whether there is a valid Guarantee or Warranty for this appliance to be transferred to you on Completion.</p>	2
F7 Woodwork (for example, staircase and joinery)	<p>INTERNAL DOORS</p> <p>Original painted flush doors off to most rooms. Condition Rating 1.</p> <p>STAIRCASE</p> <p>Original winding timber staircase with handrail and glazed baluster screen. Condition Rating 1.</p> <p>The top handle is slightly loose and needs tightening up.</p> <p>OTHER JOINERY</p> <p>Painted chamfered skirtings and architraves. Condition Rating 1.</p>	1
F8 Bathroom fittings	<p>Original white suite to Cloakroom with close couple W.C. suite and small wall hung basin. Possibly the original white suite to Bathroom with acrylic bath with Aqualisa shower/mixer to bath to shower head over, close couple W.C. suite and pedestal hand basin. Condition Rating 1.</p>	1
F9 Other	None.	

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Services are generally hidden within the construction of the property. This means that we can only inspect the visible parts of the available services, and we do not carry out specialist tests. The visual inspection cannot assess the services to make sure they work efficiently and safely, and meet modern standards.

Limitations to inspection

Waste and plumbing (hot and cold service pipes) to Cloakroom, Kitchen and Bathroom are concealed in pipes and ducts.

1 2 3 NI

- G1 *Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings at least every ten years, or on change of occupancy. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.*

Electricity

Mains underground supply to external electricity meter with modern fused consumer unit to wall over staircase. Visible wiring is in PVC and there are generally modern socket outlets and switches. **Condition Rating 2.**

2

There is no evidence the installation has been inspected or tested recently and, since this is now at least 20 years old, you should ask an appropriately qualified person to inspect the electrical system and advise on any repairs or upgrading of the installation.

- G2 *Safety warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by a registered 'competent person' and in line with the manufacturer's instructions. This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning, and to prevent carbon dioxide and other greenhouse gases from leaking into the air. For more advice contact the Gas Safe Register for gas installations, and OFTEC for oil installations.*

Gas/oil

Mains gas is connected to an external meter box to the front of the Kitchen and the supply is piped to serve the first floor gas-fired boiler. **Condition Rating 1.**

1

- G3 Circular Water Authority stopcock to front pavement where there is a water meter. Internal stopcock is believed to be under the Kitchen sink where there is the Combimate dual fit water softening device. **Condition Rating 1.**

Water

1

Since all fittings are supplied direct from the main supply there is no independent cold water storage within the property and if the mains is turned off for any reason this could cause temporary inconvenience.

Your Legal Advisor should check whether there is a valid Guarantee or Warranty for the water softening device to be transferred to you on Completion (see **Section 12** below).

- G4 Older possibly original wall hung gas-fired combination boiler with external balanced flue supplies stove enamelled radiators for room heating and there is a wall thermostat to the Hall. **Condition Rating 2.**

Heating

2

The heating installation should be inspected and serviced annually by an appropriately qualified person who is registered under the Government Approved Competent Persons Scheme. The Competent Person will leave appropriate documentation with the Home Owner and identifies the time and extent of the work done. There is no evidence the boiler has been recently checked and you should arrange for an inspection and servicing

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by an appropriate qualified person. I also noted evidence of rusting to the Bathroom radiator and this should also be cleaned down and treated.

G5
Water heating

The gas-fired combination boiler supplies on-demand domestic hot water. **Condition Rating 2** (see comments at **Section G4 Heating** above).

2

G6
Drainage

ABOVE GROUND DRAINAGE

Cloakroom, Bathroom and Kitchen wastes are believed to connect into a concealed soil pipe and the pipe connections could not be inspected. **Condition Rating 1.**

1

BELOW GROUND DRAINAGE

The below ground drainage is believed to connect into inspection chambers in the rear garden area and the connection points and chambers could not be located. **Condition Rating 1.**

The route of the foul drainage connection into the inspection chambers should be verified. The drain run to the main sewer connection should also be confirmed as the owners of the adjacent properties may have a number of legal rights over the foul drainage. You should check this with your Legal Advisor before you do any work (see **Section I3** below).

There are 2 no. circular plastic inspection chambers in the courtyard to the front of the Study which are believed to form part of the surface water drainage system.

G7
Common services

Bin Store located to south-west side of shared Car Port courtyard. **Condition Rating 1.**

1

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Grounds (including shared areas for flats)

Limitations to inspection

The rear wall and roof of the Car Port was not accessible to inspect.

1 2 3 NI

H1
Garage

CAR PORT

1

Built of matching brick and pitched slate roof shared with the attached properties with open frontage onto shared paved courtyard. **Condition Rating 1.**

H2
Other

None.

H3
General

BOUNDARIES

Front Garden - Small enclosed courtyard garden to front of Study.
Rear Garden - Small enclosed rear garden with boundary fence and rear gate to shared footpath.

The property has footpaths to the rear shared with the attached properties to gain access to the Car Port and block paved turning area and service road. Legal documents describe the ownership of the house (Deeds) and usually describe which of the neighbouring properties are responsible for the upkeep of the boundaries and should also describe the pedestrian and vehicular rights of way and liabilities for maintenance and repair. You should ask your Legal Advisor to advise you further on this (see **Section 13** below).

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I

Issues for your legal advisers

We do not act as 'the legal adviser' and will not comment on any legal documents. However, if during the inspection we identify issues that your legal advisers may need to investigate further, we may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

I1 Regulation	None.
I2 Guarantees	You should ask your Legal Advisor to confirm whether there are valid Guarantees or Warranties for the replacement windows and doors (E5 & E6), the Kitchen cooker (F6) and the water softener (G3) and whether these are to be transferred to you on Completion.
I3 Other matters	<p>Part of the property is shared with the neighbouring properties (Roofs (E2)) shared with XXXX, rainwater goods (E3) shared with XXXX, main and party walls (E4 & F1) shared with Nos. XXXXX, Front Porch (E7) shared with No.XX and below ground drainage (G6) shared with all the properties on the development. In addition, the boundaries and footpaths (H3) are also shared with neighbouring properties together with the block paved vehicular access and service road. You should ask your Legal Advisor to confirm the details regarding these and explain the implications to you.</p> <p>Your Legal Advisor should also check that the site of the property has not been previously contaminated.</p>

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This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property or may be of a more general nature, having existed for some time and which cannot reasonably be changed.

J1 Risks to the building	None.
J2 Risks to the grounds	None.
J3 Risks to people	None.
J4 Other	None.

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Valuation

In my opinion the Market Value on as inspected was:

(amount in words)

Tenure Area of property (sq m)

In my opinion the current reinstatement cost of the property (see note below) is:

(amount in words)

In arriving at my valuation, I made the following assumptions.

With regard to the materials, construction, services, fixtures and fittings, and so on I have assumed that:

- an inspection of those parts that I could not inspect would not identify significant defects or a cause to alter the valuation;
- no dangerous or damaging materials or building techniques have been used in the property;
- there is no contamination in or from the ground, and the ground has not been used as landfill;
- the property is connected to, and has the right to use, the mains services mentioned in the report; and
- the valuation does not take account of any furnishings, removable fittings or sales incentives.

With regard to legal matters I have assumed that:

- the property is sold with 'vacant possession' (your legal advisers can give you more information on this term);
- the condition of the property, or the purpose the property is or will be used for, does not break any laws;
- no particularly troublesome or unusual restrictions apply to the property, that the property is not affected by problems which would be revealed by the usual legal enquiries and that all necessary planning permissions and Building Regulations consents (including consents for alterations) have been obtained and complied with; and
- the property has the right to use the mains services on normal terms, and that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local authority, not private, control).

Any additional assumptions relating to the valuation

Your legal advisers, and other people who carry out property conveyancing, should be familiar with these assumptions and are responsible for checking those concerning legal matters.

My opinion of the Market Value shown here could be affected by the outcome of the enquiries by your legal advisers (section I) and/or any further investigations and quotations for repairs or replacements. The valuation assumes that your legal advisers will receive satisfactory replies to their enquiries about any assumptions in the report.

Other considerations affecting value

Whilst the property has the benefit of reasonably spacious accommodation the second Bedroom is small and irregular in shape. The rear courtyard garden is also small, although south facing and is overlooked by the attached properties in the courtyard. These factors are slight disadvantages. All these factors have been considered in arriving at the current Market Valuation.

There is still some uncertainty in both the national and local residential property markets, due to continuing lower levels of activity and volumes of transactions (over the last 3 years) resulting from increasing mortgage and personal debt. In

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addition, the availability of loan finance for residential mortgages has become more restricted with Banks, Building Societies and Finance Companies requiring higher deposits and applying more rigorous lending criteria. As a result property prices have fallen and whilst there has been some very modest recovery within the last 12 months, it seems unlikely this is sustainable and I suspect that there will not be any significant upwards movements of property prices in the next 12/18 months.

Note: You can find information about the assumptions I have made in calculating this reinstatement cost in the 'Description of the RICS HomeBuyer Service' provided. The reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard using modern materials and techniques, and by acting in line with current Building Regulations and other legal requirements. This will help you decide on the amount of buildings insurance cover you will need for the property.

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Surveyor's declaration

"I confirm that I have inspected the property and prepared this report, and the Market Value given in this report."

Signature

Surveyor's RICS number Qualifications

For and on behalf of

Company

Address

Town County

Postcode Phone number

Website Fax number

Email

Property address

Client's name Date this report was produced

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Without prejudice and separately to the above, the Employee will have no personal responsibility in respect of any statements and opinions contained in this report, which shall at all times remain the sole responsibility of the Employer to the exclusion of the Employee.

In the case of sole practitioners, the surveyor may sign the report in his or her own name unless the surveyor operates as a sole trader limited liability company.

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 Please read the 'Description of the RICS HomeBuyer Service' (at the back of this report) for details of what is, and is not, inspected.

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Getting quotations

The cost of repairs may influence the amount you are prepared to pay for the property. Before you make a legal commitment to buy the property, you should get reports and quotations for all the repairs and further investigations the surveyor may have identified.

You should get at least two quotations from experienced contractors who are properly insured.

You should also:

- ask them for references from people they have worked for;
- describe in writing exactly what you will want them to do; and
- get the contractors to put the quotations in writing.

Some repairs will need contractors with specialist skills and who are members of regulated organisations (for example, electricians, gas engineers, plumbers and so on). Some work may also need you to get Building Regulations permission or planning permission from your local authority.

Further investigations

If the surveyor is concerned about the condition of a hidden part of the building, could only see part of a defect or does not have the specialist knowledge to assess part of the property fully, the surveyor may have recommended that further investigations should be carried out to discover the true extent of the problem.

Who you should use for these further investigations

You should ask an appropriately qualified person, though it is not possible to tell you which one. Specialists belonging to different types of organisations will be able to do this. For example, qualified electricians can belong to five different government-approved schemes. If you want further advice, please contact the surveyor.

What the further investigations will involve

This will depend on the type of problem, but to do this properly, part of the home may have to be disturbed and so you should discuss this matter with the current owner. In some cases, the cost of investigation may be high.

When to do the work

The condition ratings help describe the urgency of the repair and replacement work. The following summary may help you decide when to do the work.

- Condition rating 2 – repairs should be done soon. Exactly when will depend on the type of problem, but it usually does not have to be done right away. Many repairs could wait weeks or months, giving you time to organise suitable reports and quotations.
- Condition rating 3 – repairs should be done as soon as possible. The speed of your response will depend on the nature of the problem. For example, repairs to a badly leaking roof or a dangerous gas boiler need to be carried out within a matter of hours, while other less important critical repairs could wait for a few days.

Warning

Although repairs of elements with a condition rating 2 are not considered urgent, if they are not addressed they may develop into defects needing more serious repairs. Flat roofs and gutters are typical examples. These can quickly get worse without warning and result in serious leaks.

As a result you should regularly check elements with a condition rating 2 to make sure they are not getting worse.

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The service

The RICS HomeBuyer Service includes:

- an **inspection** of the property (see 'The inspection');
- a **report** based on the inspection (see 'The report'); and
- a **valuation**, which is part of the report (see 'The valuation').

The surveyor who provides the RICS HomeBuyer Service aims to give you professional advice to help you to:

- make an informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before committing to purchase the property.

The inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, but does not force or open up the fabric. This means that the surveyor does not take up carpets, floor coverings or floorboards, move furniture, remove the contents of cupboards, roof spaces, etc., remove secured panels and/or hatches or undo electrical fittings. If necessary, the surveyor carries out parts of the inspection when standing at ground level from public property next door where accessible.

The surveyor may use equipment such as a damp-meter, binoculars and torch, and may use a ladder for flat roofs and for hatches no more than 3 metres above ground level (outside) or floor surfaces (inside) if it is safe to do so.

Services to the property

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be inspected, and the surveyor does not carry out specialist tests. The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources; plumbing, heating or drainage installations (or whether they meet current regulations); or the inside condition of any chimney, boiler or other flue.

Outside the property

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property where access can be obtained.

Buildings with swimming pools and sports facilities are also treated as permanent outbuildings, but the surveyor does not report on the leisure facilities, such as the pool itself and its equipment, landscaping and other facilities (for example, tennis courts and temporary outbuildings).

Flats

When inspecting flats, the surveyor assesses the general condition of outside surfaces of the building, as well as its access areas (for example, shared hallways and staircases). The surveyor inspects roof spaces only if they are accessible from within the property. The surveyor does not inspect drains, lifts, fire alarms and security systems.

Dangerous materials, contamination and environmental issues

The surveyor does not make any enquiries about contamination or other environmental dangers. However, if the surveyor suspects a problem, he or she should recommend a further investigation.

The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within the *Control of Asbestos Regulations 2006*. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

The report

The surveyor produces a report of the inspection for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk. The report focuses on matters that, in the surveyor's opinion, may affect the value of the property if they are not addressed.

The report is in a standard format and includes the following sections.

- A Introduction to the report
- B About the inspection
- C Overall opinion and summary of the condition ratings
- D About the property
- E Outside the property
- F Inside the property
- G Services
- H Grounds (including shared areas for flats)
- I Issues for your legal advisers
- J Risks
- K Valuation
- L Surveyor's declaration
 - What to do now
 - Description of the RICS HomeBuyer Service
 - Typical house diagram

Condition ratings

The surveyor gives condition ratings to the main parts (the 'elements') of the main building, garage and some outside elements. The condition ratings are described as follows.

Condition rating 3 – defects that are serious and/or need to be repaired, replaced or investigated urgently.

Condition rating 2 – defects that need repairing and replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

Condition rating 1 – no repair is currently needed. The property must be maintained in the normal way.

NI – not inspected.

The surveyor notes in the report if it was not possible to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

The surveyor does not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. However, there is general advice in the 'What to do now' section at the end of the report.

Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS HomeBuyer Service for the property. If the surveyor has seen the current EPC, he or she will present the energy-efficiency and environmental impact ratings in this report. The surveyor does not check the ratings and cannot comment on their accuracy.

Issues for legal advisers

The surveyor does not act as 'the legal adviser' and does not comment on any legal documents. If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

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Risks

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property or may be of a more general nature, having existed for some time and which cannot reasonably be changed.

If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers.

The valuation

The surveyor gives an opinion on both the Market Value of the property and the reinstatement cost at the time of the inspection (see the 'Reinstatement cost' section).

Market Value

'Market Value' is the estimated amount for which a property should exchange, on the date of the valuation between a willing buyer and a willing seller, in an arm's length transaction after the property was properly marketed wherein the parties had each acted knowledgeably, prudently and without compulsion.

When deciding on the Market Value, the surveyor also makes the following assumptions.

The materials, construction, services, fixtures and fittings, and so on

The surveyor assumes that:

- an inspection of those parts that have not yet been inspected would not identify significant defects or cause the surveyor to alter the valuation;
- no dangerous or damaging materials or building techniques have been used in the property;
- there is no contamination in or from the ground, and the ground has not been used as landfill;
- the property is connected to, and has the right to use, the mains services mentioned in the report; and
- the valuation does not take account of any furnishings, removable fittings and sales incentives of any description.

Legal matters

The surveyor assumes that:

- the property is sold with 'vacant possession' (your legal advisers can give you more information on this term);
- the condition of the property or the purpose that the property is or will be used for, does not break any laws;
- no particularly troublesome or unusual restrictions apply to the property, that the property is not affected by problems which would be revealed by the usual legal enquiries and that all necessary planning and Building Regulations permissions (including permission to make alterations) have been obtained and any works undertaken comply with such permissions; and
- the property has the right to use the mains services on normal terms, and that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local authority, not private, control).

The surveyor reports any more assumptions that have been made or found not to apply.

If the property is leasehold, the general advice referred to earlier explains what other assumptions the surveyor has made.

Reinstatement cost

Reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard using modern materials and techniques and in line with current Building Regulations and other legal requirements.

This includes the cost of rebuilding any garage, boundary or retaining walls and permanent outbuildings, and clearing the site. It also includes professional fees, but does not include VAT (except on fees).

The reinstatement cost helps you decide on the amount of buildings insurance cover you will need for the property.

Standard terms of engagement

- 1 **The service** – the surveyor provides the standard RICS HomeBuyer Service ('the service') described in the 'Description of the RICS HomeBuyer Service', unless you and the surveyor agree in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:
 - costing of repairs;
 - schedules of works;
 - supervision of works;
 - re-inspection;
 - detailed specific issue reports; and
 - market valuation (after repairs).
- 2 **The surveyor** – the service is to be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property.
- 3 **Before the inspection** – you tell the surveyor if there is already an agreed, or proposed, price for the property, and if you have any particular concerns (such as plans for extension) about the property.
- 4 **Terms of payment** – you agree to pay the surveyor's fee and any other charges agreed in writing.
- 5 **Cancelling this contract** – you are entitled to cancel this contract by giving notice to the surveyor's office at any time before the day of the inspection. The surveyor does not provide the service (and reports this to you as soon as possible) if, after arriving at the property, the surveyor decides that:
 - (a) he or she lacks enough specialist knowledge of the method of construction used to build the property; or
 - (b) it would be in your best interests to have a building survey and a valuation, rather than the RICS HomeBuyer Service.

If you cancel this contract, the surveyor will refund any money you have paid for the service, except for any reasonable expenses. If the surveyor cancels this contract, he or she will explain the reason to you.
- 6 **Liability** – the report is provided for your use, and the surveyor cannot accept any responsibility if it is used, or relied upon, by anyone else.

Complaints handling procedure

The surveyor will have a complaints handling procedure and will give you a copy if you ask.

Note: These terms form part of the contract between you and the surveyor.

This report is for use in England, Wales, Northern Ireland, Channel Islands and Isle of Man.

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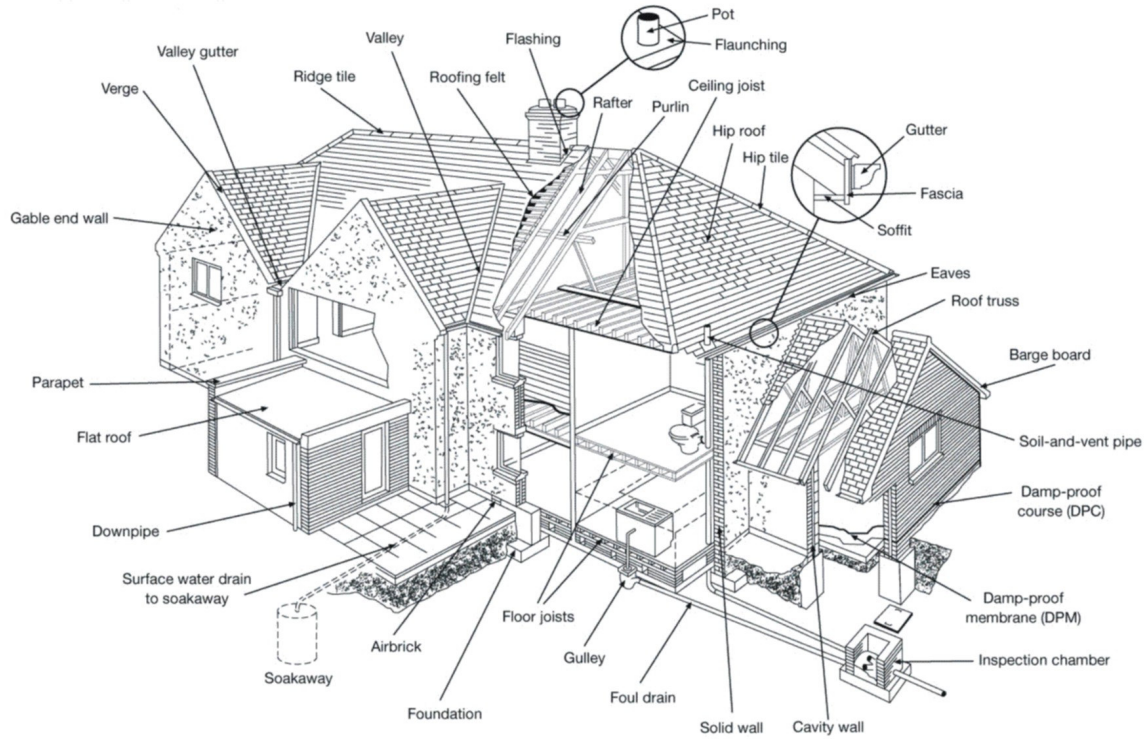


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This diagram illustrates where you may find some of the building elements referred to in the report.



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